

ANNUAL REPORT OF THE

# Comptroller of the Currency

DECEMBER 1, 1930



UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1931

**TREASURY DEPARTMENT**

**Document No. 3032**

***Comptroller of the Currency***



# CONTENTS

	Page
Submission of the report.....	1
Legislation recommended:	
Amendments to national bank act.....	1-11
Amendments to laws of the District of Columbia.....	11, 12
Organization and liquidation of national banks, year ended October 31, 1930, and since establishment of system.....	13, 14
Branches:	
Statement relative to.....	14
Number and kind of branches on February 25, 1927, and number and manner of acquisition of additional branches of national banks by years to close of October 31, 1930.....	15
Number and kind of branches authorized and closed during year ended October 31, 1930.....	15
Domestic branches of national banks—	
Table showing, by States, number and manner of acquisition of branches during year ended October 31, 1930.....	15, 16
Table showing, by States, number and class of branches closed during year ended October 31, 1930.....	17
National banks in the trust field:	
Statement relative to.....	19, 20
Fiduciary activities of, during year ended June 30, 1930, segregated according to capital.....	21
Fiduciary activities of, during year ended June 30, 1930, segregated according to population of places in which banks are located.....	22, 23
Fiduciary activities of, by Federal reserve districts, June 30, 1930.....	24
Fiduciary activities of branches, during year ended June 30, 1930, segregated according to population of places in which branches are located.....	25, 26
National-bank failures:	
Statement relative to.....	27-32
Financial operations of division of insolvent national banks from September 30, 1929, to September 30, 1930.....	32, 33
Capital, date of appointment of receiver, and per cent of dividends paid by insolvent national banks, the affairs of which were closed during year ended October 31, 1930.....	33, 34
Bank failures other than national, year ended June 30, 1930.....	35
National-bank circulation:	
Statement relative to.....	35
Statement of capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding, bonds on deposit, etc., July 1, 1930.....	35, 36
Bond transactions relative to, year ended October 31, 1930.....	36, 37
Redemption of national and Federal reserve bank circulation, year ended June 30, 1930.....	37
National banks of issue.....	37, 38
Condition of national banks at date of each call during year ended October 31, 1930.....	38, 39
Principal items of resources and liabilities of national banks, September 24, 1930.....	40, 41
National-bank liabilities on account of bills payable and rediscounts at date of each call during year ended October 31, 1930.....	42
Loans and discounts of national banks:	
Classification of, June 29, 1929, and June 30, 1930.....	43
Classification of, by reserve cities and States, June 30, 1930.....	44-47
Comparative statement of, for the last three fiscal years, in central reserve and other reserve cities, all reserve cities, and elsewhere.....	48

Comparative changes in demand and time deposits, loans and discounts, United States Government and other bonds and securities owned, and the amount of reserve of national banks with Federal reserve banks since June 30, 1926.....	48
United States Government securities owned by national banks June 30, 1930:	
Classification of, by reserve cities and States.....	49, 50
Investments of national banks:	
Comparison of, June 29, 1929, and June 30, 1930.....	51
United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1930:	
Classification of, by reserve cities and States.....	52-55
Per capita demand and time and savings deposits in all reporting banks June 30, 1930:	
Statement, by States, showing approximate population, demand and time deposits, per capita demand and time deposits, savings deposits, and per capita savings deposits.....	56, 57
Savings deposits and depositors in all reporting banks, according to class of banks, June 30, 1930, by States.....	58-63
Earnings, expenses, and dividends of national banks:	
Comparison of, years ended June 30, 1929 and 1930.....	64
Abstract of reports of—	
By reserve cities and States, year ended June 30, 1930.....	65-74
By Federal reserve districts, year ended June 30, 1930.....	75, 76
National-bank investments in United States Government and other bonds and securities, etc., loans and discounts, and losses charged off on account of bonds and securities and loans and discounts, years ended June 30, 1918 to 1930.....	77
Number of national banks, capital, surplus, net addition to profits, dividends, and percentage ratios, years ended June 30, 1914 to 1930.....	77
National banks classified according to capital stock, December 31, 1929:	
Number, loans and discounts, bonds and securities owned, aggregate resources, capital, surplus and undivided profits, and total deposits of.....	77, 78
National bank examiners, list of, November 1, 1930.....	78-83
Convictions of national-bank officers and others for violations of the national banking laws during year ended October 31, 1930, list of.....	83-88
Federal reserve banks:	
Assets and liabilities of the 12 Federal reserve banks combined, as of the last weekly statement date in October, 1921 to 1930.....	89
Principal assets and liabilities of the 12 Federal reserve banks combined, on the last weekly statement date in each month, from January 1926, to October, 1930.....	90
Percentage of bills discounted secured by United States Government obligations to total bills discounted and purchased by Federal reserve banks at end of each month, year ended October 31, 1930....	91
Federal reserve bank discount rates in effect November 1, 1930, date established, and previous rate with respect to all classes and maturities of eligible paper.....	91
Discount rates prevailing in Federal reserve bank and branch cities on bulk of loans of each class made by about 200 representative banks during week ending the 15th of the month, August, September, and October, 1930.....	91, 92
Rates for money in New York:	
Range of, monthly, year ended October 31, 1930.....	93
Comparison of range of, annually from January, 1921, to October, 1930.....	94
New York clearing house:	
Statement relative to transactions of, year ended September 30, 1930..	95
Clearing-house associations in the 12 Federal reserve bank cities and elsewhere:	
Statement relative to transactions of, year ended September 30, 1930..	95

<b>Banks other than national, June 30, 1930:</b>	<b>Page</b>
List of officials of State banking departments and number of each class of banks under their supervision from which reports of condition were received.....	95-97
State (commercial) banks—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	98, 99
Loan and trust companies—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	100, 101
Principal items of resources and liabilities of, in June of each year, 1914 to 1930.....	102
Stock savings banks—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	102-104
Mutual savings banks—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	104-106
Number of mutual and stock savings banks, number of savings depositors, savings deposits, and average deposit account, by States, June 30, 1929 and 1930.....	106-108
Number of savings banks (mutual and stock), number of savings depositors, amount of savings deposits, and average amount due each depositor, June 30, 1914 to 1930.....	109
Private banks—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	109-111
All reporting banks other than national—	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	111-113
Resources and liabilities of each class of.....	114
Resources and liabilities of, June 30, 1926 to 1930.....	115
<b>National banks, June 30, 1930:</b>	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	115-117
Resources and liabilities of, June 30, 1926 to 1930.....	118
<b>Banks, all reporting, June 30, 1930:</b>	
Summary of resources and liabilities of, and comparison with June 29, 1929.....	119-121
Abstract of resources and liabilities of, by States.....	122-129
Demand and time deposits in, classification of.....	130
Resources and liabilities of, June 30, 1926 to 1930.....	131
Principal items of resources and liabilities of, in the continental United States, as compared with similar data for member banks of the Federal reserve system.....	132
<b>Banks in District of Columbia:</b>	
Number, capital, demand and time deposits, and total resources of, June 30, 1930.....	132
Earnings, expenses, and dividends of, other than national, 6-month periods ended December 31, 1929, and June 30, 1930, and comparison of, in years ended June 30, 1930 and 1929.....	132, 133
Building and loan associations in the District of Columbia—	
Number of, loans, installments on shares, and aggregate resources, years ended June 30, 1909 to 1930.....	133, 134
<b>Building and loan associations in the United States:</b>	
Statistics relative to, by States, year ended 1929.....	134, 135
Mortgage loan investments held by, in 1928 and 1929, by States.....	136
Failures of, each year 1920 to 1929.....	136
<b>Money in the United States:</b>	
Stock of, years ended June 30, 1914 to 1930.....	137
Circulation statement of United States money, June 30, 1930.....	138
Imports and exports of merchandise, gold, and silver, calendar years 1914 to 1929, and from January 1 to September 30, 1930.....	139
<b>Monetary stock of principal countries of the world:</b>	
Statistics relative to, at end of calendar years 1928 and 1929.....	140-147
<b>Federal land banks, condition of, September 30, 1930.....</b>	<b>148, 149</b>
<b>Joint-stock land banks, condition of, September 30, 1930.....</b>	<b>149-151</b>

	Page
Federal intermediate credit banks, condition of, September 30, 1930....	151, 152
National agricultural credit corporations.....	152
United States postal savings system:	
Statistics relative to activities of, years ended June 30, 1929 and 1930..	153-157
School savings banking:	
Statistics relative to, in each State, in school years 1928-29 and 1929-30, and summary each year since 1919.....	158, 159
Savings banks in principal countries of the world:	
Statistics relative to, as of various dates.....	159, 160
Resources of leading foreign banks of issue:	
Statistics relative to, on or about June 30, 1930.....	161
Expenses of the Currency Bureau:	
Summary of, in the fiscal year ended June 30, 1930.....	162

## APPENDIX

	Page
Digest of decisions relating to national banks.....	165-243
EXHIBIT A: Decision of United States Circuit Court of Appeals in Port Newark National Bank receivership case, ousting court receiver and restoring receiver appointed by the Comptroller of the Currency.....	245-247

## TABLES

No. 1. Comptrollers and Deputy Comptrollers of the Currency.....	248
No. 2. Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, October 31, 1930.....	248-250
No. 3. Number of national banks organized since February 25, 1863, number passed out of the system, and number in existence October 31, 1930.....	250
No. 4. Authorized capital stock of national banks on the 1st day of each month from January, 1926, to November 1, 1930, bonds on deposit to secure circulation, circulation secured by bonds, lawful money on deposit to redeem circulation, and national-bank notes outstanding.....	251
No. 5. National banks reported in liquidation from November 1, 1929, to October 31, 1930, the names (where known) of succeeding banks in cases of succession, with date of liquidation and capital..	252-258
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, 1930, as shown by their last reports prior to consolidation..	259-264
No. 7. National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1930.....	265, 266
No. 8. State banks and national banks consolidated under act of February 25, 1927, their consolidated capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1930..	267, 268
No. 9. Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1930.....	269
No. 10. Conversions of State banks and primary organizations as national banks from March 14, 1900, to October 31, 1930.....	269
No. 11. Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1925.....	270
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 yearly increase or decrease.....	270
No. 13. Total number of national banks organized, consolidated under act of November 7, 1918, insolvent, in voluntary liquidation, and in existence on October 31, 1930.....	271
No. 14. Changes of corporate title of national banks, year ended October 31, 1930.....	272, 273

	Page
No. 15. Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1930.....	273-275
No. 16. National banks chartered during year ended October 31, 1930.....	275-277
No. 17. National banks chartered which are conversions of State banks during year ended October 31, 1930.....	278
No. 18. National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during year ended October 31, 1930.....	279
No. 19. Number and classification of national banks chartered monthly during year ended October 31, 1930.....	280
No. 20. Principal items of resources and liabilities of national banks classified according to capital stock, December 31, 1929.....	280-288
No. 21. United States bonds on deposit to secure circulating notes of national banks in years ended October 31, 1900 to 1930.....	289
No. 22. Profit on national-bank circulation, based upon deposit of \$100,000 United States consols of 1930, etc., at the average net price, monthly, during year ended October 31, 1930.....	290
No. 23. Investment value of United States bonds—Panama Canal bonds and 2's of 1930.....	291
No. 24. United States bonds (circulation)—monthly range of prices in New York, November, 1929, to October, 1930, inclusive.....	291
No. 25. Number, capital stock, and circulation outstanding of national banks issuing circulating notes, together with number and capital stock of national banks not issuing circulating notes, June 30, 1930, by reserve cities and States.....	292, 293
No. 26. National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, each year, 1920 to 1930.....	294, 295
No. 27. National-bank currency issued to banks monthly from November 1, 1929, to October 31, 1930, and since 1863.....	296
No. 28. National-bank notes received monthly for redemption during year ended October 31, 1930.....	296
No. 29. National-bank notes received at currency bureau and destroyed yearly since establishment of system.....	297
No. 30. National-bank notes issued and destroyed, etc., account of active, insolvent, and liquidated banks, years ended October 31, 1914 to 1930.....	297
No. 31. Amount, denomination, and cost of national-bank currency received from Bureau of Engraving and Printing, year ended October 31, 1930.....	298
No. 32. Vault account of currency received and issued by currency bureau during year and amount on hand October 31, 1930.....	298
No. 33. Vault account of currency received and destroyed during year ended October 31, 1930.....	298
No. 34. Amount of currency received for redemption, by months, from July 1, 1929, to June 30, 1930, and counted into the cash of the National Bank Redemption Agency.....	299
No. 35. Amount of currency received by National Bank Redemption Agency for redemption in year ended June 30, 1930, from principal cities.....	299
No. 36. Cost of redemption of national-bank notes during year ended June 30, 1930.....	299
No. 37. Classification of Federal reserve currency redemptions, amount redeemed, number of notes, cost of redemption per 1,000 notes, and amount assessed upon Federal reserve banks, year ended June 30, 1930.....	300
No. 38. Taxes assessed on national-bank circulation, years ended June 30, 1864 to 1930; cost of redemption, 1874 to 1930, and assessments for cost of plates, etc., 1883 to 1930.....	301
No. 39. 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 6, 1929 to October 29, 1930.....	302

	Page
No. 40. Federal reserve notes, segregated by series, printed, shipped and canceled, issued to banks, retired, and destroyed since organization of the banks, with balance in vaults and amount outstanding October 31, 1930.....	303-305
No. 41. Aggregate amount of Federal reserve bank notes printed, issued, canceled, and redeemed, by denominations, since inauguration of the Federal reserve system, and amount on hand and outstanding October 31, 1930.....	305
No. 42. Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates, years ended June 30, 1915 to 1930.....	306
No. 43. National banks in charge of receivers during year ended October 31, 1930, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, and circulation outstanding, etc.....	307-321
No. 44. National banks in charge of receivers, dates of organization, appointment of receivers, and closing, with amounts of nominal and additional assets, amounts collected from all sources, loans paid, losses on assets, expenses of receiverships, claims proved, etc., to October 31, 1930.....	322-353
No. 45. National banks restored to solvency after having been placed in charge of receivers.....	354, 355
No. 46. Dividends paid to creditors of insolvent national banks during year ended October 31, 1930.....	355-360
No. 47. Dates of reports of condition of national banks from 1914 to 1930.....	360
No. 48. 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, 1930.....	361-366
No. 49. Number, capital stock paid in, circulation outstanding, and aggregate resources of national banks at date of each report from February 21, 1921, to September 24, 1930, money in the United States, June 30, each year, etc.....	367
No. 50. Abstract of reports of condition of national banks in the central reserve cities of New York and Chicago, in other reserve cities, and elsewhere, September 24, 1930.....	368
No. 51. Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930.....	369-372
No. 52. Classification of amounts "due from" and "due to" banks reported by national banks, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	373-389
No. 53. Classification of demand and time deposits in national banks, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	390-405
No. 54. Classification of bills payable and rediscounts of national banks, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	406-415
No. 55. Classification of cash in vaults of national banks, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	416-419
No. 56. Gold and silver coin, certificates, legal tenders, and other currency held by national banks at date of each call from February 21, 1921, to September 24, 1930.....	420
No. 57. Gold, etc., held by national banks in the central reserve city of New York at date of each call from February 21, 1921, to September 24, 1930.....	421
No. 58. Reserve computation of national banks according to reserve cities and States, at date of each call during year ended October 31, 1930.....	422-437
No. 59. Abstract of reports of condition of national banks, at date of each call from February, 1920, to October, 1930.....	438-448
No. 60. Abstract of reports of condition of national banks, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	449-565
No. 61. Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1930.....	566-573

No. 62. Loans and discounts of national banks, according to reserve cities and States, December 31, 1929, March 27 and September 24, 1930.....	574-585
No. 63. United States Government securities owned by national banks, according to reserve cities and States, December 31, 1929, March 27 and September 24, 1930.....	586-591
No. 64. Classification of investments of national banks, according to reserve cities and States, December 31, 1929, March 27 and September 24, 1930.....	592-603
No. 65. Principal items of resources and liabilities of national banks according to counties in each State, by Federal reserve districts, March 27, 1930.....	605-671
No. 66. Abstract of reports of earnings, expenses, and dividends of national banks, according to reserve cities and States, for the six months ended December 31, 1929.....	672-681
No. 67. Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, for the six months ended December 31, 1929.....	682, 683
No. 68. Abstract of reports of earnings, expenses, and dividends of national banks, according to reserve cities and States, for the six months ended June 30, 1930.....	684-694
No. 69. Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, for the six months ended June 30, 1930.....	695, 696
No. 70. Abstract of reports of savings and State banks in the District of Columbia at date of each call during year ended October 31, 1930.....	697
No. 71. Abstract of reports of loan and trust companies in the District of Columbia at date of each call during year ended October 31, 1930.....	698
No. 72. Principal items of resources and liabilities of each savings and State bank in the District of Columbia, September 24, 1930.....	699, 700
No. 73. Principal items of resources and liabilities of each loan and trust company in the District of Columbia, September 24, 1930.....	701
No. 74. Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914 to 1930.....	702
No. 75. Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914 to 1930.....	702
No. 76. Individual statements of resources and liabilities of the 24 building and loan associations in the District of Columbia, June 30, 1930.....	703, 704
No. 77. Summary of resources and liabilities, receipts, and disbursements of building and loan associations in the District of Columbia for the six months ended December 31, 1929.....	705
No. 78. Summary of resources and liabilities, receipts, and disbursements of building and loan associations in the District of Columbia for the six months ended June 30, 1930.....	706
No. 79. Abstract, by States, of resources and liabilities of State (commercial) banks June 30, 1930.....	707-715
No. 80. Abstract, by States, of resources and liabilities of loan and trust companies June 30, 1930.....	716-723
No. 81. Abstract, by States, of resources and liabilities of stock savings banks June 30, 1930.....	724-727
No. 82. Abstract, by States, of resources and liabilities of mutual savings banks June 30, 1930.....	728-731
No. 83. Abstract, by States, of resources and liabilities of private banks June 30, 1930.....	732-735
No. 84. Abstract, by States, of resources and liabilities of all reporting banks other than national June 30, 1930.....	736-743
No. 85. Abstract, by States, of resources and liabilities of national banks June 30, 1930.....	744-751
No. 86. Aggregate resources and liabilities of State (commercial) banks, June, 1926 to 1930.....	752

	Page
No. 87. Aggregate resources and liabilities of loan and trust companies, June, 1926 to 1930.....	752, 753
No. 88. Aggregate resources and liabilities of stock savings banks, June, 1926 to 1930.....	753
No. 89. Aggregate resources and liabilities of mutual savings banks, June, 1926 to 1930.....	754
No. 90. Aggregate resources and liabilities of private banks, June, 1926 to 1930.....	754, 755
No. 91. Gold, silver, etc., held by banks other than national, June, 1914 to 1930.....	755
No. 92. Statement of resources and liabilities of the chartered banks of Canada, September 30, 1930.....	756
No. 93. Summary of the principal items of resources and liabilities of the chartered banks of Canada, monthly, year ended September 30, 1930.....	756
No. 94. Comparative statement of the transactions of the New York Clearing House in each year ended September 30, 1854 to 1930.....	757, 758
No. 95. Comparative statement of the clearings, etc., of the New York Clearing House, years ended September 30, 1930 and 1929.....	758
No. 96. 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 ended September 30, 1893 to 1930.....	758, 759
No. 97. Comparative statement of exchanges of clearing houses of the United States, years ended September 30, 1930 and 1929.....	759, 762
No. 98. 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, 1930 and 1929.....	763
No. 99. Number and liabilities of State, private, and national banks which failed in each State during the six months ended December 31, 1929.....	764, 765
No. 100. Number and liabilities of State, private, and national banks which failed in each State during the six months ended June 30, 1930.....	766, 767
No. 101. Number and liabilities of State, private, and national banks which failed in each State during the year ended June 30, 1930.....	768, 769
No. 102. Number and liabilities of State, private, and national banks which failed in years ended June 30, 1914 to 1930.....	770
TABLE H. Statements of resources and liabilities of the individual national banks (States, Territories, and towns arranged alphabetically) at close of business December 31, 1930. (Omitted from this report and published as a separate table.)	



# REPORT

## OF THE

### COMPTROLLER OF THE CURRENCY

---

TREASURY DEPARTMENT,  
OFFICE OF THE COMPTROLLER OF THE CURRENCY,  
*Washington, December 1, 1930.*

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, 1930. This is the sixty-eighth report made to the Congress since the organization of the bureau.

#### LEGISLATION RECOMMENDED

##### *Amendments to the national bank act*

Since the publication of my 1929 annual report the subject of branch, group, and chain banking has received considerable attention. Bankers and their associations, both national and State, the press, and the public generally have evidenced an interest in the subject to a greater degree than ever before. This interest has been due largely to the increasing number of country bank failures and the changing conditions which have brought hitherto isolated rural districts into closer touch with the commercial centers. These developments were also important factors in prompting my suggestions to the Seventy-first Congress that section 5155 of the Revised Statutes of the United States be amended to permit national banks, with the approval of the Comptroller of the Currency, to establish branches within the regional trade areas of the commercial centers in which they operate.

At the last session of Congress the Banking and Currency Committee of the House of Representatives, under authority of House Resolution 141, conducted extended hearings on the subject of branch, group, and chain banking. During the course of these hearings there appeared before the committee a number of prominent Government officials, bankers, and others, representing unit as well as the different forms of so-called multiple banking in many sections of the country. They testified from experience in their respective spheres, and through their testimony the committee was placed in possession of a fund of first hand and valuable information. At this date the committee has not rendered its report. Nothing, however, materialized during these hearings nor has anything arisen since to justify any change in my attitude. Developments of the last year have, on the contrary, strengthened my belief that the type of branch

banking put forward by me is sound and that such an amendment to the law should be enacted.

Failures have not abated. During the fiscal year ended June 30, 1930, there were 640 failures, 82 of which were national banks and 558 State banks, as compared to a total of 549 failures during the fiscal year ended June 30, 1929, comprising 69 national banks and 480 State banks.

An analysis of the bank failures for the current year shows that the trend toward the gradual elimination of small country banks in the agricultural sections, which has been prevalent during the past decade, is still very pronounced.

Nearly 96 per cent of these failures occurred in the agricultural States of the South, Middle West, and West, while in the more densely populated industrial areas of New England and the Eastern and Pacific Coast States, where a greater diversification of business is possible, the number of failures has been negligible.

In only one section of the country (the Western States) did the total number of bank failures for the fiscal year 1930 fall below that of the preceding fiscal year. In that section 163 banks failed during the fiscal year 1930 as compared to 183 during 1929. This exception was, however, due solely to the situation in Nebraska, where, following the collapse of the guaranty of deposits law, 106 State banks closed their doors during the fiscal year of 1929, while only 50 failed during the comparable period of 1930.

Illinois, a State wherein antibranch-banking sentiment is quite pronounced, suffered a striking increase in bank failures during the past year. During the fiscal year 1929 only 8 State banks and 1 national bank in Illinois closed their doors, while in 1930 no less than 42 State-chartered institutions and 11 national associations, a total of 53, were placed in receivership.

Other States contributing largely to the increase in bank failures during the last fiscal year were Alabama, with only 5 failures in 1929 and 25 in 1930; Oklahoma, also with 5 failures in 1929 and 26 in 1930; and Missouri, with 19 failures in 1929 compared to 50 in 1930. In each of these States, following the general trend for the entire country, the great bulk of the failures was made up of banks with limited capital, located in communities of the type which, in my opinion, can be adequately served only by branches of the larger banks in the nearest large commercial centers.

Since I have discussed the subject of bank failures at some length in previous public utterances and in my annual report to Congress for 1929, I shall ask your further indulgence on this occasion merely to point out that the failure of about 5,600 banks in the past 10 years, tying up deposits of nearly \$2,000,000,000, constitutes one of the main factors responsible for the crystallization of a strong sentiment in favor of some change in our banking structure which will bring to our rural districts, where more than four-fifths of these failures have occurred, the benefits and protection of the strong well-managed banks now operating in our commercial centers. It should not be overlooked that those who have suffered most in these failures were persons of small means—country business men, farmers, and savings depositors in farming communities. That remedial legislation along this line is of great present importance is strikingly emphasized by the latest figures available, which show that up to October 31 of this

year no less than 742 banks, with deposits of about \$300,000,000, have closed their doors, as compared to a total of 522 suspensions, with deposits of \$200,000,000, during the same period last year.

In the absence of legislation permitting the extension of branch banking facilities to these rural communities, a type of multiple banking called group banking, practically unknown at the time of the enactment of the McFadden bill, has been evolved. That the development of group banking has been remarkably rapid during the past two years is attested by the fact that on June 30, 1930, there were in existence in this country 289 group and chain banking organizations, controlling 2,144 banks, with loans and investments of approximately \$12,000,000,000, or nearly 21 per cent of the total loans and investments of all the banks in the country.

In not a few instances a highly constructive service has been rendered by group systems in taking over smaller banks which have found themselves in a position where they could no longer function profitably or safely under the conditions with which they were confronted. However, it is a rather significant fact that both group and chain banking have had their greatest development in the States where branch banking is prohibited. A recent survey discloses that in the 9 States and the District of Columbia, wherein state-wide branch banking is permitted, there were 86 banks in group and chain systems and 847 branches located outside of the head office cities, besides 461 branches located in head office cities. In the 22 States in which state-wide branch banking is prohibited, however, there were 1,242 banks in group and chain systems. In these 22 States there were 25 branches located outside of the head office cities and 27 in head office cities, all of which were established prior to prohibitory legislation.

A highly important advantage possessed by branch banking over group banking is the adaptability of the former system for extension into the most remote hamlets, while, generally speaking, group banking facilities are enjoyed only by those communities which are able to support a well-managed independent bank. My observation has been that group banking, instead of alleviating the rural banking situation, has as a rule taken over only the stronger local banks in prosperous communities, leaving the weaker institutions struggling for a meager existence. Failures of these weaker banks have left many communities wholly without local banking facilities, which, however, could readily be supplied by branches of the larger city banks, with but a minimum of overhead expense to the latter institutions.

It does not seem desirable to give sufficiently broad branch banking powers to national banks to enable them to embrace in a single branch system the entire geographical area now embraced by several of the larger group bank systems. Group banking in the main is in capable hands, and includes some of the best-managed banks in the country. However, the field of group banking is now open to every type of operator or promoter who may be able to purchase bank stocks. This constitutes a source of potential danger. In order to facilitate the supervision of group banking, in those cases where the Federal Government has any responsibility, it is my view that no national bank should be permitted to become a constituent of such a group, except upon the condition that all other banks in the group are also

**national banks.** The Comptroller of the Currency under these conditions could more effectively examine and supervise the entire group operations. It is therefore my view that group banking should be brought under the visitorial powers of the Federal Government in those cases where membership in the group is composed in whole or in part of national or State member banks of the Federal reserve system. Legislation along these lines seems to be necessary in the public interest.

With reference to my recommendation that national banks situated in important commercial cities be permitted to extend branch banking facilities into the trade area of such cities, it has been suggested that any such national legislation would give to national banks an advantage over State chartered institutions in those cities, the trade areas of which embrace territory in more than one State. There are many such cities in the United States. The proposal has, therefore, been made that national banks be given only those branch banking powers which the State legislatures can give to State banks. Such a procedure would seem to be an abdication of a national branch banking policy in favor of the policies of the various States and is open to two serious objections, one economic and the other constitutional.

The theory of trade area branch banking rests upon economic grounds. Its aim is to permit strong city banks to carry their banking facilities to the community surrounding such city to a distance which is governed by the predominant flow of business and trade to and from the city as a trade center. It is designed to give to the rural communities, which have for years been suffering from a lack of safe and adequate banking facilities, the high type of banking and the security from bank failures which residents of the large cities have generally enjoyed. If Congress therefore adopts the policy of withholding from national banks the power to cross State lines with branches in those cases where the trade area of the city clearly does cross the State line, the whole theory and plan of establishing in the rural communities a well-rounded and sound branch banking system is broken down.

The State policy theory is objectionable upon the constitutional ground that Congress alone is responsible for the establishment and maintenance of the system of national banks as an instrumentality of the Federal Government. These banks were established purely in the exercise of the legislative power of Congress and solely upon a national policy. It gave to the United States a uniform system of banking beyond the control of the States.

It is not a valid objection to the national legislation here proposed that Congress would be conferring upon national banks banking powers more extensive than those which lay within the power of the State legislatures to give to State banks. For many years we have witnessed what may be regarded as the reverse of this situation. While Congress has at all times had the constitutional power to give to the national banks charter advantages which could not be acquired by State banks, it has nevertheless been extremely reluctant to exercise this power, although to do so in the manner herein recommended would strengthen our whole banking structure. On the other hand, however, State legislatures have conferred upon State chartered institutions, particularly upon trust companies, banking powers which national banks did not at the time enjoy. As a consequence, the

national banking system has within recent years declined in size, importance, and influence and has become thereby relatively less effective as an instrumentality of the Federal Government. Through the diversion of commercial banking from the national to the various State banking systems, Congress has lost control over the major portion of the commercial banking resources in the United States.

Upon the enactment of the McFadden bill the conversion into national banks of several larger State branch banking institutions and the consolidation of several State banks with national banks under the national charter gave rise to the hope that the national banking system would reclaim the most important banks which had left it to operate under State charters. However, this hope was short lived, for there soon followed through State legislative or State judicial action new advantages for State banks, particularly with respect to the operation of the trust business and desertions from the national charter in favor of those offered by the States began to increase. That the disparity between the two systems of banks is pronounced is evidenced by the fact that whereas in 1886 the national banks held 75 per cent of the total commercial banking resources of the country, the latest compiled figures indicate that this proportion has now shrunk to less than 40 per cent.

Any advantage therefore which might accrue to the national banking system through trade-area branch banking around those cities situated near State boundary lines could fittingly be taken by Congress as an opportunity to strengthen its control over a nationwide system of commercial banking such as was established under the original national bank act.

In view of the foregoing considerations, it is recommended that the act of February 25, 1927, otherwise known as the McFadden Act, be amended to incorporate the following banking policy:

(1) That a committee composed of the Secretary of the Treasury, the Governor of the Federal Reserve Board, and the Comptroller of the Currency be authorized to select the various cities which are commercial centers in the United States and to map out their trade areas.

(2) That the term "trade area" be defined to embrace the regional flow of business and trade to and from such cities and that State boundary lines be not considered in determining the territorial limits thereof.

(3) That national banks situated in such cities be permitted, with the approval of the Comptroller of the Currency, to establish branches within the limits of such regional trade areas.

(4) That the paid-in capital stock of such a national bank shall be not less than \$1,000,000 and that the ratio of capital and surplus to deposits shall be maintained at not less than 1 to 10. The Comptroller of the Currency would in his discretion require a larger capitalization.

(5) That the national bank consolidation act be amended so as to permit any banks situated within the trade area to consolidate, with the approval of the Comptroller of the Currency, under the national charter, but the Comptroller of the Currency should be specifically empowered to disapprove any such consolidation upon the ground that it might result in an undue concentration of banking capital within the trade area.

(6) That there be conferred upon the Comptroller of the Currency such visitorial powers as may enable him to examine into the affairs of any corporation which owns or controls the majority of the stock of any national bank.

(7) That no corporation be permitted to own the majority of the stock of any national bank if it at the same time owns the majority of the stock of a State bank.

(8) That no national bank be permitted to make a loan upon the security of the stock of a corporation which may own the majority of the stock of such national bank.

During the past 12 months I have discussed at length the question of the trade area as the logical basis for the development of branch banking in the rural communities. Particularly at my appearance before the House Committee on Banking and Currency last spring detailed consideration was given to many aspects of the trade area in connection with the question of the extension of the branch banking powers of the national banks. It may be desirable at this time to summarize these discussions.

In defining the trade area it is essential that we keep in mind the chief purpose of proposed amendments to the national bank act with respect to the establishment of branches. It is not the primary consideration that the large city bank should be placed in a position further to develop its business with attendant greater profits and wider influence notwithstanding this would and should follow, as a matter of course, through the extension of branches to the rural sections tributary to the city in which it is located. The primary purpose is the strengthening of rural banking itself through the influence of strongly capitalized and well-managed city banks of which the rural bank might become an integral part. It is, therefore, necessary to consider the trade-area question from the point of view of the rural-bank situation rather than from that of the city bank.

The difficulty in defining a trade area in the abstract is well recognized. The subject has been studied by experts in many phases. The country has been laid out into trade areas from the standpoint of the manufacturers of nationally advertised commodities, the manufacturers of more localized products, wholesale distributors, retailers and newspaper circulation. The present problem deals with a different type of trade area—one which requires that the viewpoint be taken from the rim of the area rather than from the hub.

The aim is the establishment in the rural communities of a sound system of banking which will give to the country depositor a reasonable assurance of safety and will offer to those requiring banking accommodation more adequate facilities than is at present available to them. Those requirements can be met only through the establishment of branches by city banks into the surrounding communities which have access to such a city as their principal market and financial center. It is this surrounding area which I have termed the regional trade area. It is the zone of the city's predominant economic influence in the sense that in that zone the city is both the trade and credit center.

There can be no formula which would determine in advance the exact size of any such trade area, but as has been frequently pointed out there is one economic principle of fundamental and controlling significance. Every city which may be selected as the center of a

trade area must be of such importance as a trade center for the surrounding geographical territory as to draw to it a volume and a diversity of trade sufficient to form the potential basis for a well-balanced branch banking system. This is what I have termed the requirement for economic diversification. By this it is meant that the loans made by the bank to its customers in the trade area must rest upon the security of a wide range of business enterprises and industrial pursuits. The bank should be able to draw its business from the production of natural resources, agriculture, livestock, manufacturing, transportation by land and water, distribution, and communication. In each of these activities there would be further subdivisions of diversification as, for example, the production of natural resources would include the various types of mining, oil, gas, timber, hydroelectric power and so on. The essential weakness of rural banking as we now have it lies in the danger of its complete dependence upon just one such economic activity. By virtue of the small geographical area of its operations its loans rest principally upon one type of security. There is an insufficient economic diversification of its loan portfolio. This objective can be attained in a branch system of banking which taps a number of different types of security.

It has been suggested that proper diversification can be obtained through the purchase of investment securities on the general market. This procedure faces two obstacles. It presupposes a technical equipment which the rural bank does not possess and it would draw the funds of the bank in too great a proportion away from the local field of the bank's operations to the detriment of its legitimate borrowers.

In some sections of the country where industrial activity is concentrated and where the population is dense there are offered a number of different economic pursuits of relative independence, the one of the other. In such a case the physical extent of the trade area of a commercial center may be small as compared with another city in the more sparsely settled sections of the country where a greater territory may have to be embraced in order to gain the required diversification. Every city indeed, no matter how small, has a regional or local trade area but every such trade area would not be a suitable field for branch banking. Under the plan herein recommended it would be necessary for the committee proceeding under a general authority from Congress to select those cities the trade areas of which meet the requirements for economic diversification. In this respect the committee would be dealing with an economic situation very much similar to that presented to the committee which under similar authority laid out the Federal reserve districts. The Federal reserve districts vary in size according to the density of population and the physical concentration of commercial and business activity.

It will be recalled that Congress designated the Secretary of the Treasury, the Secretary of Agriculture, and the Comptroller of the Currency as a committee to lay out the Federal reserve districts under instructions to have "due regard to the convenience and customary course of business and shall not necessarily be coterminous with any State or States. The districts thus created may be readjusted and new districts may from time to time be created by the Federal Reserve Board, not to exceed twelve in all." This committee experienced no great difficulty in carrying out these instruc-

tions of Congress. There appears no reason to doubt the ability of a similar committee, such as I have recommended, to map out the trade areas around the principal cities in the United States.

These trade areas might be termed regional economic or trade zones to distinguish them from the wider geographical area with which the business enterprises of such city have contact. Banks and business generally in every large city may from time to time have trade relations and business transactions extending to every part of the country and indeed over the whole world. In contrast to this wider field there is an immediate geographical territory surrounding every large city and reaching out into the outlying rural communities, a definite area which can be determined by boundary lines embracing a population having customary access to such a city as the principal market.

Such a trade area might in some cases overlap an adjacent trade area of another commercial center. If upon a determination of fact it be found that the business of a given community flows in substantial volume to more than one city as a financial and business center, it might be found desirable to put such a community in more than one trade area. It would seem sound to permit the establishment of branches to follow the natural flow of regional commerce and trade, and cases of such overlapping would simply mean that a few communities might have branches emanating from more than one trade area center.

As contrasted with the proposal for county-wide branch banking, trade-area branch banking would follow economic rather than political boundary lines. County-wide branch banking could never form a sound economic basis for a national policy in banking. The county seat is often not the most important city in the county and in many cases it is more convenient for trade to flow to an adjoining county. In a few cases it might be found that the county seat is in fact an important center of trade but in such cases it will ordinarily have a stronger trade influence in the adjoining counties than any city situated within them. County-wide branch banking would force banking into artificial channels and would be economically unsound in those cases where the parent bank was of insufficient size to offer adequate banking facilities and safety to depositors or was situated in a county which did not permit of a diversification in the banking business available to it.

There seems, therefore, no escape from the conclusion that rural branch banking, in order to offer an improvement over the present system of rural banking, must proceed from a parent bank situated in a city of sufficient economic importance to sustain, by virtue of the commerce and trade within it and its surrounding economic zone, a well-managed bank of not less than \$1,000,000 capital.

The suggestion for State-wide branch banking appears also economically unsound as the basis for a national policy. In many States there may be found cities whose regional trade areas are embraced within the boundary lines of the State. On the other hand, however, there will be found a great number of important cities situated in such close proximity to State boundary lines that a prohibition against crossing the State line would result in a one-sided branch-banking system for the banks in such a city. The trade area here under discussion is a geographical area for banking purposes. It



has no direct political significance. Business and industry pay no heed to State lines in the use of banking facilities. The normal business of a bank in a city situated near the boundary line of more than one State flows over such lines in response to the impulse of convenient communication and transportation. Depositors and borrowers in one State have no prejudices in crossing over the State lines to gain access to their bank. To deny such a bank, under these circumstances, the power to establish branches to meet the convenience of its customers across State lines while at the same time permitting it to establish branches in another direction into the territory of an entire State—in many cases extending far beyond its normal trade area—would set up a system of branch banking under national authority which would appear unworkable and indefensible.

In the consideration of the type or size of a city which would be chosen as the center of a trade area adequate for branch banking purposes, regard must be had for the general banking situation in any given community. If the city be important enough to have strong, successful national banks and is surrounded by a community having a number of country banks whose principal bank correspondent is in such a city, that city might be made the center of a regional trade area. In many such cases the geographical area involved might be not only less than that of a Federal reserve district but less in area than the State in which the city is situated. There may be found a sufficient economic justification for several trade areas whose principal territory is within a single State. Having regard for the situation that branch banking by national banks began with the branch banking limited to the city in which the bank is situated, it would seem the logical economic development to permit a natural growth of these branch-banking systems into the territory where their influence in banking is predominant rather than to proceed solely from the greatest metropolitan centers of the country, which would give to relatively a few great metropolitan banks the exclusive privilege of branch banking in the country districts and lesser cities. It would be highly desirable to preserve as much as possible the element of local autonomy in the establishment of trade areas provided the areas are not so small as to sacrifice the principle of economic diversification.

It is not meant to imply that trade area branch banking should be confined to those States in which branch banking by national banks is now permitted within the city limits. The new policy of branch banking should be uniform in its operation throughout the nation, thereby giving to every rural community an opportunity of access to strong city banking facilities under national supervision and control.

It may, therefore, be said that the following elements contribute to the definition of trade area branch banking:

- (1) The principal objective is to strengthen banking operations in the rural communities.

- (2) A secondary but not less positive result would be a strengthening of the entire banking structure of the country.

- (3) The surrounding geographical territory economically tributary to a city and for which such city provides the chief market and financial center, may be described as its trade area.

- (4) Every city may be said to have a trade area but not every trade area is suitable for branch banking purposes.

(5) In order to lay the basis for a sound system of branch banking a trade area should embrace within its physical limits a diversification of economic activities in order that a bank operating branches throughout its extent may also acquire a diversification in the security for its loans.

(6) For branch banking purposes, therefore, only those trade areas should be chosen which surround cities important enough to be the commercial center of a territory sufficient to meet the requirement of economic diversification.

(7) Since the trade area under discussion is a regional economic area for banking purposes the status of the banks in a given city will furnish a guide to its character and extent, particularly the number and location of the surrounding country banks for which they are the principal bank correspondents.

(8) It would not be a difficult undertaking for a committee composed of the Secretary of the Treasury, the Governor of the Federal Reserve Board and the Comptroller of the Currency to select the principal commercial centers in the United States for branch banking purposes.

(9) Upon the selection of such a city the determination of the boundary limits of its trade area would be a question of fact and could easily be discovered through a study of its banking operations and its general trade influence and position.

Small country banks need have no fear that they would be driven out of business through the establishment in their communities of *de novo* branches by city banks. Such a procedure would be highly abnormal and it is inconceivable to me that any Comptroller of the Currency would lend his office to its support. The natural development of rural branch banking would occur through the consolidation with or purchase of country banks by the city branch banking institutions upon such terms as would be agreeable to each. The conversion of the local bank into a branch of the city bank in this manner would have no disturbing effect upon the local banking situation.

The type of branch banking here recommended would, as compared with the present system of unit banking, lead to a decentralization of banking resources. Within each trade area there would be a concentration of local or regional banking capital and the best interests of the branch banking systems would compel the employment of such capital in the various communities throughout the trade area. The present tendency under our system of a large number of very small banks and a small number of very large and strong banks is for the bulk of the banking resources of the country to be concentrated in a few great metropolitan centers. Under trade area branch banking there would undoubtedly arise in the inland commercial centers regional banks of sufficient strength to hold the banking business originating within their trade areas.

---

The enactment of legislation vesting authority in the Comptroller of the Currency to examine security or investment companies affiliated with national banking associations is recommended. These companies are generally so closely allied with the national association that it is not always possible to ascertain the true condition of the national association without knowing the exact condition of its affiliate.

The following recommendations which were contained in my annual report to the Seventy-first Congress are renewed:

(1) That the law be so amended as to provide that the exercise of fiduciary powers shall be one of the corporate powers of a national banking association subject to the existing limitations in regard to the State law, etc., now contained in paragraph (k) of section 11 of the Federal reserve act.

(2) To give the comptroller supervision over national banking associations going into voluntary liquidation. Under the present law the comptroller's authority is limited to the appointment of a receiver, provided a bank in liquidation should prove to be insolvent. Reports of the liquidating agent are not required under the law, although they are frequently furnished voluntarily. At present the liquidation of a national bank may be carried on for a period of time and the bank may later prove to be insolvent, necessitating the appointment of a receiver. Creditors whose claims have been settled prior to such appointment may thus obtain preference over other creditors. As a remedy for this condition it is proposed that the activities of the liquidating agent of a national bank be conducted under the supervision of the comptroller and that he be required to give bond and to render reports in the same manner as is required of a receiver until the affairs of a liquidating bank are finally closed.

(3) That a law be enacted 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. A bill, satisfactory to the Treasury Department, was reported by the Banking and Currency Committee of the House of Representatives at the last session of Congress, but failed of passage.

The following recommendations with respect to the laws of the District of Columbia are renewed:

(1) Giving the comptroller the right and power to make regulations governing savings banks or trust companies doing a banking business in the District of Columbia with a penal provision for the enforcement of such regulation, the regulations to be limited so that they shall not in any case place restrictions upon such banks which are not placed upon national banks.

(2) Prohibiting the use of the word "bank" or the words "trust company" by any 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 and providing, in the event such title shall be used by a firm, copartnership, company, or corporation doing a banking or fiduciary business, it shall be subject to the approval of the Comptroller of the Currency.

(3) The corporations with their principal place of business outside of the District of Columbia may not establish offices in the District of Columbia and do a fiduciary business therein without the permission of the Comptroller of the Currency and without complying with the general conditions of the corporation laws of the District which have been enacted for the protection of those who do business with corporations with their principal place of business in the District.

(4) While the building and loan associations in the District of Columbia are examined and supervised by the Comptroller of the Currency, there is no provision of law which prohibits any building and loan association from organizing and doing business in the District of Columbia regardless of its merits. I recommend that a law be passed which would prohibit any building and loan association from doing business in the District of Columbia or maintaining an office in the District of Columbia without first securing the approval of the Comptroller of the Currency, and that any violation of this provision shall constitute a penal offense and be punishable in the same manner as now provided by the act of April 26, 1922, entitled "An act regulating corporations doing a banking business in the District of Columbia."

**ORGANIZATION AND LIQUIDATION OF NATIONAL BANKS**

At the close of the current year, October 31, 1930, there were 7,218 national banking associations in existence. This represents a net loss since October 31, 1929, of 288 banks, or 3.99 per cent. However, the last call for reports of condition, as of September 24, 1930, showed an increase in aggregate resources of \$454,373,000, or about 1.63 per cent, during this period.

Up to and including October 31, 1930, there have been authorized to begin business 13,498 national banking associations, of which 4,939 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 the liquidation of banks through receivership was 1,341, the number of these receiverships being a fraction more than 9.93 per cent of the total number of banks organized.

During the year ended October 31, 1930, 263 national banks, with total capitalization of \$39,230,400, went into voluntary liquidation, of which number 3, with capital of \$202,500 and resources of \$413,494, quit business; 112, with capital of \$12,405,000, were acquired by other national banks; while 148, with capital of \$26,622,900 and resources of \$321,034,972, entered the State banking systems. This last-named group included 16 banks of \$500,000 capital or over, with aggregate capital of \$14,650,000 and assets of \$165,441,412.

November, 1914, marked the inauguration of the operation of the Federal reserve system. On that date there were in existence 7,578 national banks with aggregate capital of \$1,072,492,175, as compared with a total capitalization of \$1,748,495,629 for the 7,218 national banks in operation on October 31, 1930—a net decrease of 360 in the number of banks, but an increase in capitalization of \$676,003,454. During the 16-year period 2,846 national banks were chartered, with aggregate capital of \$366,870,300, while 3,206 such associations were closed voluntarily or otherwise.

During the year ended October 31, 1930, 168 applications to organize national banks and to convert State banks into national banking associations were received, with proposed capital stock of \$18,595,000. Of these applications 103 were approved, with proposed capital stock of \$9,505,000, 49 were rejected, with proposed capital stock of \$6,145,000, and 31 were abandoned, with proposed capital stock of \$8,865,000.

In this same period 108 national banking associations, with capital of \$12,240,000, were authorized to begin business, 4 of which were located in the New England States, 15 in the Eastern States, 20 in the Southern States, 24 in the Middle Western States, 39 in the Western States, and 6 in the Pacific States. The greatest activity, as indicated by the number of national banks organized, was evidenced in the following States: Nebraska 20, New York 8, Texas 8, Minnesota 8, South Dakota 8, Pennsylvania 7, Illinois 7, North Dakota 5, Massachusetts 4, Iowa 4, and Washington 4. In other States the number ranged from 1 to 3 banks.

It further appears that of the total number of charters issued, 31, with authorized capital of \$3,040,000 and resources aggregating approximately \$31,138,465, were the result of conversions of State

banks, 9, with capital of \$700,000, were reorganizations of State banks, and 68, with capital of \$8,500,000, were primary organizations. The business of 40 State banks, with capital of \$1,817,750 and assets aggregating approximately \$28,734,391, was purchased by national banks.

During the year ended October 31, 1930, 90 national banking associations were consolidated into 45, under authority of the act of November 7, 1918, the capital of the consolidated banks being \$103,462,300. In some instances there were reductions in capital and in others increases, the net result by reason of consolidations being an increase in capital stock of \$75,868,500. During the same period there were 40 consolidations under the act of February 25, 1927, involving the consolidation of 44 State banks with national banks, the aggregate capital of the State institutions amounting to \$71,765,850. Through these mergers five additional branches and total assets of approximately \$1,085,124,244 were brought into the national system.

The net result of the changes above mentioned was a decrease for the year in the number of existing banks of 288 and an increase in the authorized capital stock of \$62,243,964. It appears that during the year 225 banks increased their capital in the aggregate sum of \$99,414,364. Of this number, 68 banks effected the increase by stock dividends, the amount of such increase being \$6,085,130.

#### BRANCHES

On February 25, 1927, the date of the passage of the so-called McFadden bill, there were in existence in the national system 372 branches, as compared with a total of 1,086 branches in operation on October 31, 1930.

During the intervening period 965 branches have been added to the system, of which total 405 were de novo branches, 307 were branches of State banks which converted into national associations, and 253 were brought into the national system through consolidations of State with National banks, while 251 branches were relinquished, of which number 138 went out of the system through the voluntary liquidation of the parent institutions and the remainder, 113, were discontinued through consolidations and for various other reasons. The net result of these operations was a gain for the national system of 714 branches for the period under discussion.

During the year ended October 31, 1930, a net gain of 25 branches was recorded, 86 de novo branches being established, while 1 branch was added under the provisions of paragraph 2 of section 5155, United States Revised Statutes, as amended February 25, 1927, and 5 branches were brought into the system through the consolidation of State banks with National banks—a total of 92 branches. Sixty-seven branches were lost to the national system, 32 through voluntary liquidation and 35 through action of the directors and shareholders.

There follows a summary of branch banking operations in the national system during the periods discussed in the foregoing:

*Table showing number and kind of branches on February 25, 1927, and number and manner of acquisition of additional branches of national banks by years to close of October 31, 1930*

	Authorized				Closed		In existence
	Conversions of State banks	Consolidations of State banks	Local city branches	Total	Voluntary liquidations	Lapsed or consolidated	
On Feb. 25, 1927.....	165	-----	207	372	-----	-----	372
Period ended Oct. 31, 1927.....	296	104	127	527	-----	-----	599
Year ended Oct. 31, 1928.....	8	62	103	173	20	60	992
Year ended Oct. 31, 1929.....	2	82	89	173	86	18	1,061
Year ended Oct. 31, 1930.....	1	5	86	92	32	35	1,086
Total.....	472	253	612	1,337	138	113	1,086

*Table showing number and kind of branches authorized and closed during the year ended October 31, 1930*

Classes	In operation Feb. 25, 1927	In existence Oct. 31, 1929	Authorized during year ended Oct. 31, 1930	Closed during the year ended Oct. 31, 1930				Total in existence Oct. 31, 1930
				Shareholders	Directors	Lapsed	Voluntary liquidation	
Statutory { a..... b.....	165	427	1	1	-----	-----	2	425
Additional offices, c branches.....	202	243	5	15	-----	-----	6	227
Millsap Act.....	5	142	-----	-----	2	-----	13	127
O branches.....	-----	5	-----	-----	-----	-----	-----	5
	-----	244	86	-----	17	-----	11	302
Total.....	372	1,061	92	16	19	-----	32	1,086

*Table showing number and manner of acquisition of domestic branches of national banks during the year ended October 31, 1930*

Charter No.	Title and location	Branches authorized during the year ended Oct. 31, 1930		
		Under act Feb. 25, 1927	By conversion or by consolidation under act Feb. 25, 1927	Total number
	CALIFORNIA			
10412	First National Bank in Glendale.....	1	-----	1
5927	Citizens National Trust & Savings Bank of Los Angeles.....	2	-----	2
7632	United States National Bank of Los Angeles.....	1	-----	1
	DISTRICT OF COLUMBIA			
10316	Federal-American National Bank & Trust Co. of Washington.....	2	2	4
	GEORGIA			
1559	First National Bank of Atlanta.....	1	-----	1
5045	Fourth National Bank of Atlanta.....	1	-----	1
9617	Fulton National Bank of Atlanta.....	1	-----	1
13068	Citizens & Southern National Bank, Savannah.....	1	-----	1
	KENTUCKY			
109	First National Bank of Louisville.....	2	-----	2

Table showing number and manner of acquisition of domestic branches of national banks during the year ended October 31, 1930—Continued

Charter No.	Title and location	Branches authorized during the year ended Oct. 31, 1930		
		Under act Feb. 25, 1927	By conversion or by consolidation under act Feb. 25, 1927	Total number
	MASSACHUSETTS			
200	First National Bank of Boston.....	3	1	4
643	Atlantic National Bank of Boston.....	2	1	3
13391	Old Colony National Bank of Boston.....	5		5
7595	Worcester County National Bank of Worcester.....	1		1
	MICHIGAN			
8703	National Bank of Commerce of Detroit.....	2		2
3513	City National Bank of Lansing.....	1		1
	NEW HAMPSHIRE			
3404	Citizens National Bank of Newport.....		1	1
	NEW JERSEY			
1436	National State Bank of Elizabeth.....	1		1
	NEW YORK			
13193	Bank of America National Association, New York.....	2		2
13292	Brooklyn National Bank of New York.....	1		1
2370	Chase National Bank of the City of New York.....	24		24
13207	Industrial National Bank of New York.....	1		1
12892	Lafayette National Bank of Brooklyn in New York.....	2		2
1461	National City Bank of New York.....	12		12
13295	Sterling National Bank & Trust Co. of New York.....	1		1
	OHIO			
4318	Central United National Bank of Cleveland.....	5		5
7621	City National Bank & Trust Co. of Columbus.....	1		1
2604	Winters National Bank & Trust Co. of Dayton.....	1		1
	PENNSYLVANIA			
1	First National Bank of Philadelphia.....	1		1
723	Central-Penn National Bank of Philadelphia.....	1		1
13180	City National Bank & Trust Co. of Philadelphia.....	1		1
3604	Commercial National Bank & Trust Co. of Philadelphia.....	1		1
	SOUTH CAROLINA			
4996	Central National Bank of Spartanburg.....	1		1
	TENNESSEE			
7848	Hamilton National Bank of Chattanooga.....	1		1
	VIRGINIA			
6032	Norfolk National Bank of Commerce & Trusts, Norfolk.....	3		3
9885	Virginia National Bank of Norfolk.....		1	1
	Total (35 banks).....	86	6	92



*Table showing number and class of domestic branches of national banks closed during the year ended October 31, 1930*

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Addi- tional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
CALIFORNIA						
12454	Pacific National Bank of Los Angeles.	Voluntary liquidation.	8	-----	-----	8
MARYLAND						
1413	First National Bank of Baltimore.	Board of directors.	-----	1	-----	1
2499	Drovers & Mechanics National Bank of Baltimore.	Voluntary liquidation.	1	1	-----	2
1337	Farmers & Merchants National Bank of Baltimore.	do.	2	1	-----	3
MICHIGAN						
8703	National Bank of Commerce of Detroit.	Shareholders and board of directors.	1	7	15	23
NEW JERSEY						
1209	First Camden National Bank & Trust Co.	Shareholders.	-----	-----	1	1
11744	Peoples National Bank of Elizabeth.	Voluntary liquidation.	-----	1	-----	1
374	First National Bank of Jersey City.	Board of directors.	-----	1	-----	1
9912	New Jersey National Bank & Trust Co. of Newark.	do.	-----	2	-----	2
NEW YORK						
12337	Genesee National Bank of Buffalo.	Voluntary liquidation.	-----	1	-----	1
11747	American National Bank & Trust Co. of Mount Vernon.	do.	-----	1	-----	1
12874	Central National Bank of the City of New York.	do.	-----	4	-----	4
2370	Chase National Bank of the City of New York.	Board of directors.	-----	5	-----	5
13122	Guardian National Bank of New York.	Voluntary liquidation.	-----	2	-----	2
1461	National City Bank of New York.	Board of directors.	-----	1	-----	1
1308	Utica National Bank & Trust Co.	Voluntary liquidation.	2	-----	-----	2
OHIO						
7621	City National Bank & Trust Co. of Columbus.	Board of directors.	1	-----	-----	1
2874	City National Bank & Trust Co. of Dayton.	Voluntary liquidation.	-----	-----	6	6
SOUTH CAROLINA						
1621	Peoples-First National Bank of Charleston.	do.	-----	-----	2	2
Total (19 banks)			15	28	24	67

**NATIONAL BANKS IN THE TRUST FIELD**

The national banks in 1930 continued to show steady and substantial progress in the development of trust activities. Two thousand four hundred and seventy-two banks, with capital, surplus, and undivided profits aggregating \$3,123,303,341, and banking resources totaling \$23,529,097,073, had authority to administer trusts on June 30, 1930, which represented 34 per cent of the number of banks and 80 per cent of the total banking resources of the 7,252 national banks in operation on that date. Of the number authorized to exercise trust powers under section 11 (k) of the Federal reserve act, 1,829 banks had established trust departments and were administering 79,912 individual trusts with assets aggregating \$4,473,040,926, and in addition were administering 11,511 corporate trusts and acting as trustees for outstanding note and bond issues aggregating \$11,803,717,370. For the fiscal year ended June 30, 1930, trust department gross earnings aggregating \$22,765,000 were reported.

Compared with 1929, these figures reflect a net increase during the year of 30 in number of national banks having authority to exercise trust powers; an increase of 95, or 5 per cent, in the number administering trusts; an increase of 15,435, or 20 per cent, in the number of trusts being administered; an increase of \$235,392,000, or 5½ per cent, in the volume of individual trust assets; an increase of \$4,433,000,000, or 60 per cent, in the volume of trusteeships under bond issues, while the gross earnings from trust department operations increased \$2,182,000, or 11 per cent, over the previous year.

The rapid strides which national banks have made in the trust field are emphasized by considering the activities during the past year with those of 1926. Compared with that year, these figures represent an increase during the 4-year period of 446, or 22 per cent, in the number of national banks authorized to exercise trust powers; an increase of 725, or 66 per cent, in the number of banks actively administering trusts; an increase of 65,370, or 250 per cent, in the number of trusts being administered; an increase of \$3,550,000,000, or 385 per cent, in the volume of individual trust assets under administration; an increase of \$9,340,000,000, or 379 per cent, in the volume of bond issues outstanding for which national banks are acting as trustees, while the gross earnings for the same period increased \$14,510,000, or 176 per cent.

The increasing interest in the creation of insurance trusts is evidenced by the fact that 153 national banks were acting as trustees under 396 agreements involving the administration of \$13,495,009 in proceeds from insurance policies, while 680 national banks had been named trustees under 13,543 insurance trust agreements not operative supported by insurance policies with a face value aggregating \$586,706,435. Compared with 1929, the insurance trust figures represent an increase of 30 per cent in the number of national banks administering insurance trusts, an increase of 46 per cent in the number and 19 per cent in the volume of insurance trust assets under administration.

The number of banks which had been named trustees under insurance trust agreements not operative increased during the year 22 per cent, the number of insurance trust agreements not yet operative naming national banks trustees increased 42 per cent, while

the volume of insurance represented by the face value of the policies trusted under those agreements increased 56 per cent over 1929.

Branches of national banks numbering 187 were actively engaged in the administration of 15,092 trusts, with individual trust assets aggregating \$1,340,564,760, and were acting as trustees for bond and note issues outstanding amounting to \$3,151,175,430.

The following tables show in detail the activities of national banks in the trust field, segregated, first, according to the capital of the bank; second, according to the population of the place in which the bank is located; third, according to Federal reserve districts, with a supplemental table showing the extent to which the branches of national banks are furnishing trust service to the communities in which they are operating.

*Fiduciary activities of national banks during year ended June 30, 1930, segregated according to capital*

	Banks with capital of \$25,000	Banks with capital over \$25,000 to \$50,000	Banks with capital over \$50,000 to \$100,000	Banks with capital over \$100,000 to \$200,000	Banks with capital over \$200,000 to \$500,000	Banks with capital over \$500,000	Total
Number of national banks with trust powers but not administering trusts.....	42	139	240	124	61	37	643
Number of national banks with trust powers administering trusts.....	31	118	445	571	411	253	1,829
Total number of national banks authorized to exercise fiduciary powers.....	73	257	685	695	472	290	2,472
<b>TRUST ASSETS</b>							
Investments.....	\$204,893	\$3,635,419	\$38,451,053	\$140,177,694	\$392,944,957	\$3,130,517,155	\$3,705,931,171
Deposits in savings banks.....	31,297	26,401	875,392	1,554,710	2,088,351	4,117,281	8,693,432
Deposits in other banks.....	282	8,467	60,418	719,764	1,699,268	13,348,151	15,845,350
Deposits in own bank.....	81,305	690,540	3,639,149	7,401,292	13,604,557	128,099,225	153,516,088
Other assets.....	45,949	425,545	4,008,124	8,140,552	33,740,452	542,694,283	589,054,905
Total.....	363,726	4,786,372	47,043,136	157,994,012	444,077,585	3,818,776,095	4,473,040,926
<b>LIABILITIES</b>							
Private trusts.....	125,155	2,182,684	20,781,094	80,252,496	294,898,778	2,996,174,066	3,394,414,273
Court trusts.....	238,571	2,603,688	26,262,042	77,741,516	149,178,807	822,602,029	1,078,626,653
Total.....	363,726	4,786,372	47,043,136	157,994,012	444,077,585	3,818,776,095	4,473,040,926
Total volume of bond issues outstanding for which banks are acting as trustees.....	144,900	2,063,617	29,015,800	66,897,040	227,976,732	11,477,619,281	11,803,717,370
Number of national banks administering individual trusts.....	28	104	404	530	391	244	1,701
Number of national banks administering corporate trusts.....	1	22	113	209	219	205	769
Number of individual trusts being administered.....	67	602	4,471	12,346	16,314	46,112	79,912
Number of corporate trusts being administered.....	2	56	534	1,171	1,507	8,241	11,511
Total number of trusts being administered.....	69	658	5,005	13,517	17,821	54,353	91,423
Average volume of individual trust assets in each bank.....	\$12,990	\$46,022	\$116,443	\$298,102	\$1,135,748	\$15,650,721	\$2,629,654
Average volume of trust assets in each individual trust.....	\$5,429	\$7,950	\$10,521	\$12,795	\$27,220	\$82,815	\$55,975
Number of national banks administering insurance trusts.....	1	8	23	38	33	153	396
Number of insurance trusts being administered.....	1	11	28	77	279	888	1,343
Average volume of insurance trust assets in each bank.....	\$28,368	-----	\$30,816	\$35,543	\$43,706	\$129,414	\$88,203
Average volume of insurance trust assets in each trust.....	\$28,368	-----	\$22,411	\$29,196	\$21,570	\$38,501	\$34,078
Number of national banks holding insurance trust agreements not operative.....	5	67	175	227	206	680	1,343
Number of insurance trust agreements not operative.....	17	617	814	2,161	9,334	13,543	21,448
Face value of policies held under above agreements.....	-----	\$475,235	\$4,813,943	\$26,951,997	\$81,507,220	\$472,958,040	\$586,706,435
Average number of insurance trust agreements not operative held by each bank.....	-----	3	9	4	9	48	20
Average volume of insurance policies held by each bank under trust agreements not operative.....	-----	\$95,047	\$71,850	\$154,011	\$359,062	\$2,295,912	\$862,803
Average volume of insurance policies per trust held under agreements not operative.....	-----	\$27,955	\$7,802	\$33,111	\$37,717	\$47,610	\$43,322
Average gross earnings per trust for fiscal year ended June 30, 1930.....	\$114	\$90	\$75	\$71	\$122	\$351	\$248
Average gross earnings per trust department reporting trust earnings for fiscal year ended June 30, 1930.....	\$374	\$761	\$1,145	\$2,012	\$5,687	\$79,559	\$14,839

	Places with pop- ulation less than 1,000	1,000 to 2,499	2,500 to 4,999	5,000 to 9,999	10,000 to 24,999	25,000 to 49,999	50,000 to 99,999	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 or over	Total
Number of national banks with trust powers but not administering trusts.....	52	113	113	119	114	38	27	27	13	13	14	643
Number of national banks with trust powers adminis- tering trusts.....	47	134	251	306	429	223	156	120	66	41	56	1,829
Total number of national banks authorized to exercise fiduciary powers.....	99	247	364	425	543	261	183	147	79	54	70	2,472
TRUST ASSETS												
Investments.....	\$1,322,049	\$9,113,542	\$33,771,149	\$55,917,536	\$149,374,222	\$184,708,990	\$278,937,896	\$511,611,109	\$422,294,491	\$554,226,661	\$1,504,654,026	\$3,705,931,171
Deposits in savings banks.....	4,969	57,573	124,233	1,080,088	1,221,235	938,742	870,109	2,326,546	530,821	563,812	475,304	8,693,432
Deposits in other banks.....	11,715	57,503	267,032	113,269	1,036,685	286,063	821,495	619,521	552,544	2,815,443	9,264,050	15,845,350
Deposits in own bank.....	182,994	1,015,424	2,100,701	3,598,900	6,646,601	7,004,709	9,277,719	13,522,532	10,739,543	9,883,345	89,543,600	153,516,068
Other assets.....	200,905	1,136,650	4,294,850	4,056,886	7,321,618	13,168,527	20,284,106	57,924,942	82,584,787	157,098,816	240,982,818	589,054,905
Total.....	1,722,632	11,380,692	40,557,965	64,766,679	165,600,361	206,107,061	310,190,825	586,504,650	516,702,186	724,588,074	1,844,919,801	4,473,040,926
LIABILITIES												
Private trusts.....	1,303,115	4,594,246	19,005,663	29,980,824	92,417,412	147,061,801	184,575,716	417,893,136	449,763,576	644,959,226	1,402,859,558	3,394,414,273
Court trusts.....	419,517	6,786,446	21,552,302	34,785,855	73,182,949	59,045,260	125,615,109	168,611,514	66,938,610	79,628,848	442,060,243	1,078,626,653
Total.....	1,722,632	11,380,692	40,557,965	64,766,679	165,600,361	206,107,061	310,190,825	586,504,650	516,702,186	724,588,074	1,844,919,801	4,473,040,926
Total volume of bond issues outstanding for which banks are acting as trustees.....												
Number of national banks ad- ministering individual trusts.....	47	121	223	285	404	209	140	118	63	39	52	1,701
Number of national banks ad- ministering corporate trusts.....	9	26	75	107	167	102	80	85	49	32	37	769
Number of individual trusts being administered.....	386	1,702	4,213	5,918	11,088	6,438	7,805	11,824	6,320	7,824	16,414	79,912
Number of corporate trusts being administered.....	9	115	590	407	759	688	1,058	1,078	1,379	1,481	3,947	11,511
Total number of trusts being administered.....	395	1,817	4,803	6,325	11,847	7,126	8,863	12,902	7,699	9,305	20,361	91,423

Average volume of individual trust assets in each bank.....	\$36,651	\$94,055	\$181,874	\$227,252	\$409,902	\$986,158	\$2,215,649	\$4,970,378	\$8,201,622	\$18,579,181	\$35,479,227	\$2,629,654
Average volume of trust assets in each individual trust.....	\$4,462	\$6,687	\$9,627	\$10,944	\$14,962	\$32,014	\$39,743	\$49,603	\$81,757	\$92,611	\$112,399	\$55,975
Number of national banks administering insurance trusts.....			9	11	19	18	21	30	19	13	13	153
Number of insurance trusts being administered.....			11	11	39	24	35	71	35	70	100	396
Average volume of insurance trust assets in each bank.....			\$30,873	\$15,189	\$42,542	\$45,812	\$105,961	\$50,633	\$63,830	\$254,868	\$242,072	\$88,203
Average volume of insurance trust assets in each trust.....			\$25,200	\$15,189	\$20,726	\$34,359	\$63,576	\$21,394	\$34,651	\$47,333	\$31,469	\$34,078
Number of national banks holding insurance trust agreements not operative.....	2	13	39	72	139	111	93	92	47	29	43	680
Number of insurance trust agreements not operative.....	2	32	296	319	1,053	930	1,619	2,494	1,975	2,218	2,605	13,543
Face value of insurance policies held under above agreements.....	\$20,000	\$462,324	\$7,315,835	\$7,443,481	\$21,912,901	\$33,334,051	\$63,019,063	\$91,935,076	\$71,091,625	\$162,274,267	\$187,847,812	\$586,706,435
Average number of insurance trust agreements not operative held by each bank.....	1	2	8	4	8	8	17	27	42	76	61	20
Average volume of insurance policies held by each bank under trust agreements not operative.....	\$10,000	\$35,563	\$187,586	\$103,382	\$157,647	\$300,757	\$677,624	\$999,294	\$1,512,588	\$3,526,099	\$4,368,554	\$862,803
Average volume of insurance policies per trust held under agreements not operative.....	\$10,000	\$14,448	\$24,716	\$23,334	\$20,810	\$35,897	\$38,925	\$36,865	\$35,996	\$46,111	\$72,110	\$43,322
Average gross earnings per trust for fiscal year ended June 30, 1930.....	\$32	\$52	\$57	\$70	\$95	\$111	\$142	\$173	\$219	\$314	\$581	\$248
Average gross earnings per trust department reporting trust earnings for fiscal year ended June 30, 1930.....	\$749	\$931	\$1,399	\$1,875	\$3,206	\$3,912	\$8,929	\$19,212	\$28,109	\$76,971	\$223,339	\$14,839

## Fiduciary activities of national banks by Federal reserve districts as of June 30, 1930

Federal reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising powers	Total number authorized to exercise fiduciary powers	Capital, surplus, and undivided profits of banks authorized to exercise fiduciary powers	Total banking resources of banks authorized to exercise fiduciary powers	Number of individual trusts being administered	Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where banks act as trustee	Number of banks administering insurance trusts	Number of insurance trusts being administered	Volume of assets of insurance trusts under administration	Number of banks holding insurance trust agreements not operative	Number of insurance trust agreements not operative	Face value of insurance policies held under trust agreements not operative	Trust department gross earnings for fiscal year ended June 30, 1930
Boston.....	179	61	240	\$316,394,400	\$2,299,891,605	5,042	\$350,372,618	671	\$640,814,340	16	41	\$2,010,005	70	1,079	\$53,211,087	\$2,295,000
New York.....	298	73	371	1,144,176,388	7,991,572,159	11,858	1,087,919,572	3,030	8,794,478,931	23	57	2,307,525	107	2,230	162,733,507	8,959,000
Philadelphia.....	258	38	296	328,361,555	1,867,045,208	12,402	227,280,780	672	104,002,845	19	46	2,534,825	98	1,201	55,357,398	1,099,000
Cleveland.....	136	26	162	215,141,385	1,584,662,749	8,290	395,856,166	813	166,841,381	11	27	1,213,737	70	1,369	69,873,177	1,265,000
Richmond.....	145	37	182	132,799,738	936,904,106	4,063	222,814,473	389	87,107,878	12	13	280,239	48	635	23,045,579	738,000
Atlanta.....	99	49	148	127,835,940	963,157,725	3,586	150,456,020	584	132,861,642	12	27	1,167,113	40	955	37,206,674	563,000
Chicago.....	232	104	336	197,900,738	1,755,815,190	11,312	518,884,307	1,842	961,441,817	21	37	588,243	90	1,299	45,207,234	1,930,000
St. Louis.....	102	49	151	84,909,185	705,267,151	2,281	54,717,100	639	69,620,920	4	5	391,913	17	197	8,927,407	401,000
Minneapolis.....	64	68	122	71,697,092	702,022,993	1,240	46,897,742	157	17,436,833	3	3	83,554	19	129	3,780,378	188,000
Kansas City.....	112	85	197	94,583,079	1,039,448,643	5,033	326,100,372	727	77,389,400	13	46	762,444	38	1,429	35,814,757	802,000
Dallas.....	68	32	100	97,396,334	807,746,212	959	71,048,635	249	72,730,122	8	28	675,960	34	493	17,950,482	297,000
San Francisco.....	96	21	117	312,107,457	2,875,563,302	13,846	1,032,193,141	1,738	678,991,261	11	66	1,479,451	49	2,527	73,598,755	4,228,000
Total.....	1,820	643	2,472	3,123,303,341	23,520,097,073	79,912	4,473,040,926	11,511	11,803,717,370	153	396	13,495,009	680	13,543	586,706,435	22,765,000

*Fiduciary activities of national-bank branches with trust departments during year ended June 30, 1930, segregated according to population of places in which branches are located*

	Places with population of less than 1,000	1,000 to 2,499	2,500 to 4,999	5,000 to 9,999	10,000 to 24,999	25,000 to 49,999	50,000 to 99,999	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 or over	Total
Number of national-bank branches with active trust departments.....	11	18	25	30	19	9	14	11	8	4	38	137
<b>TRUST ASSETS</b>												
Investments.....	\$295,388	\$2,535,226	\$2,900,455	\$7,466,392	\$7,285,916	\$16,983,321	\$67,391,148	\$33,210,741	\$34,383,609	\$146,105,742	\$947,534,554	\$1,266,092,492
Deposits in savings banks.....	35,527	3,142	1	6,615	6,451	107,258	24,086	20,200	44,737	67,308	342,906	658,231
Deposits in other banks.....						24,065			3,827	1,063	635,807	664,762
Deposits in own bank.....		15,378	36,133	68,575	35,726	285,261	980,863	716,240	1,961,927	1,971,181	18,409,566	24,480,850
Other assets.....	137,280	108,635	134,765	345,699	3,118,440	918,600	2,005,505	832,375	1,828,323	10,255,431	28,983,372	48,668,425
Total.....	468,195	2,662,381	3,071,354	7,887,281	10,446,533	18,318,505	70,401,602	34,779,556	38,222,423	158,400,725	995,906,205	1,340,564,760
<b>LIABILITIES</b>												
Private trusts.....	468,036	2,612,382	3,017,602	7,694,268	9,951,290	14,762,803	39,472,622	29,425,286	27,642,682	132,528,274	754,126,666	1,021,701,911
Court trusts.....	159	49,999	53,752	193,013	495,243	3,555,702	30,928,980	5,354,270	10,579,741	25,872,451	241,779,539	318,862,849
Total.....	468,195	2,662,381	3,071,354	7,887,281	10,446,533	18,318,505	70,401,602	34,779,556	38,222,423	158,400,725	995,906,205	1,340,564,760
Total volume of bond issues outstanding for which branch banks are acting as trustees.....		2,650		550	83,400		18,364,710	8,024,739	33,254,731	250,306,951	2,841,137,699	3,151,175,430
Number of branches administering individual trusts.....	8	10	22	29	16	9	12	11	8	4	19	148
Number of branches administering corporate trusts.....		2	2	1	1	1	8	6	6	3	12	42
Number of individual trusts being administered.....	12	43	100	289	267	349	1,404	1,250	553	2,080	6,457	12,804
Number of corporate trusts being administered.....		17	2	1	1	5	82	64	171	76	1,869	2,288
Total number of trusts being administered.....	12	60	102	290	268	354	1,486	1,314	724	2,156	8,326	15,092
Average volume of individual trust assets in each branch.....	\$58,524	\$266,238	\$139,607	\$271,975	\$652,908	\$2,035,399	\$5,866,800	\$3,161,777	\$4,777,503	\$39,600,181	\$52,416,116	\$9,057,870
Average volume of trust assets in each individual trust.....	\$39,016	\$61,916	\$30,713	\$27,292	\$39,126	\$52,459	\$50,144	\$27,824	\$69,118	\$76,154	\$154,237	\$104,699
Number of branches administering insurance trusts.....	1	1	5	3	2		2	3	2	2	8	29
Number of insurance trusts being administered.....	1	1	8	7	3		3	3	4	2	54	86



*Fiduciary activities of national-bank branches with trust departments during year ended June 30, 1930, segregated according to population of places in which branches are located—Continued*

	Places with popula- tion of less than 1,000	1,000 to 2,499	2,500 to 4,999	5,000 to 9,999	10,000 to 24,999	25,000 to 49,999	50,000 to 99,999	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 or over	Total
Average volume of insurance trust assets in each branch.....	\$5,000	\$21,100	\$39,728	\$49,835	\$26,323	-----	\$40,087	\$9,837	\$93,201	\$21,255	\$225,743	\$88,670
Average volume of insurance trust assets in each trust.....	\$5,000	\$21,100	\$24,830	\$21,358	\$17,548	-----	\$26,725	\$9,837	\$46,601	\$21,255	\$33,443	\$29,900
Number of branches holding insurance trust agreements not operative.....	5	15	14	22	14	6	13	9	7	4	17	126
Number of insurance trust agreements not operative.....	13	37	36	82	90	68	145	153	303	298	855	2,080
Face value of insurance policies held under above agreements.....	\$186,579	\$576,627	\$640,403	\$1,832,771	\$2,325,403	\$1,725,938	\$4,988,301	\$2,994,320	\$11,377,033	\$15,971,789	\$55,564,489	\$98,183,653
Average number of insurance trust agreements not operative held by each branch.....	3	2	3	4	6	11	11	17	43	75	50	17
Average volume of insurance policies held by each branch under trust agreements not operative.....	\$37,316	\$38,442	\$45,743	\$83,306	\$166,100	\$287,656	\$383,715	\$332,702	\$1,625,290	\$3,902,947	\$3,268,499	\$779,235
Average volume of insurance policies per trust held under trust agreements not operative.....	\$14,352	\$15,585	\$17,789	\$22,351	\$25,838	\$25,381	\$34,402	\$19,571	\$37,548	\$53,597	\$64,988	\$47,204
Average gross earnings per trust for fiscal year ended June 30, 1930.....	\$317	\$130	\$173	\$106	\$139	\$291	\$190	\$150	\$318	\$266	\$681	\$474
Average gross trust earnings per branch, reporting trust earnings for fiscal year ended June 30, 1930.....	\$544	\$598	\$800	\$1,115	\$2,070	\$11,441	\$23,493	\$21,955	\$28,750	\$143,425	\$157,443	\$43,083

## NATIONAL-BANK FAILURES

During the year ended October 31, 1930, receivers were appointed for 104 national banks. Of this number, 88 were actual failures, while 16 appointments of receivers were made in order to enforce stock assessments, the collection of which was necessary under contracts to succeeding institutions which purchased the assets of the banks under guarantees from stockholders, by which creditors were paid in full. Of the 88 actual failures, 3 were restored to solvency, leaving 85 to be liquidated by receivers. These figures for the year 1930 may be compared with 72 actual failures for the previous year, 2 of which were restored to solvency, with the appointment of receivers for 7 banks to enforce stock assessments. The capitalization of the 104 banks, for which receivers were appointed during the past year, was \$8,355,000, as compared with the capitalization of the 79 banks, for which receivers were appointed during the previous year, of \$6,575,000.

Total assets of the 104 banks for which receivers were appointed during the past year, including additional assets acquired after suspension, as indicated by receivers' reports submitted, amounted to \$63,098,244, in addition to which stock assessments in the amount of \$6,760,000 had been levied by the comptroller as of October 31, 1930, against the shareholders of these banks.

It is of interest to note an important decision handed down by the United States Circuit Court of Appeals for the Third Circuit dealing with the authority of the comptroller over the appointment of receivers for insolvent national banks.

The Port Newark National Bank of Newark, N. J., was in grave financial difficulties. Arrangements had been made for the deposit liability of this bank to be assumed by another institution, thus assuring depositors of full payment of their deposits. On the day prior to the contemplated consummation of these arrangements, a stockholder filed a petition in the United States District Court for the appointment of a receiver and obtained a rule to restrain the bank from consummating the deal. The Comptroller of the Currency appointed a receiver for the Port Newark National Bank the following morning. Subsequently the District Court ousted the comptroller's receiver and appointed a court receiver. The case was appealed by the comptroller from the District Court to the Circuit Court of Appeals, which remanded the case to the District Court with instructions that the receiver appointed by the court be discharged, first accounting to the comptroller's receiver for his doings and restoring to him possession of all of the bank's property; restoring the comptroller's receiver, dismissing the bill with costs against the complainant in the bill.

The court, in speaking of the right of the comptroller to appoint receivers and whether or not such right is paramount and exclusive, stated that it "is a question we do not feel called on to now decide because the present case does not so require." However, the court in commenting on this phase of the question further said:

"In that regard we also note that in *Korbly v. Springfield Trust*, 245 U. S. 330, the Supreme Court said:

"From the earliest days of the administration of the National Banking Act to this case attempts have been made in many forms to give to it a technical construc-

tion which would so restrict the powers of the comptroller as to greatly delay and impede the settlement of the affairs of insolvent banks. But this court has uniformly declined to narrow the act by construction, and has placed a liberal interpretation upon its provisions to promote its plain purpose of expeditiously and justly winding up the affairs and paying the debts of such unfortunate institutions."

"Not only the research of counsel but our independent research has shown no case where a Federal or State Court has appointed a receiver for a going national bank as distinguished from one in liquidation. Sufficient to say that in the present case we regard the Comptroller at the time this bill was filed as having complete dominion over and, by his bank examiner, full legal control of the then and future operations of the bank, and that such situation might ultimately require the appointment of a receiver. Consequently the court below, when the bill was filed, acquired no jurisdiction to shear the Comptroller of the statutory power to take the further step of appointing a receiver in case insolvency existed and the attempted sale fell through. As the order states, the Comptroller had on file at that time information of the insolvency of the bank, it is clear he had already complied with the statutory provisions of 'on examination of its affairs,' after which he 'may appoint a receiver.'"

The full text of this decision is given in Exhibit A in the appendix of this report.

From the date of the first failure of a national bank in the year 1865 to October 31, 1930, 1,417 national banks have been placed in charge of receivers. Of this number, 76 have been restored to solvency and permitted to resume business, leaving 1,341 to be administered by receivers. Of these so administered, 443 (17 more than reported at the close of 1929) are still in process of liquidation and 898 have been entirely liquidated and the affairs thereof finally closed.

The capital of the 1,417 insolvent national banks at the date of failure was \$152,075,420. The capital of the 76 banks that have been restored to solvency was \$12,805,000. The capital of the 443 banks that are still in process of liquidation was \$34,794,500, and the capital of the 898 banks that have been completely liquidated was \$104,475,920.

The aggregate book value of the assets of the 1,341 administered receiverships, including assets acquired after suspension, was \$923,-470,652, in addition to which there have been levied against shareholders assessments aggregating \$99,710,740. Total collections by receivers from these assets to September 30, 1930, including offsets allowed and collections from stock assessments, amounted to 55.59 per cent of the total of such assets and stock assessments. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets allowed and, for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924, to Oct. 31, 1929-----	\$521, 002, 716
Collections from stock assessments-----	47, 808, 857
<b>Total-----</b>	<b>568, 811, 573</b>

## Disposition of collections:

Dividends paid to secured and unsecured creditors on total secured and unsecured claims proved and outstanding in the aggregate amount of \$498,741,310 at date of final closings of trusts, or as of Sept. 30, 1930, for those trusts still in process of liquidation.....	\$299, 263, 979
Payments to secured and preferred creditors, including offsets allowed, disbursements for the protection of assets, and, for all trusts finally closed from Oct. 1, 1924, to Oct. 31, 1929, dividends paid secured creditors.....	214, 211, 896
Payment of receivers' salaries, legal and other expenses.....	35, 820, 084
Cash returned to shareholders.....	4, 174, 109
Cash balances with the comptroller and receivers.....	15, 341, 505
Total.....	568, 811, 573

In addition to this record of distribution there have been returned to shareholders, through their duly elected agents, assets of a book value of \$16,471,958. The outstanding circulation of these 1,341 receiverships at date of failure was \$57,944,576, secured by United States bonds on deposit with the Treasurer of the United States of the par value of \$61,236,620.

The 443 banks that were as of October 31, 1930, still in charge of receivers and in process of liquidation had assets, including assets acquired subsequent to their failure, aggregating \$364,322,736. The capital of these banks was \$34,794,500, and there had been levied by the Comptroller of the Currency to October 31, 1930, stock assessments against their shareholders in the amount of \$31,304,500. The collections from these assets, including offsets allowed and collections from stock assessments, as shown by receivers' last quarterly reports under date of September 30, 1930, amounted to 51.31 per cent of such assets and stock assessments. The disposition of such collections was as follows:

## Collections:

Collections from assets, including offsets.....	\$188, 516, 031
Collections from stock assessments.....	14, 501, 288
Total.....	203, 017, 319

## Disposition of collections:

Dividends paid to unsecured creditors. Unsecured liabilities at date of failure aggregated \$223,582,383.....	91, 015, 369
Dividends paid to secured creditors. Secured deposits and other liabilities aggregated at date of failure \$70,756,553...	2, 720, 177
Payments to secured and preferred creditors, other than through dividends.....	56, 731, 691
Offsets allowed and settled.....	22, 279, 746
Disbursements for the protection of assets.....	3, 105, 544
Payment of receivers' salaries, legal and other expenses.....	11, 473, 287
Cash returned to shareholders.....	350, 000
Cash balances in hands of comptroller and receivers.....	15, 341, 505
Total.....	203, 017, 319

In addition to the above record it is found that total secured and unsecured claims proved and outstanding as of September 30, 1930, aggregated \$197,981,404. The outstanding circulation of the 443 receiverships at date of failure was \$17,373,311.50, secured by United States bonds on deposit with the Treasurer of the United States of the par value of \$17,946,850.

From the date of the first failure of a national bank in 1865 to the close of business October 31, 1930, 974 receiverships have been liquidated and the trusts closed or the affairs thereof restored to solvency. Included in this number are the 76 banks restored to solvency (4 in 1930) and 83 the liquidation of which was completed during the year 1930. The 898 banks liquidated by receivers had assets, including assets acquired subsequent to their failure, aggregating \$559,147,916. The capital of these 898 banks was \$104,475,920 and there were levied by the Comptroller of the Currency stock assessments against their shareholders in the amount of \$68,406,240. The collections from these assets, including offsets allowed and collections from stock assessments, as shown by receivers' final reports, amounted to 58.28 per cent of such assets and stock assessments. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets allowed and, for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924, to Oct. 31, 1929----	\$332, 486, 685
Collections from stock assessments-----	33, 307, 569
Total-----	<u>365, 794, 254</u>

Disposition of collections:

Dividends paid to secured and unsecured creditors, on total secured and unsecured claims proved and outstanding at dates of final reports, in the aggregate amount of \$300,-759,906-----	205, 528, 433
Payments to secured and preferred creditors, including offsets allowed, disbursements for the protection of assets, and, for all trusts finally closed Oct. 1, 1924, to Oct. 31, 1929, dividends paid to secured creditors-----	132, 094, 915
Payment of receivers' salaries, legal and other expenses-----	24, 346, 797
Cash returned to shareholders-----	3, 824, 109
Total-----	<u>365, 794, 254</u>

In addition to this record of distribution, there were returned to shareholders, through their duly elected agents, assets of a book value of \$16,471,958.

From the above it will be noted that the average percentage of all dividends paid on the aggregate of secured and unsecured claims proved and outstanding at dates of final reports, against the 898 receiverships that have been finally closed, but not including the 76 restored to solvency which paid 100 per cent, was 68.33 per cent. If payments to secured and preferred creditors, offsets, and other disbursements, as indicated above, were included with the dividends paid in this calculation, the total disbursements to creditors would amount to \$337,623,348 or 77.99 per cent of claims proved plus other liabilities paid but not included in the figure above of proved claims, or \$432,-854,821. In making the above calculations of percentages of payments to secured and preferred creditors it has been impossible to take into consideration those claims of creditors which were neither proved nor paid, as well as secured claims which were proved and upon which dividends were paid but which were subsequently eliminated from the total of claims proved by reason of having been paid in full out of the proceeds of collateral collections. The consideration of such unproved, unpaid claims and secured claims proved but not included in the total thereof set out in the table above, would very materially reduce the percentages of payments to creditors as given.

Expenses incident to the administration of the 898 closed trusts such as receivers' salaries, legal and other expenses, amounted to \$24,346,797 or 3.87 per cent of the book value of the assets and stock assessments administered, or 6.65 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 65.47 per cent of their holdings and the total collections from such assessments as were levied were 48.69 per cent of the amount assessed. The outstanding circulation of these closed receiverships at date of failure was \$40,571,264.50, secured by United States bonds on deposit with the Treasurer of the United States of the par value of \$43,289,770.

During the year ended October 31, 1930, 83 receiverships were closed, in addition to which 4 banks were restored to solvency. The total assets of the 83 receiverships, including assets acquired subsequent to suspension, aggregated \$44,671,504. The capital of these banks was \$5,510,000 and assessments against shareholders levied by the Comptroller of the Currency aggregated \$5,015,000. The collections from these assets including offsets allowed and collections from stock assessments, as shown by receivers' final reports, amounted to 56.8 per cent of such assets and stock assessments. The disposition of such collections was as follows:

Collections:	
Collections from assets, including offsets allowed.....	\$25, 531, 872
Collections from stock assessments.....	2, 692, 194
Total.....	<u>28, 224, 066</u>
Disposition of collections:	
Dividends paid to unsecured creditors. Unsecured liabilities at date of failure aggregated \$19,993,710.....	10, 576, 060
Dividends paid to secured creditors. Secured deposits and other liabilities aggregated at date of failure \$14,387,629....	1, 672, 510
Payments to secured and preferred creditors, other than through dividends.....	11, 779, 202
Offsets allowed and settled.....	2, 074, 675
Disbursements for the protection of assets.....	228, 365
Payment of receivers' salaries, legal and other expenses.....	1, 886, 943
Cash returned to shareholders.....	<u>6, 311</u>
Total.....	<u>28, 224, 066</u>

It is also found that total secured and unsecured claims proved and outstanding at date of final reports aggregated \$25,310,410.

In addition to this record of distribution, there were returned to shareholders, through their duly elected agents, assets of a book value of \$260,334.

From the above it will be noted that the average percentage of dividends paid on unsecured liabilities at date of suspension of the 83 receiverships that were finally closed during the year ended October 31, 1930, not including the 4 banks restored to solvency which paid creditors 100 per cent, was 52.89 per cent. The average percentage of dividends paid on secured deposits and liabilities at date of suspension of the 83 receiverships amounted to 11.62 per cent, while dividends, together with other payments to secured and preferred creditors, amounted to \$13,451,712, or an average payment on secured and preferred liabilities at date of suspension of 93.49 per cent. The inclusion of offsets allowed with dividends paid to unsecured creditors

gives total payments of \$12,650,735, or an average total return upon unsecured liabilities at date of suspension of 63.27 per cent, while all payments to all creditors, consisting of offsets, dividends paid on both secured and unsecured deposits, and other payments on secured and preferred liabilities, amounted to \$26,102,447, or an average total return of 75.92 per cent upon all liabilities at date of suspension in the amount of \$34,381,339. In making the above calculations it has been impossible to take into consideration additional liabilities of the 83 receiverships established after suspension, the inclusion of which would reduce somewhat the percentages given. It may also be of interest to note that the average percentage of all dividends, amounting to \$12,248,570, paid on both secured and unsecured claims aggregating \$25,310,410 proved against the 83 receiverships that were finally closed during the year ended October 31, 1930, but not including the 4 banks restored to solvency which paid creditors 100 per cent, was 48.39 per cent.

Expenses incident to the administration of these 83 trusts, such as receivers' salaries, legal, and other expenses, amounted to \$1,886,943 or 3.79 per cent of the book value of the assets and stock assessments administered, or 6.68 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 91.01 per cent of their holdings and the total collections from such assessments as were levied were 53.6 per cent of the amount assessed. The outstanding circulation of these 83 receiverships at date of failure was \$2,510,787.50 secured by United States bonds on deposit with the Treasurer of the United States, of a par value of \$2,589,100.

The financial operations of the division of insolvent national banks from September 30, 1929 to September 30, 1930, were as follows:

Collections:

Cash on hand Sept. 30, 1929.....	\$12, 521, 593
Collections from assets during the year, including offsets allowed.....	35, 559, 735
Collections from stock assessments.....	3, 194, 040
Total.....	<u>51, 275, 368</u>

Disposition of collections:

Dividends paid.....	19, 491, 031
Secured and preferred claims paid.....	9, 043, 646
Offsets allowed and settled.....	4, 522, 942
Disbursements for protection of assets.....	309, 178
Receivers' salaries, legal and other expenses.....	2, 560, 755
Returned to shareholders' agents in cash.....	6, 311
Cash on hand with comptroller and receivers Sept. 30, 1930..	15, 341, 505
Total.....	<u>51, 275, 368</u>

In addition to this record of distribution, there were returned to shareholders, through their duly elected agents, assets of a book value of \$260,334.

	Closed re- ceiverships, 898 <sup>1</sup>	Active re- ceiverships, 443	Total, 1,341 <sup>2</sup>
Total assets taken charge of by receivers.....	\$559,147,916.00	\$364,322,736.00	\$923,470,652.00
Disposition of assets:			
Collected from assets and offsets allowed.....	332,486,685.00	188,516,031.00	521,002,716.00
Loss on assets compounded or sold under order of court.....	210,189,273.00	46,153,413.00	256,342,686.00
Book value of assets returned to shareholders.....	16,471,958.00	0	16,471,958.00
Book value of remaining assets.....	( <sup>3</sup> )	129,653,292.00	129,653,292.00
Total.....	559,147,916.00	364,322,736.00	923,470,652.00
Collected from assets and offsets as above.....	332,486,685.00	188,516,031.00	521,002,716.00
Collected from stock assessments.....	33,307,569.00	14,501,288.00	47,808,857.00
Total.....	365,794,254.00	203,017,319.00	568,811,573.00
Disposition of collections:			
Dividends paid.....	205,528,433.00	93,735,546.00	299,263,979.00
Secured and preferred liabilities paid, including off- sets allowed.....	132,094,915.00	82,116,981.00	214,211,896.00
Receiver's salary, legal, and other expenses.....	24,346,797.00	11,473,287.00	35,820,084.00
Amount returned to shareholders in cash.....	3,824,109.00	350,000.00	4,174,109.00
Balance with comptroller or receivers.....	0	15,341,505.00	15,341,505.00
Total.....	365,794,254.00	203,017,319.00	568,811,573.00
Capital stock at date of failure.....	\$117,280,920.00	34,794,500.00	\$152,075,420.00
United States bonds held at failure to secure circulating notes.....	43,289,770.00	17,946,850.00	61,236,620.00
United States bonds held to secure circulation, sold and circulation redeemed.....	43,289,770.00	8,424,590.00	51,714,360.00
Circulation outstanding at failure.....	40,571,264.50	17,373,311.50	57,944,576.00
Amount of assessment upon shareholders.....	68,406,240.00	31,304,500.00	99,710,740.00
Claims proven.....	300,759,906.00	197,981,404.00	498,741,310.00

<sup>1</sup> Does not include 76 banks restored to solvency.

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

<sup>3</sup> Includes capital stock of 76 banks restored to solvency.

Statistics relative to the capital, date of appointment of receiver, and per cent of dividends paid to creditors of 83 insolvent national banks the affairs of which were finally closed, and four insolvent national banks the affairs of which were restored to solvency during the year ended October 31, 1930, appear in the following table:

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
First National Bank.....	Abingdon, Ill.....	Dec. 17, 1927	\$75,000	<sup>1</sup> 83.26
Do.....	Adair, Iowa.....	Dec. 27, 1926	35,000	33.21
Do.....	Benson, Minn.....	July 6, 1926	25,000	17.3
Do.....	Boswell, Okla.....	Oct. 8, 1926	50,000	31.3
Do.....	Bridgeport, Nebr.....	May 28, 1921	25,000	43.5
Do.....	Broadview, Mont.....	Jan. 30, 1923	25,000	9.1
Do.....	Broken Bow, Okla.....	Nov. 2, 1926	25,000	24.06
Stockmens National Bank.....	Brush, Colo.....	Mar. 1, 1926	35,000	62.75
Farmers National Bank.....	Burlington, Kans.....	May 21, 1924	55,000	45.2
First National Bank.....	Center, Tex.....	Dec. 3, 1924	50,000	70.6
Do.....	Clearbrook, Minn.....	Nov. 2, 1926	25,000	57.6
Brotherhood of Railway Clerks National Bank.....	Cincinnati, Ohio.....	June 26, 1930	400,000	<sup>2</sup> 100
City National Bank.....	Clarksville, Tex.....	Mar. 9, 1925	200,000	<sup>3</sup> 106.34
First National Bank.....	Claxton, Ga.....	Dec. 7, 1929	50,000	<sup>2</sup> 100
Liberty National Bank of South Carolina.....	Columbia, S. C.....	Mar. 4, 1926	500,000	<sup>1</sup> 87.12
City National Bank.....	Coalgate, Okla.....	Nov. 8, 1923	50,000	7.85
Condon National Bank.....	Condon, Oreg.....	Dec. 18, 1923	50,000	66.8
First National Bank.....	Covington, Ind.....	Dec. 8, 1928	70,000	<sup>1</sup> 103.093

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

<sup>2</sup> Restored to solvency.

<sup>3</sup> Principal and interest paid in full.



Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
First National Bank	Dahlgren, Ill.	July 22, 1929	\$30,000	* 100
United States National Bank	Dinuba, Calif.	Mar. 25, 1927	50,000	73.9
First National Bank	Drayton, N. Dak.	Aug. 12, 1929	50,000	* 100.03332
Do.	Dubois, Idaho	May 5, 1927	25,000	47.3
Security National Bank	Fargo, N. Dak.	Aug. 30, 1928	100,000	* 100
First National Bank	Fort Lauderdale, Fla.	Dec. 15, 1928	100,000	10
Do.	Fulda, Minn.	Oct. 7, 1926	25,000	40.4
Do.	Fulton, Mo.	Apr. 24, 1926	100,000	89.25
Glasgow National Bank	Glasgow, Mont.	Dec. 29, 1925	75,000	67.2
First National Bank	Garner, Iowa	Dec. 4, 1928	50,000	* 51.754
Do.	Gonvick, Minn.	Nov. 5, 1926	25,000	37.01
Commercial National Bank	Great Falls, Mont.	Dec. 9, 1922	200,000	27.74
American National Bank	Green City, Mo.	Mar. 31, 1927	45,000	36.8
First National Bank	Greenfield, Iowa	Mar. 21, 1928	50,000	68.73
Do.	Greensboro, Ga.	Jan. 9, 1926	50,000	40.5
Do.	Gridley, Calif.	Jan. 29, 1921	40,000	13.8
Texas County National Bank	Guymon, Okla.	Nov. 13, 1923	25,000	68
First National Bank	Hanna, Okla.	Jan. 16, 1928	25,000	* 105.14
Do.	Havelock, Iowa	Nov. 5, 1927	25,000	97.35
Farmers & Merchants National Bank	Henderson, Tex.	Feb. 24, 1930	100,000	* 100
City National Bank	Hugo, Okla.	June 5, 1925	100,000	51.8
First National Bank	Idabel, Okla.	Feb. 18, 1925	80,000	31.73
Peoples National Bank	Independence, Iowa	July 5, 1928	75,000	* 78.7
First National Bank	Jasper, Minn.	May 1, 1925	30,000	33.95
Do.	Jefferson, Iowa	Dec. 23, 1925	50,000	63.7
Commercial National Bank	Jefferson, Tex.	Feb. 12, 1930	30,000	* 100
First National Bank	Kimball, W. Va.	June 26, 1930	25,000	* 100
Farmers National Bank	Lake Preston, S. Dak.	Dec. 17, 1925	25,000	29
First National Bank	Lamberton, Minn.	July 6, 1927	50,000	* 61.62
Do.	Laurel, Nebr.	Feb. 2, 1928	40,000	74.8
Exchange National Bank	Leon, Iowa	Mar. 9, 1927	35,000	45.82
England National Bank	Little Rock, Ark.	Nov. 1, 1926	300,000	* 6.381
First National Bank	Mena, Ark.	Dec. 15, 1928	50,000	* 29.976
Do.	Mitchell, S. Dak.	Oct. 23, 1923	100,000	27.7
Monticello National Bank	Monticello, Ind.	Jan. 7, 1927	50,000	* 16.58
First National Bank	Moulton, Iowa	Jan. 14, 1927	35,000	81.6
Do.	Norway, Iowa	Mar. 23, 1927	25,000	90.5
Nowata National Bank	Nowata, Okla.	Feb. 19, 1924	25,000	46.63
Guthrie County National Bank	Panora, Iowa	July 22, 1926	50,000	75.4
First National Bank	Pasco, Wash.	Nov. 21, 1925	50,000	78.6
Perry National Bank	Perry, Iowa	Feb. 5, 1925	75,000	51.77
First National Bank	Pilger, Nebr.	Apr. 22, 1924	50,000	* 21.866
Do.	Redwood Falls, Minn.	July 29, 1925	70,000	69
Do.	Renville, Minn.	Feb. 14, 1925	25,000	63.65
Do.	Renwick, Iowa	Jan. 13, 1927	25,000	33
Do.	Rifle, Colo.	Dec. 24, 1925	50,000	77.4
Do.	Rigby, Idaho	Jan. 12, 1925	80,000	18.5
Jefferson County National Bank	do.	Jan. 17, 1925	50,000	10
First National Bank	Rock River, Wyo.	June 14, 1923	50,000	30.5
Rosedale National Bank	Rosedale, Miss.	June 10, 1929	85,000	* 104.5
National Exchange Bank	St. Paul, Minn.	May 16, 1929	300,000	10
First National Bank	Sallisaw, Okla.	Oct. 24, 1927	50,000	19.37
National City Bank	Salt Lake City, Utah	Feb. 3, 1922	250,000	71.9
Citizens National Bank	Shelbyville, Ill.	Feb. 21, 1928	50,000	* 103.14
First National Bank	Springer, N. Mex.	June 15, 1925	50,000	64.4
Do.	Stanley, N. Dak.	Dec. 15, 1926	25,000	42
Do.	Sterling, Colo.	Apr. 5, 1924	100,000	52.9
American National Bank	Stigler, Okla.	Mar. 1, 1927	25,000	53
Taylorville National Bank	Taylorville, Ill.	Oct. 18, 1929	150,000	* 100
First National Bank	Toledo, Iowa	Nov. 3, 1926	85,000	* 65
Do.	Torrington, Wyo.	Dec. 16, 1924	50,000	85.9
Do.	Ulen, Minn.	Oct. 28, 1924	25,000	13.35
Do.	Vale, Oreg.	Nov. 15, 1921	50,000	7
Do.	Wausa, Nebr.	July 9, 1925	75,000	35.85
Weiser National Bank	Weiser, Idaho	June 23, 1924	75,000	22.2
Merchants National Bank	Wimbledon, N. Dak.	Oct. 27, 1922	25,000	4.3
First National Bank	Winner, S. Dak.	Jan. 31, 1923	30,000	28
Citizens National Bank	Worthington, Minn.	June 19, 1924	25,000	37.3
First National Bank	Wynot, Nebr.	Dec. 27, 1927	25,000	63.9

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

\* Restored to solvency.

\* Principal and interest paid in full.

\* Dividends paid by purchasing bank.

\* Including dividends paid through or by purchasing bank.

## BANK FAILURES OTHER THAN NATIONAL

Information furnished by the banking departments of the several States discloses that during the fiscal year ended June 30, 1930, there were 558 failures of State and private banks, with liabilities aggregating \$253,694,000, as compared with 480 failures in the previous year, with total liabilities of \$134,156,000.

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, 1929, and June 30, 1930, together with similar figures for the year ended June 30, 1930, 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 1930, inclusive.

## NATIONAL-BANK CIRCULATION

Notwithstanding a reduction of \$717,000,000 was made during the fiscal year ended June 30, 1930, in the interest-bearing debt of the United States, bonds eligible as security for national-bank circulation on June 30, 1930, aggregated \$674,625,630, the same as on June 30 of the year previous, comprising \$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. On June 30 of the current year the Treasurer of the United States held as security for national-bank circulation \$592,608,650 of consols and \$74,216,100 Panama Canal 2's, a total of \$666,824,750, representing 98.84 per cent of the aggregate of circulation bonds outstanding.

The circulation of national banks outstanding on June 30 this year amounted to \$698,317,468, of which amount \$665,607,070 was secured by bonds, and the remainder, \$32,710,398, was secured by lawful money held by the Treasurer to provide for the redemption of the notes of banks retiring their circulation and on account of associations in liquidation.

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

	July 1, 1930	June 2, 1930	July 1, 1929
Authorized capital stock of national banks.....	\$1, 753, 790, 629	\$1, 754, 760, 629	\$1, 635, 308, 915
Paid-in capital stock of national banks.....	1, 753, 604, 663	1, 754, 440, 823	1, 633, 690, 307
		Increase or decrease since above date	Increase or decrease since above date
Increase of authorized capital stock.....			\$118, 481, 714
Decrease of authorized capital stock.....		\$970, 000	
Increase of paid-in capital stock.....			119, 914, 356
Decrease of paid-in capital stock.....		836, 160	
National-bank notes outstanding secured by United States bonds, old and new series.....	\$665, 607, 070	\$665, 719, 485	\$662, 773, 570
National-bank notes outstanding secured by lawful money, old and new series.....	32, 710, 398	31, 933, 193	41, 520, 872
Total national-bank notes outstanding, old and new series.....	698, 317, 468	697, 652, 678	704, 294, 442

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

		Increase or decrease since June 2, 1930	Increase or decrease since July 1, 1929	
Increase secured by United States bonds.....			\$2, 833, 500	
Decrease secured by United States bonds.....		\$112, 415		
Increase secured by lawful money.....		777, 205		
Decrease secured by lawful money.....			8, 810, 474	
Net increase.....		664, 790		
Net decrease.....			5, 976, 974	
Federal reserve bank notes outstanding secured by United States bonds.....				
Federal reserve bank notes outstanding secured by lawful money.....	\$3, 260, 042	\$3, 260, 042	\$3, 711, 131	
Total Federal reserve bank notes outstanding.....	3, 260, 042	3, 260, 042	3, 711, 131	
		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.....			\$451, 089	
Net increase.....				
Net decrease.....			451, 089	
Kinds of bonds on deposit	On deposit to secure national- bank notes	National-bank notes of each denomination outstanding		Federal re- serve bank notes of each denomina- tion out- standing
		Old series	New series	
United States consols of 1930 (2 per cent.)	\$592,608,650	One dollar.....	\$340, 906	\$1, 951, 192
United States Panama of 1936 (2 p.r cent.)	48, 575, 900	Two dollars.....	162, 548	580, 100
United States Panama of 1938 (2 per cent.)	25, 640, 200	Five dollars.....	22, 060, 805	423, 665
		Ten dollars.....	53, 333, 965	123, 345
		Twenty dollars.....	60, 985, 210	167, 530
		Fifty dollars.....	10, 780, 800	14, 169
		One hundred dollars.....	12, 342, 500	
		Five hundred dollars.....	87, 500	
		One thousand dollars.....	21, 000	
		Fractional parts.....	61, 554	5
Total.....	666, 824, 750	Total.....	160, 176, 788	3, 260, 042
		Less <sup>1</sup> .....	2, 014, 920	
		Total.....	158, 161, 868	3, 260, 042

<sup>1</sup> Notes redeemed but not assorted by denominations.

In the year ended October 31, 1930, the withdrawal of bonds held by the Treasurer of the United States in trust as security for national-bank circulation amounted to \$58,782,000.

The withdrawals by reason of liquidation of banks amounted to \$31,395,610, and on account of banks placed in charge of receivers, \$1,386,490.

Bonds held by the Treasurer of the United States in trust as security for circulation were augmented to the extent of \$61,174,350, 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, 1930*

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
1929				
November.....	\$9, 105, 700	\$335, 000	\$7, 871, 150	
December.....	7, 004, 000	1, 022, 000	5, 843, 000	
1930				
January.....	8, 753, 800	2, 694, 150	5, 987, 010	\$382, 500
February.....	2, 562, 750	2, 165, 000	753, 800	
March.....	4, 310, 000	961, 250	3, 206, 250	
April.....	4, 534, 250	2, 258, 500	1, 793, 750	82, 490
May.....	3, 135, 500	2, 354, 000	1, 276, 000	
June.....	4, 098, 150	1, 758, 000	2, 184, 150	487, 500
July.....	5, 468, 000	4, 922, 500	714, 000	250, 000
August.....	5, 126, 200	3, 941, 500	270, 000	
September.....	3, 008, 300	1, 935, 000	525, 000	50, 000
October.....	4, 067, 700	1, 653, 000	971, 500	134, 000
Total.....	1 61, 174, 350	25, 999, 900	31, 395, 610	1, 386, 490

<sup>1</sup> Includes \$1,262,500 deposited by 21 of 108 banks chartered during the year.

#### REDEMPTION OF NATIONAL AND FEDERAL RESERVE BANK CIRCULATION

During the year ended June 30, 1930, the national-bank notes, Federal reserve notes, and Federal reserve bank notes aggregating \$3,370,792,108.50 were redeemed in the United States Treasury at a total expense of \$720,902.18.

Redemptions included Federal reserve notes amounting to \$2,639,-532,110; Federal reserve bank notes received from all sources, \$451,089; and national-bank notes of \$730,808,909.50, the latter amount including \$36,825,374.50 redeemed on retirement account.

National-bank notes were redeemed at an average cost of 88 cents per \$1,000; Federal reserve notes received from sources other than the Federal reserve banks, 85 cents per 1,000 notes; canceled and other Federal reserve notes received direct from Federal reserve banks and branches, 31 cents per 1,000 notes redeemed; and redemption on account of Federal reserve bank notes at the rate of \$1.49 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, 1930, 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 7,252 reporting national banks on June 30, 1930, there were 5,839 banks with capital of \$1,424,688,000 issuing circulating notes, and on the same date the amount of notes outstanding aggregated

\$652,339,000. The 1,413 banks which did not exercise the circulation privilege had capital stock paid in amounting to \$319,286,000.

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, 1930, is published in the appendix of this report.

There are also published in the appendix tables showing by months the profit on national bank circulation based upon a deposit of \$100,000 United States consols of 1930, and Panama Canal bonds at the average net price during the year ended October 31, 1930. These tables are supplemented by others showing the investment value of circulation bonds quarterly, and the monthly range of prices in New York in the year ended October 31, 1930.

### CONDITION OF NATIONAL BANKS AT DATE OF EACH CALL 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, 1930, 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 4, 1929, are shown in the following statement:

#### *Abstract of reports of condition of national banks on dates indicated*

[In thousands of dollars]

	Oct. 4, 1929—7,473 banks	Dec. 31, 1929—7,408 banks	Mar. 27, 1930—7,316 banks	June 30, 1930—7,252 banks	Sept. 24, 1930—7,197 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts) <sup>1</sup> .....	14,961,877	15,150,046	14,648,753	14,887,752	14,653,078
Overdrafts.....	15,533	10,181	9,943	9,452	11,126
United States Government securities owned.....	2,704,874	2,612,087	2,722,843	2,753,941	2,817,155
Other bonds, stocks, securities, etc., owned.....	3,741,014	3,845,756	3,832,829	4,134,230	4,307,096
Customers' liability account of acceptances.....	484,728	617,515	519,530	509,433	475,549
Banking house, furniture, and fixtures.....	746,419	766,193	765,866	787,750	793,906
Other real estate owned.....	121,684	123,613	125,823	124,584	129,471
Reserve with Federal reserve banks.....	1,320,427	1,345,046	1,363,651	1,421,676	1,432,892
Cash in vault.....	347,362	393,330	350,641	342,507	339,839
Due from banks.....	2,970,190	3,413,047	2,507,770	3,579,892	2,888,481
Outside checks and other cash items.....	69,921	93,034	45,106	71,264	36,741
Redemption fund and due from United States Treasurer.....	32,854	32,928	33,025	32,821	32,768
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	188,925	230,961	203,966	244,100	228,527
Securities borrowed.....	21,929	26,985	18,000	17,596	16,505
Other resources.....	196,573	218,761	200,752	199,541	215,645
<b>Total</b> .....	<b>27,924,310</b>	<b>28,882,483</b>	<b>27,348,498</b>	<b>29,116,539</b>	<b>28,378,653</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	1,671,274	1,704,473	1,704,408	1,742,974	1,745,125
Surplus fund.....	1,515,241	1,548,376	1,553,544	1,591,339	1,592,814
Undivided profits—net.....	555,873	497,043	541,195	545,873	586,430
Reserves for dividends, contingencies, etc.....	61,759	91,911	79,467	94,962	83,813
Reserves for interest, taxes, and other expenses accrued and unpaid.....	86,475	71,931	88,759	79,129	95,619
National bank notes outstanding.....	641,104	646,420	649,703	652,339	652,260
Due to banks <sup>2</sup> .....	2,826,960	3,146,301	2,762,093	3,418,148	3,184,949

<sup>1</sup> Includes customers' liability under letters of credit.

<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding

*Abstract of reports of condition of national banks on dates indicated—Continued*

[In thousands of dollars]

	Oct. 4, 1929—7,473 banks	Dec. 31, 1929—7,408 banks	Mar. 27, 1930—7,316 banks	June 30, 1930—7,252 banks	Sept. 24, 1930—7,197 banks
Demand deposits.....	10,568,012	11,089,432	10,163,225	10,926,201	10,334,688
Time deposits (including postal savings) ..	8,301,751	8,434,442	8,514,864	8,752,571	8,798,252
United States deposits.....	202,274	103,318	200,796	171,964	163,428
<i>Total deposits.....</i>	<i>21,901,997</i>	<i>22,775,493</i>	<i>21,640,978</i>	<i>23,268,884</i>	<i>22,481,317</i>
Agreements to repurchase United States Government or other securities sold.....	41,690	31,981	10,123	8,173	11,954
Bills payable and rediscounts.....	657,572	545,587	225,654	229,033	219,850
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	188,925	230,961	203,966	244,100	228,527
Acceptances executed for customers.....	479,931	626,497	523,194	511,007	487,102
Acceptances executed by other banks for account of reporting banks.....	20,618	12,538	11,304	15,544	9,820
Securities borrowed.....	21,929	26,985	18,000	17,596	16,505
Other liabilities.....	79,922	74,287	98,203	114,586	167,537
Total.....	27,924,310	28,882,483	27,348,498	29,116,539	28,378,683

## Principal items of resources and liabilities of national banks, September 24, 1930

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts 1	Investments	Real estate, furniture and fixtures	Cash in vault	Due from banks, including reserve and other cash items	Aggregate assets	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
Maine.....	52	76,921	66,327	2,829	2,088	15,014	163,733	7,370	13,485	4,866	3,987	35,859	96,075	1,038
New Hampshire.....	56	45,429	28,647	2,978	2,172	10,124	89,776	5,740	9,770	4,801	5,136	36,860	25,807	1,296
Vermont.....	46	38,896	29,030	1,439	1,133	6,845	77,849	5,160	6,066	4,257	1,560	16,990	42,472	983
Massachusetts.....	152	1,018,258	370,744	49,321	13,909	232,958	1,810,347	115,183	128,286	19,399	166,917	758,593	491,051	4,936
Rhode Island.....	10	34,609	19,680	824	1,290	4,790	61,487	4,520	7,863	3,299	2,193	23,958	18,949	-----
Connecticut.....	61	187,519	69,465	14,201	55,584	29,680	307,728	21,312	33,497	10,236	11,876	130,068	93,224	4,819
Total New England States.....	376	1,401,532	583,893	71,592	26,176	299,411	2,510,920	159,285	198,967	46,848	191,669	1,002,328	767,578	13,072
New York.....	557	3,457,185	1,652,131	131,166	40,970	1,082,453	6,925,837	436,280	678,992	69,333	1,048,968	2,683,064	1,337,109	41,229
New Jersey.....	295	535,747	328,911	42,995	15,704	86,460	1,018,565	56,110	81,864	23,687	19,049	325,715	493,491	8,555
Pennsylvania.....	834	1,596,854	1,075,227	118,826	39,201	406,049	3,288,463	165,484	362,551	81,820	402,206	1,001,716	1,192,751	25,640
Delaware.....	16	12,098	9,381	1,027	348	2,496	25,420	1,648	4,001	902	394	9,101	9,137	171
Maryland.....	75	112,851	78,507	6,751	2,367	32,983	234,634	11,459	19,695	5,972	26,235	72,221	95,447	1,556
District of Columbia.....	12	88,776	42,060	12,460	2,829	25,943	174,199	10,775	11,572	4,880	13,745	74,293	56,765	200
Total Eastern States.....	1,789	5,803,511	3,186,217	313,225	101,419	1,636,384	11,667,118	681,756	1,158,675	186,594	1,510,597	4,166,110	3,184,700	77,351
Virginia.....	157	241,392	62,070	14,795	5,964	59,121	385,925	29,344	28,796	19,112	29,396	119,550	149,050	6,408
West Virginia.....	112	119,074	40,069	11,563	4,297	20,105	197,611	13,935	15,695	10,190	7,019	69,035	75,517	4,645
North Carolina.....	64	85,023	19,745	9,228	3,147	18,421	136,449	11,475	11,630	6,870	6,849	40,575	49,655	7,701
South Carolina.....	35	48,040	16,939	4,012	2,239	12,643	84,596	5,825	5,509	3,402	6,209	25,291	35,925	1,488
Georgia.....	75	155,315	63,003	12,703	4,303	60,204	298,540	19,695	18,821	7,695	37,975	119,136	88,310	2,806
Florida.....	55	64,360	77,834	9,332	6,374	36,734	196,351	16,035	11,291	3,877	16,629	80,193	64,526	2,378
Alabama.....	99	132,131	43,633	10,439	5,028	31,879	227,978	18,990	17,973	13,813	9,847	87,792	67,438	6,084
Mississippi.....	35	54,404	17,825	3,356	1,776	10,595	88,527	5,470	5,246	2,778	3,298	29,899	32,817	8,267
Louisiana.....	31	77,835	16,101	8,898	2,037	19,611	125,727	9,125	8,085	6,138	16,107	55,780	24,957	3,672
Texas.....	589	562,826	189,655	49,221	18,812	255,181	1,083,777	80,533	69,280	41,553	139,964	523,570	201,044	13,499
Arkansas.....	65	43,806	19,654	2,595	1,854	12,297	80,593	5,940	5,081	3,612	4,866	28,681	28,877	3,006
Kentucky.....	131	164,501	56,896	8,217	3,725	34,060	270,107	18,653	19,847	14,498	23,604	96,601	88,953	2,779
Tennessee.....	100	205,544	43,597	17,188	4,704	54,094	327,343	24,484	22,282	17,021	31,932	105,524	111,145	10,789
Total Southern States.....	1,548	1,954,251	667,021	161,547	64,260	624,945	3,503,524	259,504	239,536	150,559	333,595	1,381,627	1,018,214	73,522

Ohio.....	307	463,700	216,720	42,404	14,889	118,940	875,188	58,885	68,064	33,922	48,875	327,647	307,340	9,885
Indiana.....	207	233,782	113,631	22,141	11,248	65,609	450,854	38,508	28,641	23,346	31,712	167,370	158,389	3,508
Illinois.....	460	940,358	391,044	59,660	22,212	281,935	1,747,316	105,240	98,594	38,047	215,147	689,477	529,247	7,262
Michigan.....	126	345,870	164,660	27,522	7,497	88,819	645,602	32,390	42,963	18,350	43,668	217,440	265,334	11,815
Wisconsin.....	153	290,891	128,500	18,177	6,934	77,577	530,738	33,360	30,961	16,568	50,098	178,377	207,904	1,172
Minnesota.....	262	316,018	196,604	16,049	7,489	139,719	683,385	38,385	30,753	13,941	95,153	251,858	245,951	1,080
Iowa.....	235	166,042	96,206	14,777	6,693	61,629	346,786	21,280	14,263	12,575	41,952	124,770	128,526	1,236
Missouri.....	124	291,908	126,329	10,242	5,898	137,782	578,967	35,210	24,829	8,617	119,002	252,704	123,489	1,496
Total Middle Western States.....	1,874	3,048,269	1,433,694	210,972	82,810	972,010	5,858,826	358,253	339,088	165,366	645,607	2,209,643	1,966,182	36,999
North Dakota.....	111	41,927	24,752	4,054	1,490	14,028	87,153	5,470	3,568	2,896	3,449	31,789	38,102	950
South Dakota.....	96	36,816	26,306	3,355	1,467	11,881	80,026	4,810	3,676	1,896	4,153	33,790	29,843	1,125
Nebraska.....	168	129,433	64,492	8,202	3,942	65,315	272,033	14,590	10,125	6,789	53,015	120,572	63,024	1,366
Kansas.....	246	121,187	60,169	10,428	5,083	53,556	251,513	17,827	13,353	9,469	27,075	127,299	52,580	2,066
Montana.....	60	39,295	32,851	2,974	2,449	17,355	95,658	4,900	5,166	2,219	5,590	39,883	36,291	769
Wyoming.....	25	20,068	10,462	1,218	1,090	8,194	41,135	2,970	2,563	1,486	2,898	17,735	13,926	221
Colorado.....	117	118,513	85,393	6,994	5,415	72,394	289,366	12,525	13,774	4,303	28,095	123,675	102,845	2,614
New Mexico.....	27	16,572	10,745	1,410	968	7,088	36,902	1,935	1,396	1,351	1,904	21,234	8,249	610
Oklahoma.....	274	195,800	108,214	14,753	6,039	92,103	417,991	26,310	15,282	5,962	47,229	209,988	107,684	3,126
Total Western States.....	1,124	719,433	423,384	53,388	27,912	341,414	1,571,777	90,637	68,893	36,371	173,408	725,965	452,554	12,877
Washington.....	105	151,966	103,043	10,220	5,155	67,309	340,838	26,100	13,364	11,832	37,570	144,955	101,650	1,038
Oregon.....	93	95,371	86,068	7,377	4,290	45,519	239,728	13,495	10,794	5,813	19,769	96,464	91,152	1,158
California.....	201	1,393,257	584,021	88,492	22,486	335,188	2,483,314	143,270	140,288	39,130	253,852	689,784	1,140,180	2,629
Idaho.....	41	22,290	11,269	2,177	893	8,253	45,008	2,675	1,618	1,613	2,491	19,855	15,667	527
Utah.....	17	27,609	16,009	1,457	438	12,833	58,503	3,275	2,199	2,467	12,514	21,673	15,154	513
Nevada.....	10	11,084	5,792	1,023	474	3,083	21,516	1,500	895	1,190	1,885	7,245	8,576	150
Arizona.....	14	13,372	11,017	1,299	936	5,058	31,872	1,950	1,946	1,216	976	14,838	10,746	14
Total Pacific States.....	481	1,714,949	817,219	112,045	34,672	477,243	3,220,769	192,265	171,124	63,261	529,066	994,814	1,392,134	6,091
Alaska (nonmember banks).....	4	2,359	1,842	134	420	1,103	5,864	275	302	111	51	8,088	2,012	-----
The Territory of Hawaii (nonmember bank).....	1	19,902	10,981	376	2,170	5,604	39,885	3,150	2,659	3,150	956	14,541	14,878	-----
Total (nonmember banks).....	5	22,261	12,823	510	2,590	6,707	45,749	3,425	2,961	3,261	1,007	17,629	16,890	-----
Total United States.....	7,197	14,664,206	7,124,251	923,279	339,839	4,358,114	28,378,683	1,745,125	2,179,244	652,260	3,184,949	10,498,116	8,798,252	219,850

<sup>1</sup> Includes also customers' liability under letters of credit.

<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



# NATIONAL-BANK LIABILITIES ON ACCOUNT OF BILLS PAYABLE AND REDISCOUNTS

Liabilities of national banking associations for money borrowed on account of bills payable and rediscounts at the date of each call since October 31, 1929, are shown in the following statement:

*Total borrowings of national banks on account of bills payable and rediscounts at date of each call since October 31, 1929, according to geographical location*

[In thousands of dollars]

	New England States	Eastern States	Southern States	Middle Western States	Western States	Pacific States	Total
Dec. 31, 1929:							
Bills payable.....	17, 013	210, 261	46, 801	72, 334	18, 407	32, 595	397, 411
Rediscounts.....	22, 565	30, 448	39, 507	37, 468	14, 572	3, 616	148, 176
Total.....	39, 578	240, 709	86, 308	109, 802	32, 979	36, 211	545, 587
Mar. 27, 1930:							
Bills payable.....	19, 015	76, 689	15, 611	24, 158	4, 182	5, 039	144, 694
Rediscounts.....	6, 208	18, 998	26, 566	17, 073	8, 814	3, 301	80, 960
Total.....	25, 223	95, 687	42, 177	41, 231	12, 996	8, 340	225, 654
June 30, 1930:							
Bills payable.....	14, 403	58, 398	26, 132	19, 619	3, 611	4, 914	127, 077
Rediscounts.....	8, 729	23, 677	41, 480	14, 155	10, 602	3, 313	101, 956
Total.....	23, 132	82, 075	67, 612	33, 774	14, 213	8, 227	229, 033
Sept. 24, 1930:							
Bills payable.....	7, 538	65, 882	29, 830	27, 070	3, 602	3, 645	137, 567
Rediscounts.....	5, 534	11, 469	43, 692	9, 929	9, 275	2, 384	82, 283
Total.....	13, 072	77, 351	73, 522	36, 999	12, 877	6, 029	219, 850

*Total borrowings of national banks on account of bills payable and rediscounts at date of each call since October 31, 1929, according to central and other reserve cities and country banks*

[In thousands of dollars]

	Central reserve cities	Other reserve cities	Country banks	Total
Dec. 31, 1929:				
Bills payable.....	87, 152	131, 528	178, 731	397, 411
Rediscounts.....	7, 650	42, 080	98, 446	148, 176
Total.....	94, 802	173, 608	277, 177	545, 587
Mar. 27, 1930:				
Bills payable.....	4, 850	25, 051	114, 793	144, 694
Rediscounts.....	650	5, 916	74, 394	80, 960
Total.....	5, 500	30, 967	189, 187	225, 654
June 30, 1930:				
Bills payable.....		18, 833	108, 244	127, 077
Rediscounts.....	26	8, 212	93, 718	101, 956
Total.....	26	27, 045	201, 962	229, 033
Sept. 24, 1930:				
Bills payable.....	32, 200	26, 449	78, 918	137, 567
Rediscounts.....	1, 038	4, 415	76, 830	82, 283
Total.....	33, 238	30, 864	155, 748	219, 850

## LOANS AND DISCOUNTS OF NATIONAL BANKS

The statement following shows a classification of loans and discounts reported by national banks as of June 29, 1929, and June 30, 1930:

*Classification of loans and discounts as of June 29, 1929, and June 30, 1930*

(In thousands of dollars)

	June 29, 1929		June 30, 1930	
	Amount	Per cent	Amount	Per cent
Acceptances of other banks, payable in United States.....	91,006	0.61	84,275	0.57
Notes, bills, acceptances, and other instruments evidencing loans payable in foreign countries.....	39,339	.27	51,550	.35
Commercial paper bought in open market.....	195,666	1.32	381,470	2.56
Loans to banks and trust companies:				
On securities.....			141,272	.95
All other.....	<sup>1</sup> 365,000	2.47	198,315	1.33
Loans secured by United States Government and other securities (exclusive of loans to banks).....	5,113,792	34.55	5,484,713	36.84
Real-estate loans, mortgages, deeds of trust, and other liens on real estate:				
On farm land.....	308,785	2.09	296,970	1.99
On other real estate.....	1,104,220	7.46	1,176,081	7.90
All other loans, including reporting banks' own acceptances purchased or discounted.....	7,583,313	51.23	7,073,156	47.51
Total.....	14,801,130	100.00	14,887,752	100.00
Loans secured by United States Government obligations.....	102,672		106,429	
Total loans eligible for rediscount with Federal reserve banks.	2,974,308		2,718,792	

<sup>1</sup> All loans to banks and trust companies.

*Loans and discounts of national banks, June 30, 1930<sup>1</sup>*

[In thousands of dollars]

Location	Acceptances of other banks payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies		Loans secured by United States Government and other securities (exclusive of loans to banks)	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
				On securities	All other		On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks, including paper under rediscount
CENTRAL RESERVE CITIES												
New York.....	65,669	20,213	14,994	46,313	55,763	1,686,252	35	15,792	932,506	2,837,537	41,590	310,565
Chicago.....		13,340	32,663	11,441	4,442	264,259	235	1,591	253,415	581,386	1,923	106,266
Total central reserve cities.....	65,669	33,553	47,657	57,754	60,205	1,950,511	270	17,383	1,185,921	3,418,923	43,513	416,831
OTHER RESERVE CITIES												
Boston.....	103	2,983	50,791	11,718	11,949	313,334	2	46,025	269,627	706,532	1,548	95,606
Brooklyn and Bronx.....			10		60	12,011		1,052	13,579	26,712	51	3,827
Buffalo.....						3,536		327	1,272	5,135		285
Philadelphia.....	4	3,719	29,888	25,095	8,967	172,774	41	15,191	232,067	487,746	1,021	112,462
Pittsburgh.....		10	6,793	7,656	654	133,264		1,057	68,291	217,725	1,441	37,575
Baltimore.....				1,953	785	31,053		410	29,360	63,561		512
Washington.....			3,453	395	27	39,266	140	2,152	43,225	88,658		240
Richmond.....			1,847	187	3,406	11,168		390	15,003	32,001		77
Charlotte.....				6	63	2,735		596	9,490	12,905		127
Atlanta.....		7	3,180	1,453	806	28,121	40	587	25,840	60,034		229
Savannah.....		49	437	108	3,197	17,760	493	1,738	30,599	54,381		244
Jacksonville.....	103	123	1,427	128	639	8,465	9	1,906	16,062	28,862		49
Birmingham.....			475	18	2,980	8,125	279	1,514	30,872	44,263		7
New Orleans.....	110	751		819	1,109	6,817		271	17,077	26,954	33	4,250
Dallas.....	343		535	10	2,019	29,667	603	1,852	49,757	84,786	888	25,940
El Paso.....		45	90		155	3,959	80	593	11,732	16,664		47
Fort Worth.....	5		143	10	1,391	11,963	367	623	29,927	44,429		79
Galveston.....			563		129	4,928	4	283	10,776	16,683		28
Houston.....			418	363	2,587	24,300	178	1,647	52,377	81,900	173	13,042
San Antonio.....			40	20	688	8,962	580	740	20,301	31,331		47
Waco.....			293	12	182	2,675	351	733	6,061	10,307	576	2,483

Louisville			7	2,600	972	1,646	30,838		177	23,647	59,887	163	11,450
Memphis			4		885	2,801	12,821	979	842	15,540	33,872	615	5,580
Nashville				735	865	2,371	21,202	175	812	29,393	56,553	151	10,746
Cincinnati					1,385	962	29,690	19	785	16,717	49,558	977	5,421
Cleveland				582	820	32	37,892		13,920	35,834	89,080	136	11,365
Columbus					1,808	1,280	22,198	39	1,034	20,973	47,327	539	8,153
Toledo							3,768	2	381	3,120	7,271	154	1,087
Indianapolis				3,966	1,207	2,116	8,974	10	1,152	36,004	53,429	1,703	15,518
Chicago				6,786	200		24,860	35	10,374	15,745	58,000	341	7,938
Peoria				1,298	138	545	10,357	1,172	714	11,739	25,963	34	9,672
Detroit		45		100	3,820	585	92,939		37,718	50,885	186,092	650	8,222
Grand Rapids					590		5,787	12	935	5,831	13,155	16	1,610
Milwaukee				4,639	2,107	1,330	47,662	3	2,633	76,643	135,017	640	22,403
Minneapolis		100	61	1,672	550	2,591	29,774	520	1,128	82,278	118,974	451	38,403
St. Paul				725	293	1,685	31,822	332	124	26,786	61,767	14,966	33,057
Cedar Rapids				1,468	318	1,044	6,497	751	818	3,269	14,155	277	2,075
Des Moines				107	49	2,220	11,593	298	2,480	10,711	27,468	49	3,132
Dubuque					60	104	1,623	424	563	2,455	5,229	415	1,785
Sioix City				2,114	13	895	2,186	1,072	491	8,844	15,615	66	7,076
Kansas City, Mo.		314		2,741	1,665	5,141	16,742	118	330	48,965	76,016	795	25,855
St. Joseph				5,328	90	2,138	1,088	92	88	4,126	12,969	115	7,220
St. Louis			490	22,360	2,598	4,580	77,719	20	4,243	37,123	149,133	578	61,490
Lincoln				1,625	482	1,624	3,599	53	87	9,352	16,802	89	4,630
Omaha				4,782	312	3,126	15,047	169	97	28,335	61,868	438	16,177
Kansas City, Kans.				42	34	781	1,031	462	753	3,752	6,885	60	1,595
Topeka				228		8	1,939	62	84	4,846	7,167	190	3,792
Wichita				669	514	2,801	5,607	100	257	9,462	19,440	80	4,582
Helena				547		209	835	37	12	1,850	3,490	3	1,300
Denver		226		293	131	964	22,435	1,172	2,033	33,237	60,541	570	16,287
Pueblo				632	18	59	3,471			2,107	6,287	14	1,971
Oklahoma City				585	148	1,659	8,068	381	1,569	37,872	50,282	210	10,395
Tulsa		509		510		452	23,140	193	2,303	36,757	63,864	238	7,324
Seattle		12	347	1,929	548	126	25,015	12	324	44,584	72,897	707	17,189
Spokane				2,011	194	695	4,790		1,013	9,604	13,307	30	2,897
Portland				4,422	342	525	12,084	31	3,304	29,860	50,814	193	12,028
Los Angeles		1,842	2,194	3,570	565	334	113,688	20,345	171,766	139,288	453,492	745	29,531
Oakland				205		135	8,592	29	1,043	12,324	22,328	14	3,624
San Francisco		7,867	2,657	13,844	1,287	1,199	199,658	50,626	186,452	244,223	707,313	509	84,796
Ogden						52	723		35	2,991	3,801		1,710
Salt Lake City				263	130	1,058	7,168	135	282	10,776	19,812	30	3,927
Total other reserve cities		11,038	13,738	198,791	75,134	91,666	1,859,705	83,092	533,123	2,211,173	5,072,460	35,376	939,051
Total all reserve cities		76,707	47,291	241,448	132,888	151,871	3,810,216	83,362	550,506	3,397,094	8,491,383	78,889	1,355,882

1 Similar classifications of loans and discounts of national banks on Dec. 31, 1929, Mar. 27 and Sept. 24, 1930, appear in the appendix of this report.

Loans and discounts of national banks, June 30, 1930—Continued

[In thousands of dollars]

Location	Acceptances of other banks payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commer- cial paper bought in open market	Loans to banks and trust com- panies		Loans secured by United States Govern- ment and other securi- ties (exclu- sive of loans to banks)	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, in- cluding re- porting banks' own acceptances purchased or dis- counted	'Total	Memoranda		
				On securi- ties	All other		On farm land	On other real estate			Loans se- cured by United States Govern- ment obli- gations	Total loans eligible for rediscount with Fed- eral reserve banks, in- cluding paper under rediscount	
COUNTRY BANKS													
Maine.....			1,667	230	41	27,316	1,612	7,507	38,087	76,460	553	10,895	
New Hampshire.....	254		1,045		58	16,519	694	3,920	24,089	46,579	227	7,336	
Vermont.....			65			8,683	1,558	4,015	25,843	40,164	161	7,217	
Massachusetts.....	4	6	15,808		1,292	111,604	1,417	37,624	120,507	288,262	652	41,063	
Rhode Island.....			4,361			13,408	223	4,597	11,515	34,104	251	6,181	
Connecticut.....			3,217	155	305	94,969	546	19,772	71,985	190,949	788	20,110	
Total New England States.....	258	6	26,163	385	1,696	272,499	6,050	77,435	292,026	676,518	2,632	92,802	
New York.....	31	218	16,183	224	533	250,748	9,044	86,866	340,687	704,534	1,786	134,665	
New Jersey.....	318	435	4,278	606	758	179,820	2,415	81,734	292,156	562,520	1,327	79,966	
Pennsylvania.....	985	247	10,934	1,203	2,123	287,381	15,478	129,347	459,723	907,421	3,349	102,923	
Delaware.....			185		42	3,126	1,178	1,382	6,162	12,075	8	1,660	
Maryland.....			255	35	100	12,762	3,120	5,654	43,225	65,151	219	10,047	
Total Eastern States.....	1,334	900	31,835	2,068	3,556	733,837	31,235	304,983	1,141,953	2,251,701	6,689	329,261	
Virginia.....		121	2,370	452	6,643	47,124	6,387	13,388	132,742	209,227	795	52,050	
West Virginia.....			349	400	966	35,547	1,378	12,614	70,031	121,285	1,521	17,339	
North Carolina.....			35	58	1,670	10,204	2,288	2,947	55,865	73,067	488	20,648	
South Carolina.....		170	832	80	972	9,900	1,809	1,819	33,489	49,071	562	16,284	
Georgia.....		2	767	18	583	6,323	3,564	2,483	31,159	44,899	261	15,929	
Florida.....	122	102	2,510	74	1,688	7,874	1,344	5,433	21,851	40,998	238	10,556	
Alabama.....		1,235	210	105	3,818	10,050	3,952	5,259	66,367	90,996	411	29,241	
Mississippi.....		17	356	108	486	7,603	5,080	5,512	35,984	55,146	78	15,115	
Louisiana.....			387	89	1,210	7,692	3,513	1,718	38,974	53,583	65	11,813	
Texas.....	3,582	997	5,436	192	1,718	31,142	11,536	7,890	213,169	275,662	1,020	1	
Arkansas.....	68	173	738	121	1,110	5,052	2,926	2,888	32,099	45,175	235		

Kentucky.....	14		540	216	545	22,106	6,295	7,260	71,124	108,094	775	18,319
Tennessee.....		3	2,392	135	2,580	24,529	2,658	4,685	80,753	117,730	259	35,073
Total Southern States.....	3,786	2,820	16,922	2,048	23,989	225,140	52,725	73,896	883,607	1,284,933	6,708	371,437
Ohio.....		6	1,871	573	504	68,982	13,844	27,830	165,113	278,723	3,257	41,288
Indiana.....	4	53	3,261	829	2,112	40,676	11,614	24,528	110,063	193,140	1,917	40,110
Illinois.....	1,044	196	9,658	503	3,293	62,535	15,969	13,472	188,716	295,381	1,268	71,137
Michigan.....		38	3,150	642	2,574	47,325	5,697	27,164	85,194	160,615	354	20,396
Wisconsin.....	204		7,853	371	502	47,552	7,121	11,452	85,194	160,249	516	39,469
Minnesota.....	3	186	6,998	141	610	28,478	12,237	8,896	69,130	126,674	438	39,469
Iowa.....	154	5	3,480	71	1,059	11,161	11,156	5,130	76,219	108,435	295	43,456
Missouri.....	20		2,890	121	1,082	9,174	3,071	4,539	36,901	57,798	372	14,601
Total Middle Western States.....	1,429	484	39,151	3,251	11,736	315,883	80,709	123,011	805,361	1,381,015	8,417	309,926
North Dakota.....	55		1,021	35	769	2,845	4,943	2,340	30,713	42,721	106	16,980
South Dakota.....	155		2,402	12	407	3,706	2,465	1,428	27,439	35,014	123	18,548
Nebraska.....	23		2,333		832	2,171	2,516	869	52,991	62,735	51	28,888
Kansas.....												
Montana.....	4	13	3,245	125	558	9,226	4,387	2,433	70,572	90,563	509	38,399
Wyoming.....			2,417	29	123	8,917	1,206	809	24,506	38,007	202	12,808
Colorado.....			29	40	601	2,980	876	681	15,416	20,623	65	9,345
New Mexico.....			680	11	135	8,707	2,812	1,671	33,043	47,059	210	17,064
Oklahoma.....	78		276	36		1,605	626	1,591	12,949	17,161	53	6,252
	112		2,651		598	10,867	3,534	3,081	63,381	84,224	570	36,162
Total Western States.....	427	13	15,054	288	4,023	51,024	23,365	14,903	332,010	441,107	1,889	184,446
Washington.....	53	12	2,212	136	76	14,628	2,545	3,945	48,783	72,390	155	19,695
Oregon.....	281	6	1,882		403	4,227	2,914	1,818	34,411	45,942	148	12,555
California.....			3,560	52	100	34,768	9,915	17,408	99,150	164,953	782	27,431
Idaho.....			1,416	61	64	4,275	1,669	510	14,707	22,702	47	8,449
Utah.....			10			636	633	356	4,855	6,490	4	2,447
Nevada.....			300		194	1,961	927	939	6,679	11,090	13	1,617
Arizona.....		18	555		20	5,085	748	924	7,277	14,627	49	2,844
Total Pacific States.....	334	36	10,025	249	857	65,580	19,351	25,900	215,862	338,194	1,198	75,038
Alaska (nonmember banks).....			572			87		323	1,346	2,328	7	
The Territory of Hawaii (nonmember bank).....			300	95	587	10,447	173	5,074	3,897	20,573		
Total (nonmember banks).....			872	95	587	10,534	173	5,397	5,243	22,901	7	
Total country banks.....	7,568	4,259	140,022	8,384	46,444	1,674,497	213,608	625,525	3,676,062	6,396,369	27,540	1,362,910
Total United States.....	84,275	51,550	381,470	141,272	198,315	5,484,713	296,970	1,176,031	7,073,156	14,887,752	106,429	2,718,792

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, 1930, 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, 1928 and 1929:

(In thousands of dollars)

Banks in—	Loans					
	June 30, 1928		June 29, 1929		June 30, 1930	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
New York.....	2, 782, 766	18. 37	2, 432, 945	16. 44	2, 837, 537	19. 06
Do.....	3, 581, 788	23. 65	2, 952, 066	19. 95	3, 418, 923	22. 97
Chicago.....						
Other reserve cities.....	5, 038, 894	33. 27	5, 115, 355	34. 56	5, 072, 460	34. 07
All reserve cities.....	8, 620, 682	56. 92	8, 067, 421	54. 51	8, 491, 383	57. 04
States (exclusive of reserve cities).....	6, 524, 313	43. 08	6, 733, 709	45. 49	6, 396, 369	42. 96
Total United States.....	15, 144, 995	100. 00	14, 801, 130	100. 00	14, 887, 752	100. 00

**COMPARATIVE CHANGES IN DEMAND AND TIME DEPOSITS, LOANS AND DISCOUNTS, UNITED STATES GOVERNMENT AND OTHER BONDS AND SECURITIES OWNED, AND THE AMOUNT OF RESERVE OF NATIONAL BANKS WITH FEDERAL RESERVE BANKS SINCE JUNE 30, 1926**

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 reserve of national banks 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, 1926	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	June 29, 1929	Per cent in- crease (+) or de- crease (-) since June 30, 1928	June 30, 1930	Per cent in- crease (+) or de- crease (-) since June 29, 1929
Demand deposits.....	10, 778, 603	10, 923, 729	+1. 35	11, 003, 795	+0. 73	10, 504, 268	-4. 54	10, 926, 201	+4. 02
Time deposits.....	6, 313, 809	7, 315, 624	+15. 87	8, 296, 638	+13. 41	8, 317, 095	+0. 25	8, 752, 571	+5. 24
Loans and discounts.....	13, 417, 674	13, 955, 696	+4. 01	15, 144, 995	+8. 52	14, 801, 130	-2. 27	14, 887, 752	+0. 59
United States and other bonds, stocks, etc., owned.....	5, 842, 253	6, 393, 218	+9. 43	7, 147, 448	+11. 80	6, 656, 535	-6. 87	6, 888, 171	+3. 48
Reserve with Federal reserve banks.....	1, 381, 171	1, 406, 052	+1. 80	1, 453, 383	+3. 37	1, 344, 951	-7. 46	1, 421, 676	+5. 70

\* Includes rediscounts and customers' liability under letters of credit.

# UNITED STATES GOVERNMENT SECURITIES OWNED 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, 1930. (In the appendix of this report appear also tables which disclose, by reserve cities and States, similar classifications of United States Government securities owned by national banks on December 31, 1929, March 27, and September 24, 1930.)

*United States Government securities owned by national banks, June 30, 1930*  
[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	Treasury bills	Total
<b>CENTRAL RESERVE CITIES</b>					
New York.....	521,459	62,592	21,534		605,585
Chicago.....	34,288	3,335	1,438		39,061
Total central reserve cities.....	555,747	65,927	22,972		644,646
<b>OTHER RESERVE CITIES</b>					
Boston.....	68,798	3,235	12,116		84,149
Brooklyn and Bronx.....	2,303		125		2,428
Buffalo.....	581		305		886
Philadelphia.....	29,997	5,608	583		36,188
Pittsburgh.....	142,672	1,125	1,900		145,697
Baltimore.....	8,543	6,057	3,900		18,500
Washington.....	20,762	2,062	1,028		23,852
Richmond.....	3,152	102	4,054		7,308
Charlotte.....	1,927	887	100		2,914
Atlanta.....	16,508	2,459	1,453		20,420
Savannah.....	1,457	95	693		2,245
Jacksonville.....	8,943	2,512	3,611		15,066
Birmingham.....	6,787	120	150		7,057
New Orleans.....	2,828	1,137	125		4,090
Dallas.....	10,154	4,885	5,026		20,065
El Paso.....	2,923	1,114	520		4,557
Fort Worth.....	6,938	1,256	743		8,937
Galveston.....	4,606	1,431			6,037
Houston.....	11,923	908	1,371		14,202
San Antonio.....	5,351	197			5,548
Waco.....	3,160	1,101	300		4,561
Louisville.....	8,318	1			8,319
Memphis.....	1,781	387			2,168
Nashville.....	4,276				4,276
Cincinnati.....	7,876	1,586	231		9,693
Cleveland.....	11,417				11,417
Columbus.....	3,716	1,614	1		5,331
Toledo.....	2,125				2,125
Indianapolis.....	8,324	269	465		9,058
Chicago.....	7,686	1,744	165		9,595
Peoria.....	5,267	578			5,845
Detroit.....	21,665	6,768	517		28,950
Grand Rapids.....	1,679		165		1,844
Milwaukee.....	11,438	5,611	727		17,776
Minneapolis.....	28,364	3,336	2,106		33,806
St. Paul.....	28,060	52	120		28,232
Cedar Rapids.....	1,913	96			2,009
Des Moines.....	1,940	771	75		2,786
Dubuque.....	616	734			1,350
Sioux City.....	2,287	646	555		3,488
Kansas City, Mo.....	8,008	2,093	777		10,878
St. Joseph.....	1,192	661			1,853
St. Louis.....	7,048	846	3,197		11,091
Lincoln.....	2,856	203	777		3,836
Omaha.....	8,703	283	20		9,006
Kansas City, Kans.....	2,092	262			2,354
Topeka.....	3,563	446	75		4,084
Wichita.....	1,530	1			1,531
Helena.....	958	76			1,034
Denver.....	14,306	6,540			20,846
Pueblo.....	970	235			1,205
Oklahoma City.....	8,411	1,842		197	10,450
Tulsa.....	4,480	3,476	500		8,456
Seattle.....	17,499	3,172	2,284		22,955
Spokane.....	3,077	17			3,094
Portland.....	25,570	4,893	43		30,506



United States Government securities owned by national banks, June 30, 1930—Con.

(In thousands of dollars)

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	Treasury bills	Total
<b>OTHER RESERVE CITIES—continued</b>					
Los Angeles.....	59,962	17,751	7,520	1,490	86,723
Oakland.....	3,199				3,199
San Francisco.....	183,362	17,254	25,936		226,552
Ogden.....	551	332			883
Salt Lake City.....	4,179	358			4,537
Total other reserve cities.....	880,577	121,225	84,359	1,687	1,087,848
Total all reserve cities.....	1,436,324	187,152	107,331	1,687	1,732,494
<b>COUNTRY BANKS</b>					
Maine.....	7,842	1,347			9,189
New Hampshire.....	9,504	371	33		9,908
Vermont.....	5,121	133	23		5,277
Massachusetts.....	37,005	6,191	926		44,122
Rhode Island.....	4,896	510			5,406
Connecticut.....	20,876	3,229	916		25,021
Total New England States.....	85,244	11,781	1,898		98,923
New York.....	72,735	6,539	4,941		84,215
New Jersey.....	52,116	9,259	2,138	59	63,572
Pennsylvania.....	119,498	15,244	1,966		136,708
Delaware.....	1,736	278			2,014
Maryland.....	6,171	868	43		7,082
Total Eastern States.....	252,256	32,183	9,088	59	293,591
Virginia.....	22,098	1,593	152	2	23,850
West Virginia.....	14,857	1,109	100		16,066
North Carolina.....	7,895	272	417		8,584
South Carolina.....	6,371	639	64		7,074
Georgia.....	7,371	569	230		8,170
Florida.....	17,236	3,915	2,180		23,332
Alabama.....	11,147	565	1,055		12,768
Mississippi.....	3,787	373	235	49	4,444
Louisiana.....	3,771	3	160	248	4,182
Texas.....	40,536	6,893	2,512	140	50,081
Arkansas.....	7,401	1,348	521		9,270
Kentucky.....	13,503	422	94		14,019
Tennessee.....	12,804	75	310		13,189
Total Southern States.....	168,777	17,783	8,030	439	195,029
Ohio.....	42,198	2,630	149		44,977
Indiana.....	30,427	3,042	366		33,835
Illinois.....	47,599	7,125	2,736	264	57,724
Michigan.....	20,340	2,874	1,065		24,279
Wisconsin.....	22,671	2,615	564		25,850
Minnesota.....	21,707	3,977	1,044	19	26,747
Iowa.....	19,543	2,290	385		22,208
Missouri.....	13,889	2,111	535		16,535
Total Middle Western States.....	218,374	26,654	6,844	283	252,155
North Dakota.....	5,884	2,255	78	3	8,220
South Dakota.....	6,878	1,631	94		8,603
Nebraska.....	11,683	1,234	531		13,448
Kansas.....	14,672	1,713	196		16,581
Montana.....	8,141	2,261	327	1	10,730
Wyoming.....	4,228	1,046	78		5,352
Colorado.....	9,588	964	181		10,733
New Mexico.....	4,300	1,096	215		5,611
Oklahoma.....	21,532	5,545	271		27,348
Total Western States.....	86,906	17,765	1,971	4	106,646
Washington.....	14,012	1,673	833		16,518
Oregon.....	8,925	2,059	482		11,466
California.....	21,796	2,619	636	42	25,093
Idaho.....	3,774	1,674	41		5,489
Utah.....	1,069	150	15		1,234
Nevada.....	2,018	11	25		2,054
Arizona.....	5,258	2,253	145		7,656
Total Pacific States.....	56,852	10,439	2,177	42	69,510
Alaska (nonmember banks).....	1,054	50			1,104
The Territory of Hawaii (nonmember bank).....	4,456	33			4,489
Total (nonmember banks).....	5,510	83			5,593
Total country banks.....	873,919	116,693	30,008	827	1,021,447
Total United States.....	2,310,243	308,845	137,339	2,514	2,753,941

## 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 29, 1929, and June 30, 1930, and a detailed classification by reserve cities and States of bonds and securities other than United States owned on June 30, 1930. (In the appendix of this report appear also tables which disclose, by reserve cities and States, similar classifications of bonds and securities other than United States owned by national banks on December 31, 1929, March 27 and September 24, 1930.)

[In thousands of dollars]

	June 29, 1929	June 30, 1930
<b>Domestic securities:</b>		
State, county, and municipal bonds.....	757, 207	791, 954
Railroad bonds.....	532, 203	660, 625
Other public service corporation bonds.....	694, 412	783, 788
All other bonds.....	881, 355	891, 625
Stock of Federal Reserve Bank.....	93, 012	100, 750
Stock of other corporations.....	100, 459	111, 595
Collateral trust and other corporation notes.....	119, 010	122, 568
Municipal warrants.....	81, 888	104, 381
All other, including claims, judgments, etc.....	39, 053	39, 295
<b>Foreign securities:</b>		
Government bonds.....	244, 269	267, 816
Other foreign securities, including bonds of municipalities, etc.....	249, 807	259, 890
<b>Total.....</b>	<b>3, 852, 675</b>	<b>4, 134, 230</b>
<b>United States Government securities.....</b>	<b>2, 803, 860</b>	<b>2, 753, 941</b>
<b>Total bonds and securities of all classes.....</b>	<b>6, 656, 535</b>	<b>6, 888, 171</b>

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1930

[In thousands of dollars]

Location	United States Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
CENTRAL RESERVE CITIES														
New York.....	605,585	53,287	121,790	45,037	78,501	23,860	24,518	24,167	2,260	5,209	35,627	31,341	445,597	1,051,182
Chicago.....	39,061	6,915	5,652	6,823	11,674	2,852	1,214	1,653	27,204	575	1,794	3,161	69,517	108,578
Total central reserve cities.....	644,646	60,202	127,442	51,860	90,175	26,712	25,732	25,820	29,464	5,784	37,421	34,502	515,114	1,159,760
OTHER RESERVE CITIES														
Boston.....	84,149	10,707	9,929	21,354	16,118	4,343	11,724	3,825	8,087	2,826	5,125	8,596	102,634	186,783
Brooklyn and Bronx.....	2,428	746	2,367	3,099	2,108	339	206	76	-----	6	516	574	10,037	12,465
Buffalo.....	886	25	502	550	800	34	67	-----	-----	-----	260	338	2,576	3,462
Philadelphia.....	36,188	12,922	14,916	17,285	14,563	3,643	1,964	5,216	11	391	5,565	3,889	80,365	116,553
Pittsburgh.....	145,697	5,139	34,121	20,620	29,183	2,067	2,371	20,715	325	390	4,955	4,128	124,014	269,711
Baltimore.....	18,500	3,633	2,368	1,125	3,269	444	131	3,267	-----	18	1,238	1,335	16,828	35,328
Washington.....	23,852	926	2,054	2,773	4,805	591	163	592	-----	3	180	692	12,779	36,631
Richmond.....	7,308	636	2,482	644	2,001	233	1,198	116	-----	-----	83	9	7,402	14,710
Charlotte.....	2,914	451	-----	-----	105	117	1,155	-----	-----	1	2	-----	1,831	4,745
Atlanta.....	20,420	1,160	1,770	1,935	3,624	364	402	-----	-----	6	141	72	9,474	29,894
Savannah.....	2,245	262	447	95	1,118	306	234	-----	-----	1	495	415	3,373	5,618
Jacksonville.....	15,066	4,842	1,189	751	3,350	251	7	96	176	184	120	102	11,068	26,134
Birmingham.....	7,057	1,146	210	435	330	262	476	-----	260	107	68	187	3,481	10,538
New Orleans.....	4,090	127	-----	442	150	91	91	-----	-----	-----	-----	-----	810	4,900
Dallas.....	20,065	4,430	245	1,150	3,192	495	1,241	1,076	60	-----	730	75	12,694	32,759
El Paso.....	4,557	580	93	8	508	79	332	-----	1,263	66	-----	16	2,945	7,602
Fort Worth.....	8,937	3,702	-----	138	1,330	214	70	87	178	-----	67	-----	5,786	14,723
Galveston.....	6,037	883	105	218	1,432	90	14	170	30	25	175	212	3,354	9,391
Houston.....	14,202	1,740	1,128	790	3,080	479	1,020	40	400	5	605	544	9,831	24,033
San Antonio.....	5,548	819	162	134	609	214	381	79	79	54	294	75	2,900	8,448
Waco.....	4,561	801	184	295	1,397	63	9	5	16	-----	109	144	3,023	7,584
Louisville.....	8,319	319	2,069	3,038	3,613	323	64	46	1,131	-----	71	467	11,141	19,460
Memphis.....	2,168	2,961	230	593	938	267	74	-----	-----	12	359	303	5,767	7,925
Nashville.....	4,276	749	181	614	2,132	329	102	33	20	43	505	133	4,841	9,117
Cincinnati.....	9,693	4,736	886	942	3,241	410	40	1,221	6	-----	1,385	646	13,513	23,206

Cleveland.....	11,417	767	1,129	789	3,936	333	1,289	376	401	439	294	9,753	21,170
Columbus.....	5,331	3,212	1,472	1,406	3,327	316	17	-----	-----	971	685	11,406	16,737
Toledo.....	2,125	241	1,088	615	689	69	45	119	-----	66	140	3,072	5,197
Indianapolis.....	9,058	450	280	1,485	1,240	354	837	109	510	351	1,152	6,768	15,826
Chicago.....	9,595	9,080	4,125	8,373	6,568	357	1,189	2,283	776	1,400	2,510	36,767	46,362
Peoria.....	5,845	1,258	862	1,522	1,895	201	-----	29	5	424	882	7,078	12,923
Detroit.....	28,950	3,782	356	1,181	1,768	840	210	1,316	793	379	647	252	11,514
Grand Rapids.....	1,844	174	207	524	454	90	95	-----	-----	337	67	1,989	3,833
Milwaukee.....	17,776	3,743	877	3,189	2,852	632	992	109	5	60	824	571	13,854
Minneapolis.....	33,806	6,219	5,890	1,487	3,771	615	168	-----	-----	30	1,180	1,668	21,018
St. Paul.....	28,232	964	2,412	888	1,755	348	1	243	18	1,015	1,415	9,064	37,296
Cedar Rapids.....	2,009	949	518	1,403	1,311	55	4	234	-----	233	66	4,773	6,782
Des Moines.....	2,786	2,793	693	1,796	1,862	126	794	-----	-----	86	264	8,672	11,458
Dubuque.....	1,350	1,487	485	787	1,023	30	-----	-----	12	114	-----	3,938	5,288
Sioux City.....	3,488	574	528	687	1,483	87	164	10	148	53	573	298	4,605
Kansas City, Mo.....	10,878	6,928	2,108	444	1,495	344	4,901	4	28	146	796	486	17,675
St. Joseph.....	1,853	157	206	94	277	61	426	29	59	41	325	186	1,861
St. Louis.....	11,091	8,472	2,811	4,326	6,484	706	7,310	1,026	53	641	1,619	1,108	34,551
Lincoln.....	3,836	323	333	383	1,204	64	72	15	146	4	380	189	3,113
Omaha.....	9,006	4,846	6,116	3,060	1,430	240	55	226	29	14	1,322	1,164	18,502
Kansas City, Kans.....	2,354	340	39	96	170	39	-----	-----	15	64	9	772	3,126
Topeka.....	4,064	2,299	37	29	218	54	21	15	308	4	151	72	3,208
Wichita.....	1,531	6,457	155	14	136	111	-----	-----	512	1	61	5	7,452
Helena.....	1,034	61	361	132	445	25	-----	32	40	8	322	298	1,724
Denver.....	20,846	6,196	2,624	2,263	2,603	311	475	743	38	600	520	1,013	17,386
Pueblo.....	1,205	1,618	662	1,198	981	53	4	99	138	4	225	96	5,078
Oklahoma City.....	10,450	10,420	65	195	2,066	265	773	-----	2,368	325	388	141	17,006
Tulsa.....	8,468	2,484	407	523	2,417	300	48	16	4,253	18	597	124	11,187
Seattle.....	22,955	1,634	5,873	2,489	3,755	517	-----	61	278	2	1,004	461	16,074
Spokane.....	3,094	375	76	52	195	71	77	-----	51	10	311	95	1,313
Portland.....	30,506	12,523	3,405	5,258	2,568	295	43	-----	43	10	2,864	1,400	28,409
Los Angeles.....	86,732	50,534	1,397	5,545	20,033	2,140	458	257	528	107	11,201	1,776	94,006
Oakland.....	3,199	3,969	24	173	280	116	-----	25	1	4	111	66	4,769
San Francisco.....	226,552	63,768	2,142	9,884	3,498	4,063	2,681	3	1,305	178	5,385	4,506	97,413
Ogden.....	883	36	149	49	321	18	342	-----	-----	-----	65	54	1,034
Salt Lake City.....	4,537	1,987	902	591	1,080	95	1,147	-----	-----	24	446	84	6,356
Total other reserve cities.....	1,087,848	285,582	128,447	141,516	188,858	30,448	48,164	44,044	23,987	8,054	59,978	46,539	1,005,617
Total all reserve cities.....	1,732,494	345,784	255,889	193,376	279,033	57,160	73,896	69,864	53,451	13,838	97,399	81,041	1,520,731
COUNTRY BANKS													
Maine.....	9,189	3,293	6,522	19,222	13,103	441	275	1,960	63	181	5,491	5,280	55,831
New Hampshire.....	9,908	723	2,498	7,825	4,325	326	554	336	-----	1	1,084	1,249	18,921
Vermont.....	5,277	581	2,526	6,426	5,345	255	145	1,950	190	23	2,946	2,420	22,807
Massachusetts.....	44,122	4,506	18,083	49,736	37,111	1,799	2,803	2,805	20	214	9,204	11,376	137,657
Rhode Island.....	5,406	441	1,298	5,560	2,818	307	316	1,160	-----	-----	701	971	13,572
Connecticut.....	25,021	2,683	10,684	12,057	8,019	1,261	662	857	-----	519	3,950	3,898	44,590
Total New England States.....	98,923	12,227	41,611	100,826	70,721	4,389	4,755	9,068	273	938	23,376	25,194	293,378
													392,801

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1930—Continued

[In thousands of dollars]

Location	United States Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities	
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.			
COUNTRY BANKS—continued															
New York.....	84,215	44,895	92,506	110,914	86,890	4,439	6,281	7,100	2,044	2,045	31,905	39,953	428,972	513,187	
New Jersey.....	63,572	40,710	58,917	59,831	48,723	3,455	4,143	2,239	2,407	495	17,030	16,116	254,066	317,638	
Pennsylvania.....	136,708	29,722	109,245	129,173	131,453	7,797	4,295	11,849	727	1,505	32,403	33,765	491,934	628,642	
Delaware.....	2,014	468	1,134	1,725	1,681	131	26	289	87	2	649	368	6,560	8,574	
Maryland.....	7,082	3,589	5,784	10,500	11,328	416	310	655	95	250	2,400	3,479	38,806	45,888	
Total Eastern States.....	293,591	119,384	267,556	312,143	280,075	16,238	15,055	22,132	5,360	4,297	84,387	93,681	1,220,338	1,513,929	
Virginia.....	23,850	4,671	2,146	2,975	9,447	1,330	1,136	1,801	128	557	1,729	1,712	27,632	51,482	
West Virginia.....	16,066	1,467	3,119	4,542	8,055	758	1,175	626	266	493	1,804	1,421	23,726	39,792	
North Carolina.....	8,584	3,613	178	374	1,643	488	300	10	3	19	198	318	7,144	15,728	
South Carolina.....	7,074	3,206	517	1,135	2,715	298	342	-----	-----	56	344	235	8,848	15,922	
Georgia.....	8,170	513	431	1,106	1,056	380	220	30	348	128	307	365	4,894	13,054	
Florida.....	23,332	11,637	3,671	3,363	4,439	495	2,709	333	199	178	1,075	933	29,032	52,364	
Alabama.....	12,768	5,679	1,387	2,099	5,417	697	320	365	492	691	867	1,374	19,388	32,156	
Mississippi.....	4,444	8,865	538	897	2,363	200	133	81	72	147	691	598	14,675	19,119	
Louisiana.....	4,182	2,345	337	644	1,476	308	624	136	202	67	211	127	6,477	10,659	
Texas.....	50,081	11,449	1,179	1,096	8,412	2,143	765	442	3,660	978	991	1,019	32,734	82,815	
Arkansas.....	9,270	5,536	723	574	2,106	287	114	19	782	376	475	450	11,442	20,712	
Kentucky.....	14,019	1,912	3,259	4,985	7,659	710	162	336	553	768	1,755	1,360	23,459	37,478	
Tennessee.....	13,189	3,047	1,170	1,573	3,839	673	620	32	832	421	1,062	758	14,027	27,216	
Total Southern States.....	195,029	63,940	18,655	25,963	58,627	8,857	8,620	4,211	7,537	4,879	11,509	10,670	223,468	418,497	
Ohio.....	44,977	26,843	11,311	11,281	23,499	1,999	895	1,519	568	554	7,887	8,978	95,334	140,311	
Indiana.....	33,835	6,804	8,828	15,956	14,360	1,250	1,237	2,361	145	865	3,784	3,528	59,118	92,953	
Illinois.....	57,724	25,889	10,181	22,772	29,585	1,969	1,276	3,685	7,046	5,131	6,371	6,987	120,892	178,616	
Michigan.....	24,279	22,975	7,182	20,323	21,936	935	1,488	1,455	300	493	5,080	5,485	87,652	111,981	
Wisconsin.....	25,850	12,097	5,541	21,114	18,793	957	505	2,792	286	397	4,338	4,046	70,866	96,716	
Minnesota.....	26,747	20,651	8,268	11,296	19,687	870	151	1,715	5,796	958	4,749	3,998	78,137	104,894	

Iowa.....	22,208	5,169	4,297	9,326	10,475	684	725	448	986	1,562	2,884	2,392	38,938	61,146
Missouri.....	16,535	7,557	1,765	3,461	5,279	401	207	48	370	251	946	1,142	21,427	37,962
Total Middle Western States.....	252,155	127,985	57,371	115,529	143,614	9,065	6,484	14,023	15,497	10,201	36,039	36,556	572,364	824,519
North Dakota.....	8,220	2,482	1,285	2,699	4,412	246	27	179	1,147	716	1,476	1,740	16,409	24,629
South Dakota.....	8,623	6,340	1,002	2,293	4,565	224	25	128	974	279	814	782	17,426	26,049
Nebraska.....	13,448	2,446	1,113	1,958	4,113	393	22	340	771	239	1,396	1,540	14,331	27,779
Kansas.....	16,581	12,409	514	775	2,874	594	228	146	2,640	336	1,155	484	22,155	38,736
Montana.....	10,730	3,296	2,564	2,748	4,211	216	49	132	1,291	161	1,634	1,759	18,061	28,791
Wyoming.....	5,352	1,662	420	381	1,644	119	22	-----	465	283	131	174	5,301	10,653
Colorado.....	10,733	4,711	1,474	2,882	5,278	320	467	226	991	368	943	595	18,255	28,988
New Mexico.....	5,611	1,935	415	218	3,077	89	23	132	21	61	70	41	6,082	11,693
Oklahoma.....	27,348	21,391	462	913	3,730	557	173	230	7,203	1,356	1,162	538	37,715	65,063
Total Western States.....	106,646	56,672	9,249	14,867	33,904	2,758	1,036	1,513	15,503	3,799	8,781	7,653	155,735	262,381
Washington.....	16,518	12,348	4,914	4,798	7,122	455	197	885	1,408	188	2,849	2,091	37,255	53,773
Oregon.....	11,466	6,782	646	1,823	2,434	298	29	70	1,847	210	1,030	559	16,728	27,194
California.....	25,093	38,524	2,925	12,493	11,500	1,249	908	627	467	348	1,635	1,946	72,612	97,706
Idaho.....	5,489	1,764	521	616	846	116	55	130	1,223	89	482	229	6,071	11,560
Utah.....	1,234	324	117	141	232	33	9	-----	31	1	51	19	958	2,192
Nevada.....	2,054	2,028	405	297	562	65	88	-----	25	20	161	109	3,760	5,814
Arizona.....	7,656	1,576	249	361	729	97	-----	20	884	397	19	79	4,411	12,067
Total Pacific States.....	69,510	63,346	9,777	20,529	23,425	2,313	1,286	1,732	5,875	1,253	6,227	5,032	140,795	210,305
Alaska (nonmember banks).....	1,104	52	112	180	212	-----	-----	25	31	-----	50	63	725	1,829
The Territory of Hawaii (non-member bank).....	4,489	2,564	378	375	2,014	-----	463	-----	854	-----	48	-----	6,696	11,185
Total (nonmember banks).....	5,593	2,616	490	555	2,226	-----	463	25	885	-----	98	63	7,421	13,014
Total country banks.....	1,021,447	446,170	404,739	590,412	612,592	43,620	37,699	52,704	50,930	25,367	170,417	178,849	2,613,499	3,634,946
Total United States.....	2,753,941	791,954	660,628	783,788	891,625	100,780	111,595	122,568	104,381	39,205	267,816	259,890	4,134,230	6,888,171

# PER CAPITA DEMAND AND TIME AND SAVINGS DEPOSITS IN ALL REPORTING BANKS

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

*Per capita demand and time and savings deposits in all reporting banks June 30, 1930*

Location	Population (approximate)	Demand and time deposits <sup>1</sup> (000 omitted)	Per capita demand and time deposits	Savings deposits <sup>2</sup> (000 omitted)	Per capita savings deposits
Maine.....	801,000	\$402,221	\$502.15	\$318,256	\$397.32
New Hampshire.....	465,000	269,030	578.56	225,520	484.99
Vermont.....	359,000	232,166	646.70	204,585	569.87
Massachusetts.....	4,260,000	3,934,395	923.57	2,726,799	640.09
Rhode Island.....	691,000	504,612	730.26	369,350	534.52
Connecticut.....	1,614,000	1,237,097	766.85	904,854	560.63
Total New England States.....	8,190,000	6,580,121	803.43	4,749,364	579.90
New York.....	12,672,000	15,544,016	1,226.64	6,926,450	546.59
New Jersey.....	4,050,000	2,256,759	557.22	1,338,013	330.37
Pennsylvania.....	9,670,000	4,834,212	499.92	2,704,217	279.65
Delaware.....	240,000	136,473	569.47	61,056	254.40
Maryland.....	1,635,000	790,963	483.77	486,512	297.56
District of Columbia.....	489,000	242,414	495.73	100,120	204.74
Total Eastern States.....	28,756,000	23,805,037	827.83	11,616,368	403.96
Virginia.....	2,428,000	453,550	186.80	247,306	101.86
West Virginia.....	1,730,000	311,461	180.04	150,417	86.95
North Carolina.....	3,185,000	315,391	99.02	145,271	45.61
South Carolina.....	1,738,000	156,368	89.97	75,336	43.35
Georgia.....	2,909,000	294,727	101.32	133,223	45.80
Florida.....	1,480,000	222,227	150.15	74,069	50.05
Alabama.....	2,650,000	227,788	85.96	98,030	36.99
Mississippi.....	2,010,000	194,029	96.53	93,053	46.30
Louisiana.....	2,102,000	374,483	178.16	143,715	68.37
Texas.....	5,850,000	945,881	161.69	216,058	36.93
Arkansas.....	1,867,000	182,690	97.85	72,150	38.64
Kentucky.....	2,626,000	419,602	159.79	146,860	55.93
Tennessee.....	2,616,000	408,261	156.06	182,596	69.80
Total Southern States.....	33,191,000	4,506,458	135.77	1,778,084	53.57
Ohio.....	6,663,000	2,623,613	393.76	1,476,650	221.62
Indiana.....	3,233,000	664,845	205.64	275,435	85.19
Illinois.....	7,637,000	3,467,733	454.07	1,426,536	186.79
Michigan.....	4,876,000	1,887,448	387.09	1,026,384	210.50
Wisconsin.....	2,938,000	875,101	297.86	504,809	171.82
Minnesota.....	2,571,000	879,312	342.01	491,963	191.35
Iowa.....	2,470,000	783,818	317.34	461,781	186.96
Missouri.....	3,625,000	1,159,042	319.74	381,742	105.31
Total Middle Western States.....	34,013,000	12,340,912	362.83	6,045,300	177.73
North Dakota.....	680,000	103,612	152.37	54,460	80.09
South Dakota.....	698,000	137,635	197.18	61,384	87.94
Nebraska.....	1,386,000	339,294	244.80	131,250	94.70
Kansas.....	1,880,000	375,234	199.59	96,121	51.13
Montana.....	536,000	142,371	265.62	63,731	118.90
Wyoming.....	225,000	56,478	251.01	22,791	101.29
Colorado.....	1,037,000	269,087	259.49	108,079	104.22
New Mexico.....	428,000	42,889	100.21	10,501	24.54
Oklahoma.....	2,403,000	399,960	166.44	79,545	33.10
Total Western States.....	9,273,000	1,866,560	201.29	627,862	67.71

<sup>1</sup> Includes postal savings, Christmas savings, and other savings reported in column 4.

<sup>2</sup> Represents deposits evidenced by savings pass books and time certificates of deposit. (Does not include postal savings or Christmas savings accounts.)

*Per capita demand and time and savings deposits in all reporting banks June 30, 1930—Continued*

Location	Population (approximate)	Demand and time deposits (000 omitted)	Per cap- ita de- mand and time deposits	Savings de- posits (000 omitted)	Per cap- ita sav- ings de- posits
Washington.....	1,565,000	\$447,996	\$286.26	\$221,563	\$141.57
Oregon.....	955,000	258,118	270.28	117,856	123.41
California.....	5,730,000	3,233,499	564.31	1,860,779	325.79
Idaho.....	448,000	82,432	184.00	31,132	69.49
Utah.....	505,000	129,619	256.67	68,038	134.73
Nevada.....	91,000	38,154	419.27	20,997	230.74
Arizona.....	439,000	80,774	184.00	31,195	71.06
Total Pacific States.....	9,733,000	4,270,592	438.77	2,357,560	242.22
Alaska.....	59,000	11,840	200.68	5,538	93.86
The Territory of Hawaii.....	371,000	87,273	235.24	38,537	103.87
Porto Rico.....	1,550,000	23,754	15.33	9,098	5.87
Philippines.....	11,325,000	71,330	6.30	17,832	1.57
Total possessions.....	13,305,000	194,197	14.60	71,005	5.34
Total United States and posses- sions.....	136,461,000	53,563,877	392.52	27,245,543	199.66



## Savings deposits and depositors in all reporting banks in the United States and possessions, according to class of banks, on or about June 30, 1930

58

[Deposits in thousands of dollars]

Location	State (commercial) banks				Loan and trust companies				Private banks			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>
Maine.....					110,350	2,617	112,967	273,764				
New Hampshire.....						73	73					
Vermont.....					67,995		67,995	<sup>3</sup> 137,377				
Massachusetts.....					230,381	26,745	257,126	520,369				
Rhode Island.....	2,692	308	2,900	6,414	152,558	25,137	177,695	188,887				
Connecticut.....					151,335	8,011	159,346	468,257	6,129	19	6,148	15,950
Total New England States.....	2,692	308	2,900	6,414	712,619	62,583	775,202	1,588,654	6,129	19	6,148	15,950
New York.....	325,995	23,191	349,186	847,930	911,386	114,225	1,025,611	1,630,010	7,046	68	7,114	<sup>4</sup> 114,154
New Jersey.....	41,045	866	41,911	101,869	514,366	15,085	529,451	1,171,598	2,136		2,136	6,609
Pennsylvania.....	231,986	18,269	250,255	564,541	812,993	87,363	900,356	1,871,490	1,943	5	1,948	5,143
Delaware.....	7,427	268	7,695	16,405	18,734	298	19,032	48,223				
Maryland.....	78,335	3,114	81,449	250,035	108,057	4,779	112,836	273,840				
District of Columbia.....					26,884	1,737	28,621	86,854				
Total Eastern States.....	684,788	45,708	730,496	1,780,780	2,392,420	223,487	2,615,907	5,082,015	11,125	73	11,198	125,906
Virginia.....	74,518	30,572	105,090	<sup>5</sup> 201,399					75		75	160
West Virginia.....	53,391	24,341	77,732	205,793								
North Carolina.....	60,073	39,366	99,439	320,450								
South Carolina.....	34,302	9,908	44,210	<sup>6</sup> 133,991								
Georgia.....	32,005	24,190	56,195	127,868						314	314	
Florida.....	11,375	4,070	15,445	37,471	4,505	3,274	7,779	14,499	24	24	24	
Alabama.....	28,981		28,981	58,030								
Mississippi.....	32,412	27,014	59,426	<sup>7</sup> 172,780					209		209	434
Louisiana.....	89,027	31,345	120,372	<sup>8</sup> 178,054								
Texas.....	12,325	28,373	40,698	86,807					397	27	424	385
Arkansas.....	27,832	16,915	44,747	78,975								
Kentucky.....	60,562		60,562	258,662								
Tennessee.....	47,416	34,846	82,262	<sup>9</sup> 156,689								
Total Southern States.....	564,219	270,940	835,159	1,946,969	4,505	3,274	7,779	14,499	681	365	1,046	929
Ohio.....	957,688	141,297	1,098,985	2,439,530					2,692	4,573	7,265	16,451
Indiana.....	29,315	33,083	62,398	<sup>10</sup> 95,835	22,697	12,639	35,336	<sup>11</sup> 74,200	1,140	4,995	6,135	<sup>12</sup> 3,726

Illinois.....	933,480	173,210	1,106,690	3,754,254								
Michigan.....	659,582	81,830	741,412	<sup>1</sup> 2,219,351	1,583	3,944	5,527	5,258	2,009	570	2,579	10,079
Wisconsin.....	141,531	148,395	289,926	839,019	3,980	3,671	7,651	21,656				
Minnesota.....	50,538	129,603	180,141	285,556	18,308	8,354	26,662	60,673				
Iowa.....	28,396	67,118	95,514	113,808	4,104	2,131	6,235	<sup>2</sup> 19,827	796	5,874	6,670	6,141
Missouri.....	<sup>3</sup> 139,269		139,269	<sup>3</sup> 156,678	<sup>4</sup> 144,448		144,448	<sup>5</sup> 162,505	<sup>6</sup> 9		9	<sup>6</sup> 10
Total Middle Western States.....	2,939,799	774,536	3,714,335	9,904,031	195,120	30,739	225,859	344,119	6,646	16,012	22,658	36,410
North Dakota.....	1,774	19,087	20,861	16,734	594	159	753	649				
South Dakota.....	6,058	27,037	33,095	37,521	1,103	726	1,829	3,536	18	488	506	222
Nebraska.....	8,433	64,754	73,187	80,423								
Kansas.....	10,539	<sup>3</sup> 37,130	47,669	133,145	542	<sup>3</sup> 1,524	2,066	8,764	2	130	132	27
Montana.....	17,711	12,103	29,814	42,008					28	132	160	250
Wyoming.....	3,474	6,813	10,287	34,144								
Colorado.....	8,305	5,107	13,412	<sup>3</sup> 20,661	11,484	569	12,053	<sup>3</sup> 28,567				
New Mexico.....	1,010	1,097	2,107	3,527	1,124	253	1,377	2,984		18	18	
Oklahoma.....	4,854	13,002	17,856	<sup>3</sup> 27,561								
Total Western States.....	62,158	186,130	248,288	395,724	14,847	3,231	18,078	44,500	48	768	816	499
Washington.....	<sup>3</sup> 54,222	<sup>3</sup> 16,414	70,636	196,653		223	223					
Oregon.....	24,194	8,197	32,391	162,840								
California.....												
Idaho.....	8,947	7,268	16,215	40,256								
Utah.....	29,527	6,009	35,536	111,242	897	262	1,159	16,996				
Nevada.....	7,151	624	7,775	<sup>3</sup> 10,749	258	28	286	<sup>3</sup> 433				
Arizona.....	20,302	2,641	22,943	56,705								
Total Pacific States.....	144,343	41,153	185,496	578,445	1,155	513	1,668	17,429				
Alaska.....	3,278	484	3,762	5,066								
The Territory of Hawaii.....	17,877	8,636	26,513	98,253								
Porto Rico.....	8,772	326	9,098	41,890								
Philippines.....	13,716	4,116	17,832	<sup>6</sup> 58,379								
Total possessions.....	43,643	13,562	57,205	203,588								
Total United States and possessions.....	4,441,542	1,332,667	5,773,879	14,815,951	3,320,666	323,827	3,644,493	7,091,216	24,629	17,237	41,866	179,694

<sup>1</sup> Excludes postal savings and Christmas savings accounts, etc.<sup>2</sup> Represents number of savings pass-book accounts.<sup>3</sup> Estimate.<sup>4</sup> As of Oct. 4, 1929.<sup>5</sup> All time deposits.<sup>6</sup> Exclusive of postal savings depositors, the number of which as reported and published in the 1929 report amounted to 310,001.

*Savings deposits and depositors in all reporting banks in the United States and possessions, according to class of banks, on or about June 30, 1930—Continued*

[Deposits in thousands of dollars]

Location	Stock savings banks				Mutual savings banks				Total all banks other than national			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>
Maine.....					112,602		112,602	233,476	223,042	2,617	225,659	507,240
New Hampshire.....					201,641		201,641	312,250	201,641	73	201,714	312,250
Vermont.....					94,407		94,407	107,982	162,402		162,402	245,359
Massachusetts.....					2,003,098		2,003,098	2,954,855	2,323,479	26,745	2,350,224	3,475,224
Rhode Island.....					170,467		170,467	197,884	325,617	25,445	351,062	393,135
Connecticut.....					650,923		650,923	924,528	806,387	8,030	816,417	1,408,735
Total New England States.....					3,323,228		3,323,228	4,730,934	4,044,568	62,910	4,107,478	6,341,952
New York.....					4,566,165		4,566,165	5,256,265	5,810,592	137,484	5,948,076	7,848,359
New Jersey.....	24,703		24,703	38,524	274,398		274,398	481,591	856,648	15,951	872,599	1,800,191
Pennsylvania.....					460,933		460,933	555,981	1,507,855	106,637	1,613,492	2,997,155
Delaware.....					25,435		25,435	48,727	51,596	566	52,162	113,355
Maryland.....					198,815		198,815	328,623	385,207	7,993	393,100	852,498
District of Columbia.....	20,946	2,582	23,528	131,367					47,830	4,319	52,149	218,221
Total Eastern States.....	45,649	2,582	48,231	169,891	5,525,746		5,525,746	6,671,187	8,659,728	271,850	8,931,578	13,829,779
Virginia.....									74,593	30,572	105,165	201,559
West Virginia.....									53,391	24,341	77,732	205,793
North Carolina.....									60,073	39,366	99,439	320,450
South Carolina.....									34,302	10,222	44,524	133,991
Georgia.....									32,005	24,214	56,219	127,868
Florida.....	9	570	579	78					15,889	7,914	23,803	52,048
Alabama.....	6,032		6,032	67,369					35,222		35,222	155,833
Mississippi.....	2,174	356	2,530	4,883					34,586	27,370	61,956	77,663
Louisiana.....									89,027	31,345	120,372	178,054
Texas.....									12,722	28,400	41,122	87,142
Arkansas.....									27,832	16,915	44,747	78,975
Kentucky.....									60,562		60,562	258,662
Tennessee.....									47,416	34,846	82,262	156,689
Total Southern States.....	8,215	926	9,141	72,330					577,620	275,505	853,125	2,034,727

Ohio.....					107,924	400	108,324	136,571	1,068,304	146,270	1,214,574	2,592,555
Indiana.....					21,260		21,260	<sup>2</sup> 34,820	74,412	50,717	125,129	<sup>3</sup> 208,581
Illinois.....									933,480	173,210	1,106,690	3,754,254
Michigan.....	17,525	762	18,287	20,341					680,699	87,106	767,805	2,255,029
Wisconsin.....					8,382		8,382	21,330	153,893	152,066	305,959	882,005
Minnesota.....					71,408	3	71,411	138,754	140,254	137,960	278,214	484,983
Iowa.....	138,159	94,754	232,913	<sup>2</sup> 400,600					171,455	169,877	341,332	<sup>3</sup> 540,376
Missouri.....									<sup>4</sup> 283,726		283,726	<sup>3</sup> 319,193
Total Middle Western States.....	155,684	95,516	251,200	420,941	208,974	403	209,377	331,475	3,506,223	917,206	4,423,429	11,036,976
North Dakota.....									2,368	19,246	21,614	17,383
South Dakota.....									7,179	28,251	35,430	41,279
Nebraska.....	2,212		2,212	8,790					10,645	64,754	75,399	89,213
Kansas.....									11,083	38,784	49,867	141,936
Montana.....									17,739	12,235	29,974	42,258
Wyoming.....									3,474	6,813	10,287	34,144
Colorado.....									19,789	5,676	25,465	<sup>3</sup> 49,228
New Mexico.....									2,134	1,368	3,502	6,511
Oklahoma.....									4,854	13,002	17,856	<sup>3</sup> 27,561
Total Western States.....	2,212		2,212	8,790					79,265	190,129	260,394	449,513
Washington.....					55,060		55,060	93,736	<sup>2</sup> 109,282	<sup>3</sup> 16,637	125,919	290,389
Oregon.....	151	340	491	721					24,345	8,537	32,882	163,561
California.....	832,803		832,803	1,472,012	77,558		77,558	67,743	910,361		910,361	1,539,755
Idaho.....									8,947	7,268	16,215	40,256
Utah.....	17,211	223	17,434	58,679					47,635	6,494	54,129	186,917
Nevada.....	4,680		4,680	<sup>3</sup> 4,155					12,089	652	12,741	<sup>3</sup> 15,337
Arizona.....									20,302	2,641	22,943	56,705
Total Pacific States.....	854,845	563	855,408	1,535,567	132,618		132,618	161,479	1,132,961	42,229	1,175,190	2,292,920
Alaska.....									3,278	484	3,762	5,066
The Territory of Hawaii.....									17,877	8,636	26,513	98,253
Porto Rico.....									8,772	326	9,098	41,890
Philippines.....									13,716	4,116	17,832	<sup>3</sup> 58,379
Total possessions.....									43,643	13,562	57,205	203,588
Total United States and possessions.....	1,066,605	99,587	1,166,192	2,207,519	9,190,566	403	9,190,969	11,895,075	18,044,008	1,773,391	19,817,399	36,189,455

<sup>1</sup> Excludes postal savings and Christmas savings accounts, etc.<sup>2</sup> Represents number of savings pass-book accounts.<sup>3</sup> Estimated.<sup>4</sup> All time deposits.<sup>5</sup> Exclusive of postal savings depositors, the number of which as reported and published in the 1929 report amounted to 310,001.

*Savings deposits and depositors in all reporting banks in the United States and possessions, according to class of banks, on or about June 30, 1930—Continued*

[Deposits in thousands of dollars]

Location	National banks				All banks other than national				Total all reporting banks			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits <sup>1</sup>	Depositors <sup>2</sup>
Maine.....	89,728	2,869	92,597	167,204	223,042	2,617	225,659	507,240	312,770	5,486	318,256	674,444
New Hampshire.....	21,843	1,963	23,806	57,657	201,041	73	201,714	312,259	223,484	2,036	225,520	369,916
Vermont.....	40,351	1,832	42,183	82,275	162,402	-----	162,402	245,359	202,753	1,832	204,585	327,634
Massachusetts.....	304,406	72,169	376,575	717,947	2,323,479	26,745	2,350,224	3,475,224	2,627,885	98,914	2,726,799	4,193,171
Rhode Island.....	13,005	5,283	18,288	13,995	325,617	25,445	351,062	393,135	338,622	30,728	369,350	407,130
Connecticut.....	74,890	13,547	88,437	175,646	808,387	8,030	816,417	1,408,735	883,277	21,577	904,854	1,584,381
Total New England States.....	544,223	97,663	641,886	1,214,724	4,044,568	62,910	4,107,478	6,341,952	4,588,791	160,573	4,749,364	7,556,676
New York.....	872,660	105,714	978,374	2,107,761	5,810,592	137,484	5,948,076	7,848,359	6,683,252	243,198	6,926,450	9,956,120
New Jersey.....	451,671	13,743	465,414	1,026,901	856,648	15,951	872,599	1,800,191	1,308,319	29,694	1,338,013	2,827,092
Pennsylvania.....	946,160	144,565	1,090,725	2,010,193	1,507,855	105,637	1,613,492	2,997,155	2,454,015	250,202	2,704,217	5,007,348
Delaware.....	8,699	195	8,894	11,427	51,596	566	52,162	113,355	60,295	761	61,056	124,782
Maryland.....	89,965	3,447	93,412	154,515	385,207	7,893	393,100	852,498	475,172	11,340	486,512	1,007,013
District of Columbia.....	42,679	5,292	47,971	93,899	47,830	4,319	52,149	218,221	90,509	9,611	100,120	312,120
Total Eastern States.....	2,411,834	272,956	2,684,790	5,404,696	8,659,728	271,850	8,931,578	13,829,779	11,071,562	544,806	11,616,368	19,234,475
Virginia.....	105,049	37,092	142,141	297,971	74,593	30,572	105,165	201,559	179,642	67,664	247,306	499,530
West Virginia.....	53,989	18,696	72,685	168,049	53,391	24,341	77,732	205,793	107,380	43,037	150,417	373,842
North Carolina.....	26,568	19,264	45,832	108,975	60,073	39,366	99,439	320,450	86,641	58,630	145,271	429,425
South Carolina.....	26,123	4,689	30,812	61,654	34,302	10,222	44,524	133,991	60,425	14,911	75,336	195,645
Georgia.....	66,771	10,233	77,004	263,082	32,005	24,214	56,219	127,868	98,776	34,447	133,222	390,950
Florida.....	42,240	8,026	50,266	158,220	15,889	7,914	23,803	52,048	58,129	15,940	74,069	210,268
Alabama.....	54,825	7,983	62,808	153,162	35,222	-----	35,222	155,833	90,047	7,983	98,030	308,995
Mississippi.....	20,808	10,289	31,097	49,283	34,586	27,370	61,956	55,394	37,659	37,659	98,053	126,946
Louisiana.....	16,800	6,543	23,343	36,913	89,027	31,345	120,372	178,054	105,827	37,888	143,715	214,967
Texas.....	144,567	30,369	174,936	313,504	12,722	28,400	41,122	87,142	157,289	58,769	216,058	400,646
Arkansas.....	17,745	9,658	27,403	41,847	27,832	16,915	44,747	78,975	45,577	26,573	72,150	120,822
Kentucky.....	47,431	38,867	86,298	120,045	60,562	-----	60,562	258,662	107,993	38,867	146,860	378,707
Tennessee.....	57,888	42,446	100,334	194,085	47,416	34,846	82,262	156,689	105,304	77,292	182,596	350,774
Total Southern States.....	680,804	244,155	924,959	1,966,790	577,620	275,505	853,125	2,034,727	1,258,424	519,660	1,778,084	4,001,517

Ohio.....	187,233	74,843	262,076	524,775	1,068,304	146,270	1,214,574	2,592,555	1,255,537	221,113	1,476,650	3,117,330
Indiana.....	92,886	57,420	150,306	302,895	74,412	50,717	125,129	<sup>2</sup> 208,581	167,298	108,137	275,435	511,476
Illinois.....	232,957	86,889	319,846	1,003,550	933,480	173,210	1,106,690	3,754,254	1,166,437	260,099	1,426,536	4,757,804
Michigan.....	220,913	37,666	258,579	569,748	680,699	87,106	767,805	2,255,029	901,612	124,772	1,026,384	2,824,777
Wisconsin.....	130,244	68,606	198,850	510,248	153,893	152,066	305,959	882,005	284,137	220,672	504,809	1,392,253
Minnesota.....	137,956	75,793	213,749	490,773	140,254	137,960	278,214	484,983	278,210	213,753	491,963	975,756
Iowa.....	63,921	56,528	120,449	231,968	171,455	169,877	341,332	<sup>2</sup> 540,376	235,376	226,405	461,781	772,344
Missouri.....	61,679	36,337	98,016	252,966	<sup>2</sup> 283,726	-----	283,726	<sup>2</sup> 319,193	345,405	36,337	381,742	572,159
Total Middle Western States.....	1,127,789	494,082	1,621,871	3,886,923	3,506,223	917,206	4,423,429	11,036,976	4,634,012	1,411,288	6,045,300	14,923,899
North Dakota.....	12,772	20,074	32,846	53,675	2,368	19,246	21,614	17,383	15,140	39,320	54,460	71,058
South Dakota.....	7,989	17,965	25,954	40,181	7,179	28,251	35,430	41,279	15,168	46,216	61,384	81,460
Nebraska.....	22,099	33,752	55,551	166,880	10,645	64,754	75,399	89,213	32,744	98,506	131,250	256,093
Kansas.....	18,224	28,030	46,254	102,375	11,083	38,784	49,867	141,936	29,307	66,814	96,121	244,311
Montana.....	20,226	13,531	33,757	46,734	17,739	12,235	29,974	42,258	37,965	25,766	63,731	88,992
Wyoming.....	7,564	4,940	12,504	20,832	3,474	6,813	10,287	34,144	11,038	11,753	22,791	54,976
Colorado.....	68,642	13,972	82,614	175,640	19,789	5,676	25,465	<sup>2</sup> 49,228	88,431	19,648	108,079	224,868
New Mexico.....	3,781	3,218	6,999	12,571	2,134	1,368	3,502	6,511	5,915	4,586	10,501	19,082
Oklahoma.....	35,283	26,406	61,689	120,354	4,854	13,002	17,856	<sup>2</sup> 27,561	40,137	39,408	79,545	147,915
Total Western States.....	196,580	161,888	358,468	739,242	79,265	190,129	269,394	449,513	275,845	352,017	627,862	1,188,755
Washington.....	82,261	13,383	95,644	236,920	<sup>2</sup> 109,282	<sup>2</sup> 16,637	125,919	290,389	191,543	30,020	221,563	527,309
Oregon.....	73,850	11,124	84,974	202,121	24,345	8,537	32,882	163,561	98,195	19,661	117,856	365,682
California.....	907,788	48,630	956,418	1,790,521	910,361	-----	910,361	1,539,755	1,818,149	48,630	1,866,779	3,330,276
Idaho.....	10,168	4,749	14,917	29,685	8,947	7,268	16,215	40,256	19,115	12,017	31,132	69,941
Utah.....	10,308	3,601	13,909	34,733	47,635	6,494	54,129	186,917	57,943	10,095	68,038	221,650
Nevada.....	7,940	316	8,256	9,706	12,089	652	12,741	<sup>2</sup> 15,337	20,029	908	20,997	25,043
Arizona.....	6,967	1,285	8,252	21,262	20,302	2,641	22,943	56,705	27,269	3,926	31,195	77,967
Total Pacific States.....	1,099,282	83,088	1,182,370	2,324,948	1,132,961	42,229	1,175,190	2,292,920	2,232,243	125,317	2,357,560	4,617,868
Alaska.....	1,527	249	1,776	2,674	3,278	484	3,762	5,066	4,805	733	5,538	7,740
The Territory of Hawaii.....	8,644	3,380	12,024	44,692	17,877	8,636	26,513	98,253	26,521	12,016	38,537	142,945
Porto Rico.....	-----	-----	-----	-----	8,772	326	9,098	41,890	8,772	326	9,098	41,890
Philippines.....	-----	-----	-----	-----	13,716	4,116	17,832	58,379	13,716	4,116	17,832	58,379
Total possessions.....	10,171	3,629	13,800	47,366	43,643	13,562	57,205	203,588	53,814	17,191	71,005	250,954
Total United States and possessions.....	6,070,683	1,357,461	7,428,144	15,584,689	18,044,008	1,773,391	19,817,399	36,189,455	24,114,691	3,130,852	27,245,543	51,774,144

<sup>1</sup> Excludes postal savings and Christmas savings accounts, etc.  
<sup>2</sup> Represents number of savings pass book accounts.

<sup>3</sup> Estimated.  
<sup>4</sup> All time deposits.

## 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, 1929 and 1930, 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, 1930, follow. (Similar tables for the 6-month periods ended December 31, 1929, and June 30, 1930, are published in the appendix of this report.)

*Earnings, expenses, and dividends of national banks for the fiscal years ended June 30, 1929 and 1930*

[In thousands of dollars]

	June 30, 1929 (7,536 banks)	June 30, 1930 (7,252 banks)
Capital stock .....	1,627,375	1,743,974
Surplus .....	1,479,052	1,591,339
Dividends declared .....	222,672	237,029
Gross earnings:		
Interest and discount on loans .....	894,032	903,858
Interest (including dividends) on investments .....	320,416	299,042
Interest on balances with other banks .....	22,862	23,140
Domestic exchange and collection charges .....	18,069	18,256
Foreign exchange department .....	12,439	13,635
Commissions and earnings from insurance premiums and the negotiation of real-estate loans .....	896	868
Trust department .....	20,583	22,765
Profits on securities sold .....	35,085	41,733
Other earnings .....	100,103	104,144
Total .....	1,424,485	1,427,341
Expenses paid:		
Salaries and wages .....	271,805	276,089
Interest and discount on borrowed money .....	35,548	27,671
Interest on bank deposits .....	46,462	42,119
Interest on demand deposits .....	126,742	128,719
Interest on time deposits .....	281,012	287,184
Taxes .....	65,967	66,123
Other expenses .....	159,346	171,161
Total .....	986,882	999,066
Net earnings .....	437,603	428,275
Recoveries on charged-off assets:		
Loans and discounts .....	18,149	15,680
Bonds, securities, etc. ....	7,828	7,195
All other .....	9,666	8,746
Total .....	473,246	459,896
Losses and depreciation charged off:		
On loans and discounts .....	86,815	103,817
On bonds, securities, etc. ....	43,458	61,371
On banking house, furniture, and fixtures .....	25,132	28,803
On foreign exchange .....	240	268
Other losses .....	15,797	19,376
Total .....	171,442	213,635
Net addition to profits .....	301,804	246,261

*Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1930 <sup>1</sup>*

[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	
Maine.....	52	7, 370	7, 380	14, 750	4, 465	3, 361	90	50	6	-----	40	507	179	8, 698
New Hampshire.....	56	5, 725	5, 412	11, 137	2, 736	1, 294	59	39	2	-----	23	198	292	4, 643
Vermont.....	45	5, 160	3, 350	8, 510	2, 474	1, 465	33	32	-----	-----	27	172	185	4, 388
Massachusetts.....	142	30, 426	29, 325	59, 751	17, 650	8, 737	225	212	20	-----	308	1, 433	1, 548	30, 133
Boston.....	10	82, 857	61, 850	144, 207	36, 775	6, 191	858	122	486	-----	1, 264	2, 013	4, 883	52, 592
Rhode Island.....	10	4, 520	5, 730	10, 250	2, 036	857	27	12	4	-----	9	123	71	3, 189
Connecticut.....	62	21, 412	20, 602	42, 014	11, 782	3, 112	189	95	21	-----	759	519	898	17, 375
Total New England States.....	377	157, 470	133, 149	290, 619	77, 918	25, 017	1, 481	562	539	-----	2, 430	4, 965	8, 056	120, 968
New York.....	523	72, 027	73, 057	145, 084	41, 998	26, 182	706	463	18	24	581	4, 503	2, 164	76, 639
Brooklyn and Bronx.....	10	6, 650	4, 635	11, 285	1, 587	532	30	10	2	-----	1	68	164	2, 394
Buffalo.....	3	750	375	1, 125	329	131	3	3	-----	-----	-----	32	13	511
New York City.....	20	356, 582	437, 225	793, 807	131, 156	39, 130	434	3, 847	7, 171	-----	7, 762	6, 930	29, 755	226, 185
New Jersey.....	297	56, 610	57, 997	114, 607	33, 578	15, 806	409	286	42	5	623	2, 624	2, 063	55, 436
Pennsylvania.....	810	99, 586	160, 811	260, 397	54, 358	32, 221	1, 039	489	71	8	805	4, 259	3, 369	96, 619
Philadelphia.....	24	37, 051	84, 318	121, 369	27, 763	5, 336	582	219	775	-----	322	675	1, 439	37, 111
Pittsburgh.....	11	28, 450	40, 450	68, 900	14, 044	9, 391	398	51	172	-----	277	2, 061	1, 348	27, 742
Delaware.....	16	1, 648	2, 730	4, 378	753	463	10	5	-----	-----	8	71	17	1, 827
Maryland.....	71	5, 709	8, 116	13, 825	3, 995	2, 435	63	25	-----	1	15	268	93	6, 895
Baltimore.....	6	7, 400	7, 400	14, 800	4, 754	1, 277	89	27	15	-----	14	98	596	6, 870
Washington, D. C.....	12	10, 775	8, 625	19, 400	5, 583	1, 425	132	38	7	-----	143	49	641	8, 018
Total Eastern States.....	1, 803	683, 238	885, 739	1, 568, 977	319, 898	134, 329	3, 895	5, 463	8, 273	38	10, 551	21, 638	41, 662	545, 747

<sup>1</sup> The number of banks, capital, and surplus shown in this table are for reporting banks on June 30, 1930. The remaining figures, however, include the returns of 7,408 reporting banks in the 6 months ended Dec. 31, 1929. (See semiannual statements in the appendix of this report.)



[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	
Virginia <sup>1</sup> .....	157	29,319	21,832	51,151	15,346	2,487	286	208	25	-----	295	147	694	19,488
West Virginia.....	111	13,890	11,087	24,977	7,702	1,534	199	67	7	5	101	233	639	10,487
North Carolina.....	59	9,675	6,389	16,064	4,939	540	129	268	-----	-----	56	14	456	6,402
Charlotte.....	5	1,800	2,100	3,900	879	128	17	10	1	-----	53	4	79	1,171
South Carolina.....	35	5,825	3,981	9,806	3,770	752	263	232	-----	-----	66	148	356	5,587
Georgia <sup>1</sup> .....	75	19,395	14,958	34,353	10,186	1,419	390	524	-----	2	107	93	1,166	13,887
Florida.....	52	9,785	6,454	16,239	3,684	2,043	234	239	2	2	47	260	583	7,094
Jacksonville.....	3	6,000	2,350	8,350	1,842	1,085	75	175	-----	-----	111	119	372	3,779
Alabama <sup>1</sup> .....	101	18,270	13,710	31,980	9,725	1,707	259	337	317	1	189	178	752	13,465
Mississippi.....	35	5,470	4,124	9,594	4,024	915	108	215	-----	-----	17	79	257	5,615
Louisiana <sup>1</sup> .....	31	9,125	5,792	14,917	5,580	552	142	142	84	-----	16	50	1,157	7,724
Texas.....	560	43,728	25,202	68,930	23,598	3,515	1,196	887	37	8	33	147	1,576	30,997
Dallas.....	4	12,650	3,850	16,500	5,783	1,322	200	170	93	-----	86	113	842	8,609
El Paso.....	3	1,600	1,050	2,650	1,166	324	57	44	2	-----	18	1	100	1,712
Fort Worth.....	4	4,450	2,600	7,050	3,280	698	188	94	-----	-----	14	30	463	4,767
Galveston.....	4	2,150	850	3,000	969	400	54	57	3	-----	13	19	99	1,614
Houston.....	8	9,400	6,460	15,860	5,500	1,021	260	127	35	-----	93	133	1,061	8,250
San Antonio.....	6	4,950	2,120	7,070	2,577	166	74	31	-----	-----	23	2	213	3,086
Waco.....	4	1,650	460	2,110	691	298	35	41	-----	-----	15	-----	97	1,177
Arkansas <sup>1</sup> .....	67	6,090	3,326	9,416	3,703	914	169	172	-----	10	25	93	224	5,810
Kentucky.....	130	13,333	10,245	23,578	7,001	1,714	208	55	-----	-----	85	263	453	9,784
Louisville.....	3	5,500	5,250	10,750	3,958	846	79	4	-----	-----	49	148	100	5,184
Tennessee <sup>1</sup> .....	94	18,584	12,598	31,182	10,411	1,351	384	326	1	-----	84	86	1,263	13,911
Nashville.....	5	5,825	5,135	10,960	3,736	324	119	162	-----	-----	41	8	200	4,590
Total Southern States.....	1,556	258,464	171,913	430,377	140,050	26,056	5,125	4,587	607	28	1,622	2,383	13,232	193,690

Ohio <sup>2</sup>	300	45,565	34,309	79,874	24,122	7,937	642	249	66	2	510	1,185	3,055	27,768
Cincinnati	4	7,900	5,750	13,650	3,398	1,106	100	46	34		131	316	393	5,524
Columbus	4	5,200	5,150	10,350	2,828	703	100	15	3		139	47	547	4,382
Indiana	206	25,683	15,401	41,084	12,971	4,144	342	167	14	26	241	483	1,017	19,405
Indianapolis	4	7,650	4,150	11,800	3,263	773	119	31	12		38	40	326	4,602
Illinois	421	39,090	24,660	63,750	20,213	7,430	594	436	9	91	165	682	1,870	31,490
Chicago, Cent. Res.	12	54,750	40,170	94,920	30,789	4,301	828	756	1,203		956	449	2,224	41,506
Chicago, other Res.	26	8,050	3,910	11,960	3,543	2,373	103	75	34		48	244	588	7,008
Peoria	3	3,150	3,550	6,700	1,316	527	46	74			24	82	141	2,210
Michigan <sup>3</sup>	126	32,090	29,994	61,994	24,333	6,516	643	247	105	7	343	469	3,652	36,315
Wisconsin	150	19,945	11,858	31,803	10,100	4,532	327	190	6	23	54	435	865	16,532
Milwaukee	5	13,200	7,850	21,050	8,682	961	130	68	85		8	144	983	11,061
Minnesota	255	18,935	9,458	28,393	9,700	4,595	584	478	3	222	128	194	849	16,753
Minneapolis	5	12,700	7,800	20,500	8,170	2,324	249	668	90		32	183	329	12,045
St. Paul	3	6,850	4,750	11,600	4,169	1,512	182	187	24		96	179	6	6,349
Iowa <sup>10</sup>	233	16,670	7,734	24,404	9,235	3,003	350	232		90	50	202	965	14,136
Des Moines	3	2,750	1,450	4,200	1,816	497	33	20			43	49	221	2,679
Sioux City	5	2,050	725	2,775	923	342	58	44			4	29	121	1,521
Missouri	106	8,775	4,064	12,839	4,192	1,521	152	56		11	12	85	384	6,413
Kansas City	7	8,300	3,063	11,363	4,885	1,023	222	68	3		303	66	281	6,851
St. Joseph	4	1,100	950	2,050	865	175	60	18			4	2	94	1,218
St. Louis	8	17,050	6,485	23,535	8,946	2,347	217	134	74		182	501	500	12,901
Total Middle Western States	1,890	357,453	233,141	590,594	198,459	58,642	6,081	4,259	1,765	481	3,415	5,983	19,584	298,669
North Dakota	112	5,495	2,473	7,968	3,733	1,122	110	244		71	13	69	309	5,671
South Dakota	95	4,785	2,306	7,091	2,899	1,301	119	141	1	62	9	116	242	4,890
Nebraska	161	8,805	4,186	12,991	4,723	1,105	192	111		30	40	363	6,564	6,564
Lincoln	4	1,550	590	2,140	1,103	326	44	19			2	1	87	1,682
Omaha	6	5,000	2,500	7,500	3,492	1,079	160	208	4		47	58	638	5,736
Kansas <sup>11</sup>	237	13,827	6,682	20,509	7,420	2,045	392	181		29	15	72	668	10,822
Topeka	4	1,350	440	1,790	476	366	44	16			11	3	54	970
Wichita	4	2,400	1,300	3,700	1,244	504	83	44			22	22	255	2,174
Montana <sup>12</sup>	63	4,985	3,066	8,051	3,859	1,604	191	120	2	29	1	36	317	6,159
Wyoming	25	2,270	1,695	3,965	1,681	522	105	34		5	6	41	115	2,459
Colorado <sup>13</sup>	114	7,300	4,425	11,725	4,231	1,867	307	77	1	2	41	83	461	7,070
Denver	6	5,300	5,050	10,350	4,737	1,729	202	66	7		237	65	390	7,433

<sup>2</sup> Includes 2 banks in reserve city of Richmond.<sup>3</sup> Includes 2 banks in reserve city of Atlanta; also 1 bank for Dec. 31, 1929, and 2 banks for June 30, 1930, in reserve city of Savannah.<sup>4</sup> Includes 3 banks for Dec. 31, 1929, and but 2 banks for June 30, 1930, in reserve city of Birmingham.<sup>5</sup> Includes 1 bank in reserve city of New Orleans.<sup>6</sup> Includes 1 bank in reserve city of Little Rock for Dec. 31, 1929.<sup>7</sup> Includes 2 banks in reserve city of Memphis.<sup>8</sup> Includes 2 banks in reserve city of Toledo; also 3 banks for Dec. 31, 1929, and but 2 banks for June 30, 1930, in reserve city of Cleveland.<sup>9</sup> Includes 2 banks in reserve city of Detroit; also 2 banks for Dec. 31, 1929, and 3 banks for June 30, 1930, in reserve city of Grand Rapids.<sup>10</sup> Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.<sup>11</sup> Includes 2 banks in reserve city of Kansas City.<sup>12</sup> Includes 2 banks in reserve city of Helena.<sup>13</sup> Includes 2 banks in reserve city of Pueblo.

[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
New Mexico.....	26	1,910	1,041	2,951	1,510	453	69	37	-----	-----	5	10	175	2,259
Oklahoma.....	268	13,220	4,925	18,145	7,995	3,081	480	406	-----	4	22	98	807	12,893
Oklahoma City.....	6	7,300	1,520	8,820	3,326	1,320	243	87	-----	-----	64	15	494	5,549
Tulsa.....	4	5,950	2,650	8,600	4,297	1,280	232	49	-----	-----	23	38	899	6,818
Total Western States.....	1,135	90,947	44,849	135,796	56,676	19,704	2,973	1,840	15	232	518	167	6,324	89,049
Washington <sup>14</sup> .....	99	12,300	5,084	17,384	6,558	2,794	290	218	9	24	80	252	889	11,064
Seattle.....	6	13,800	3,420	17,220	4,142	1,390	197	247	95	-----	144	366	176	6,757
Oregon.....	87	6,420	3,198	9,618	3,464	1,299	143	99	-----	-----	21	48	343	5,417
Portland.....	6	7,075	3,355	10,430	3,197	2,621	139	144	81	-----	105	90	472	6,849
California <sup>15</sup> .....	192	25,832	12,187	38,019	12,955	4,726	661	245	14	42	322	490	1,405	20,860
Los Angeles.....	7	42,000	20,350	71,350	31,398	7,354	906	189	209	-----	2,411	551	2,469	45,487
San Francisco.....	6	76,125	59,300	135,425	41,341	12,840	879	140	1,888	-----	1,136	4,107	8,603	70,934
Idaho.....	41	2,675	1,089	3,764	1,913	503	81	50	3	4	8	18	169	2,749
Utah <sup>16</sup> .....	14	1,200	483	1,683	858	191	29	14	1	-----	-----	15	38	1,146
Salt Lake City.....	4	2,100	1,060	3,160	1,324	418	81	24	-----	-----	-----	18	135	2,000
Nevada.....	10	1,500	665	2,165	815	239	49	11	6	10	-----	13	129	1,272
Arizona.....	14	1,950	1,300	3,250	1,270	460	56	54	13	6	2	22	200	2,063
Total Pacific States.....	486	192,977	120,491	313,468	109,235	34,835	3,511	1,435	2,319	86	4,200	5,990	14,978	176,589
Alaska—nonmember.....	4	275	177	452	174	85	12	25	-----	-----	-----	7	86	339
The Territory of Hawaii—nonmember.....	1	3,150	1,880	5,030	1,448	374	62	85	17	3	-----	-----	272	2,261
Total nonmember banks.....	5	3,425	2,057	5,482	1,622	459	74	110	17	3	-----	7	308	2,600
Total United States.....	7,252	1,743,974	1,501,339	3,335,313	903,858	209,042	23,140	18,256	13,535	868	22,765	41,733	104,144	1,427,341

<sup>14</sup> Includes 2 banks in reserve city of Spokane.<sup>15</sup> Includes 2 banks in reserve city of Oakland.<sup>16</sup> Includes 2 banks for Dec. 31, 1929, and but 1 bank for June 30, 1930, 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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	1,156	125	52	406	3,587	420	800	6,546	2,152	28	75	33	2,288
New Hampshire.....	1,008	180	57	292	798	253	638	3,226	1,417	22	40	13	1,492
Vermont.....	734	108	23	78	1,592	348	359	3,242	1,146	58	22	7	1,233
Massachusetts.....	5,161	529	400	2,947	7,813	1,224	3,308	21,382	8,751	207	332	166	9,456
Boston.....	9,062	813	2,285	7,626	7,683	1,491	5,026	33,986	18,606	558	2,445	173	21,782
Rhode Island.....	447	50	32	458	617	166	316	2,086	1,053	22	14	2	1,091
Connecticut.....	3,370	318	135	1,799	3,480	1,211	1,844	12,157	5,218	94	139	13	5,460
Total New England States.....	20,938	2,123	2,984	13,606	25,570	5,113	12,291	82,625	38,343	989	3,067	407	42,806
New York.....	13,224	1,184	538	5,066	25,007	2,873	7,475	55,367	21,272	384	803	585	23,044
Brooklyn and Bronx.....	603	40	23	243	368	58	723	2,058	336	6	3	51	396
Buffalo.....	75			12	193	24	62	366	145	4	20		169
New York City.....	36,740	3,021	10,925	37,753	16,508	8,558	28,839	142,344	83,841	1,510	893	445	86,689
New Jersey.....	10,334	995	197	4,161	17,141	2,322	5,673	40,823	14,613	305	193	149	15,260
Pennsylvania.....	16,554	2,158	303	3,445	31,245	4,094	8,385	66,184	30,435	318	423	301	31,477
Philadelphia.....	6,370	1,137	1,650	5,542	3,952	1,559	4,127	24,337	12,774	176	1	24	12,975
Pittsburgh.....	4,210	663	2,051	4,846	4,141	1,177	2,512	19,600	8,142	144	62	243	8,591
Delaware.....	245	46	4	101	339	59	107	901	426		7	7	440
Maryland.....	1,095	97	25	188	2,843	362	523	5,133	1,762	20	24	70	1,876
Baltimore.....	1,187	173	339	743	1,014	516	661	4,633	2,237	47	2	44	2,330
Washington, D. C.....	1,879	146	188	700	1,392	733	910	5,948	2,070	27	12	160	2,269
Total Eastern States.....	92,516	9,660	16,243	62,800	104,143	22,335	59,997	367,694	178,053	2,941	2,443	2,079	185,516
Virginia.....	3,720	612	374	883	5,140	1,042	1,971	13,742	5,746	198	22	699	6,665
West Virginia.....	2,096	351	151	586	2,675	798	1,141	7,798	2,689	110	17	37	2,853
North Carolina.....	1,395	388	108	185	1,864	346	798	5,084	1,318	101	4	26	1,449
Charlotte.....	262	48	9	33	262	65	164	843	328				328
South Carolina.....	1,065	129	250	155	1,517	372	777	4,265	1,322	61	71	21	1,475
Georgia.....	2,959	249	428	861	2,634	797	1,989	9,917	3,970	133	66	36	4,205
Florida.....	1,836	198	102	610	1,493	273	1,184	5,696	1,398	108	4	167	1,727
Jacksonville.....	893	142	191	390	722	117	521	2,976	803	24	3	8	838
Alabama.....	2,912	779	169	694	2,469	915	1,770	9,708	3,757	212	59	66	4,094

*Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30 1930—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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Mississippi.....	1,271	295	78	264	1,241	531	738	4,413	1,202	236	78	47	1,563
Louisiana.....	1,657	333	296	761	799	582	913	5,341	2,383	143	3	11	2,540
Texas.....	8,318	652	567	2,132	2,797	2,281	4,258	21,005	9,992	1,408	35	249	11,684
Dallas.....	1,579	355	485	983	832	636	723	5,593	3,016	54	13	27	3,110
El Paso.....	446	60	49	135	200	84	218	1,192	520	24	13	12	569
Fort Worth.....	841	268	307	469	537	227	659	3,308	1,459	112	2	16	1,589
Galveston.....	246	45	125	77	486	105	120	1,204	410	6	-----	117	633
Houston.....	1,730	445	443	633	1,356	496	1,119	6,222	2,028	205	14	31	2,278
San Antonio.....	624	63	96	137	554	307	377	2,158	928	53	-----	29	1,010
Waco.....	204	19	31	167	294	71	152	878	299	9	-----	2	310
Arkansas.....	1,176	113	188	294	1,229	230	753	3,963	1,347	95	5	13	1,460
Kentucky.....	1,985	250	80	365	2,568	704	991	6,943	2,841	78	41	41	3,001
Louisville.....	938	497	416	337	760	250	543	3,711	1,473	22	92	1	1,589
Tennessee.....	2,851	360	456	604	3,361	920	1,640	10,192	3,719	115	5	78	3,917
Nashville.....	782	223	241	204	877	424	452	3,203	1,387	23	35	19	1,404
Total Southern States.....	41,786	6,874	5,620	11,899	36,657	12,553	23,966	139,355	54,335	3,591	582	1,743	60,251
Ohio.....	7,062	863	382	2,997	9,601	2,209	4,187	27,801	10,467	391	125	333	11,316
Cincinnati.....	897	181	261	594	637	377	322	3,269	2,285	54	-----	181	2,490
Columbus.....	876	79	267	590	341	119	959	3,231	1,151	57	9	6	1,223
Indiana.....	4,179	395	293	996	5,082	1,586	2,109	14,640	4,765	193	77	344	5,379
Indianapolis.....	944	21	298	470	467	406	363	2,989	1,613	14	5	13	1,645
Illinois.....	7,366	558	498	1,074	7,612	1,776	3,806	22,690	8,800	290	54	170	9,314
Chicago, Cent. Res.....	6,562	484	2,339	6,942	2,879	2,657	6,294	28,157	13,349	793	-----	23	14,165
Chicago, other Res.....	1,852	34	20	263	1,750	138	1,184	5,241	1,767	36	11	7	1,821
Peoria.....	400	9	91	75	408	153	250	1,386	824	11	-----	1	836
Michigan.....	6,291	602	458	3,736	8,194	2,479	5,744	27,604	8,811	505	77	508	9,901
Wisconsin.....	3,451	212	244	613	4,425	777	1,928	11,650	4,882	124	56	50	5,112
Milwaukee.....	2,276	283	473	1,034	1,379	416	1,710	7,671	3,490	71	-----	40	3,601
Minnesota.....	3,400	82	268	510	5,411	990	1,882	12,543	4,210	213	54	43	4,520
Minneapolis.....	2,504	575	1,093	1,017	1,570	726	1,666	9,151	2,894	375	10	88	3,367
St. Paul.....	1,125	97	355	901	825	346	729	4,378	1,971	50	15	1	2,037

Iowa.....	2,963	158	367	549	4,236	607	1,600	10,480	3,656	370	30	67	4,123
Des Moines.....	548	78	154	256	337	154	338	1,865	814	30	33	66	943
Sioux City.....	374	65	140	50	268	35	273	1,205	316	10	16	4	346
Missouri.....	1,556	157	141	462	1,291	393	866	4,866	1,547	72	52	25	1,696
Kansas City.....	1,578	170	778	865	225	326	748	4,690	2,161	91	8	10	2,270
St. Joseph.....	325	1	154	56	178	62	196	972	246	26	5	-----	277
St. Louis.....	2,600	211	649	1,988	1,506	834	1,164	8,952	3,949	210	21	31	4,211
Total Middle Western States.....	59,129	5,315	9,723	26,038	58,622	17,566	38,338	214,731	83,938	3,986	659	2,010	90,593
North Dakota.....	1,289	51	52	147	1,744	197	822	4,302	1,369	58	10	7	1,444
South Dakota.....	1,137	32	76	169	1,255	131	598	3,398	1,492	100	3	14	1,609
Nebraska.....	1,539	199	105	144	1,568	250	779	4,584	1,980	315	5	75	2,375
Lincoln.....	396	47	157	133	115	51	230	1,129	453	29	8	9	499
Omaha.....	1,302	179	508	447	540	182	1,123	4,281	1,455	120	26	16	1,617
Kansas.....	2,857	216	263	522	1,637	542	1,462	7,499	3,323	519	27	314	4,183
Topeka.....	249	20	81	133	52	26	140	701	269	25	-----	15	309
Wichita.....	451	28	168	96	264	95	317	1,419	755	67	-----	19	841
Montana.....	1,142	37	84	178	1,610	311	672	4,034	2,125	387	6	129	2,647
Wyoming.....	542	21	66	145	499	124	268	1,665	794	54	3	5	856
Colorado.....	1,708	139	134	269	1,562	587	857	5,256	1,814	339	87	49	2,289
Denver.....	1,663	52	296	758	1,485	427	845	5,546	1,887	81	24	20	2,012
New Mexico.....	526	29	23	120	332	129	316	1,475	784	119	7	18	928
Oklahoma.....	3,477	144	161	929	1,812	614	1,883	9,020	3,873	500	25	375	4,863
Oklahoma City.....	1,013	99	346	456	845	183	607	3,549	2,000	36	-----	16	2,052
Tulsa.....	1,462	196	323	1,083	448	375	1,149	5,036	1,782	95	-----	207	2,084
Total Western States.....	20,773	1,489	2,843	5,729	15,768	4,224	12,068	62,894	26,155	2,934	231	1,288	30,608
Washington.....	2,702	142	120	530	2,389	395	1,594	7,872	3,192	258	37	273	3,760
Seattle.....	1,732	21	348	493	832	230	794	4,450	2,307	40	1	292	2,640
Oregon.....	1,455	82	24	206	1,149	198	736	3,850	1,567	125	35	32	1,759
Portland.....	1,614	47	220	302	1,726	133	945	4,987	1,862	179	9	26	2,076
California.....	5,569	212	432	1,118	4,574	509	2,908	15,312	5,548	241	110	240	6,139
Los Angeles.....	10,323	143	731	1,905	14,168	674	5,880	33,824	11,663	77	-----	80	11,820
San Francisco.....	14,883	1,431	2,432	3,518	19,134	1,601	10,077	53,076	17,858	155	-----	18	18,031
Idaho.....	673	24	44	109	623	140	352	1,965	784	31	12	16	843
Utah.....	223	22	115	50	238	43	140	831	315	12	-----	4	331
Salt Lake City.....	412	26	163	148	311	71	228	1,364	636	28	8	2	674
Nevada.....	256	2	45	8	320	85	153	869	403	36	1	-----	440
Arizona.....	574	3	13	79	372	159	305	1,505	578	45	-----	235	858
Total Pacific States.....	40,406	2,155	4,692	8,466	45,836	4,238	24,112	129,905	46,713	1,227	213	1,218	49,371
Alaska—nonmember.....	72	-----	-----	14	59	12	41	198	141	9	-----	-----	150
The Territory of Hawaii—nonmember.....	469	55	14	167	529	82	348	1,664	597	3	-----	1	601
Total nonmember banks.....	541	55	14	181	588	94	389	1,862	738	12	-----	1	751
Total United States.....	276,089	27,671	42,119	128,719	287,184	66,123	171,161	999,066	428,275	15,680	7,195	8,746	459,896

[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 <sup>17</sup>	Dividends to capital and surplus <sup>17</sup>	Net addition to profits to capital <sup>17</sup>	Net addition to profits to capital and surplus <sup>17</sup>
									<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
Maine.....	266	664	94	1	24	1,049	1,239	981	13.31	6.65	16.81	8.40
New Hampshire.....	387	194	91	1	41	714	778	705	12.31	6.33	13.59	6.99
Vermont.....	349	293	38	-----	14	694	589	525	10.17	6.17	10.45	6.33
Massachusetts.....	2,625	2,019	372	2	953	5,971	3,485	4,134	13.59	6.92	11.45	5.83
Boston.....	3,530	10,199	439	24	2,394	16,586	5,196	13,832	16.69	9.59	6.27	3.60
Rhode Island.....	45	100	34	-----	4	183	908	487	10.77	4.75	20.09	8.86
Connecticut.....	646	762	242	-----	326	1,976	3,488	2,368	11.06	5.64	16.29	8.30
Total New England States.....	7,848	14,231	1,310	28	3,756	27,173	15,633	23,032	14.63	7.93	9.93	5.38
New York.....	3,072	6,590	980	-----	419	11,061	11,983	9,077	12.60	6.26	16.64	8.26
Brooklyn and Bronx.....	129	158	417	-----	18	722	<sup>18</sup> 326	259	3.89	2.30	<sup>18</sup> 4.90	<sup>18</sup> 2.89
Buffalo.....	23	54	6	-----	1	84	85	36	4.80	3.20	11.33	7.56
New York City.....	19,181	11,541	7,733	44	1,976	40,475	46,214	52,815	14.81	6.65	12.96	5.82
New Jersey.....	2,631	3,526	771	1	398	7,327	7,933	7,889	13.94	6.88	14.01	6.92
Pennsylvania.....	3,334	5,253	1,467	4	465	10,523	20,954	15,505	15.57	5.95	21.04	8.05
Philadelphia.....	1,871	493	243	-----	160	2,767	10,208	9,941	26.83	8.19	27.55	8.41
Pittsburgh.....	811	706	205	9	224	1,955	6,636	3,118	10.96	4.53	23.33	9.63
Delaware.....	6	58	13	-----	11	88	352	218	13.23	4.98	21.36	8.04
Maryland.....	256	399	26	-----	30	711	1,165	1,029	18.02	7.44	20.41	8.43
Baltimore.....	197	106	86	-----	70	459	1,441	1,441	19.47	9.74	25.28	12.64
Washington, D. C.....	299	65	93	-----	142	599	1,670	1,331	12.35	6.86	15.50	8.61
Total Eastern States.....	31,810	28,949	12,040	58	3,914	76,771	108,745	102,659	15.03	6.54	15.92	6.93
Virginia.....	1,825	384	180	-----	95	2,484	4,181	3,307	11.28	6.47	14.26	8.17
West Virginia.....	1,261	249	138	-----	99	1,747	1,106	1,541	11.09	6.17	7.96	4.43
North Carolina.....	870	29	42	-----	28	969	480	878	9.07	5.47	4.96	2.99
Charlotte.....	77	-----	8	-----	5	90	238	232	12.89	5.95	13.22	6.10
South Carolina.....	755	76	46	-----	138	1,015	460	826	10.75	6.38	7.90	4.69
Georgia.....	1,047	760	440	-----	319	2,566	1,639	2,652	13.67	7.72	8.45	4.77
Florida.....	2,718	628	98	-----	138	3,582	<sup>18</sup> 1,855	647	6.61	3.98	<sup>18</sup> 18.96	<sup>18</sup> 11.42
Jacksonville.....	601	83	53	-----	52	789	49	468	7.63	5.49	8.2	5.59
Alabama.....	1,746	176	118	7	194	2,241	1,853	1,891	10.35	5.91	10.14	5.79
Mississippi.....	738	109	50	1	112	1,010	553	573	10.48	5.97	10.11	5.76

Louisiana.....	719	114	147	-----	165	1,145	1,395	1,058	11.59	7.09	15.29	9.35
Texas.....	5,304	290	581	2	963	7,140	4,997	4,997	11.43	7.25	10.39	6.59
Dallas.....	481	113	63	-----	22	679	2,431	1,693	13.38	10.26	19.22	14.73
El Paso.....	135	57	2	-----	19	213	356	66	4.13	2.49	22.25	18.43
Fort Worth.....	549	34	75	-----	86	744	845	650	14.61	9.22	18.99	11.99
Galveston.....	81	13	46	-----	125	265	268	168	7.81	5.60	12.47	8.93
Houston.....	282	48	72	-----	63	465	1,813	861	9.16	5.43	19.29	11.44
San Antonio.....	407	15	77	-----	20	519	491	506	10.22	7.16	9.92	6.94
Waco.....	77	20	15	-----	11	182	178	166	10.06	7.87	10.79	8.44
Arkansas.....	584	64	68	-----	72	788	672	628	10.31	6.67	11.03	7.14
Kentucky.....	720	389	75	-----	157	1,341	1,060	1,540	11.55	6.53	12.45	7.04
Louisville.....	281	232	8	-----	32	553	1,036	1,011	18.38	9.40	18.84	9.64
Tennessee.....	1,219	161	217	-----	288	1,885	2,032	2,528	13.58	8.09	10.93	6.52
Nashville.....	296	136	38	-----	49	619	945	791	13.58	7.22	16.22	8.62
Total Southern States.....	22,773	4,189	2,657	10	3,252	32,881	27,370	29,463	11.40	6.85	10.59	6.36
Ohio.....	3,430	2,270	654	4	381	6,739	4,577	4,344	9.53	5.44	10.04	5.73
Cincinnati.....	348	249	79	-----	2	678	1,812	1,166	14.76	8.54	22.94	13.27
Columbus.....	360	104	39	-----	33	586	687	1,065	20.48	10.29	13.21	6.64
Indiana.....	1,781	775	443	-----	788	3,787	1,592	2,289	8.91	5.57	6.20	3.87
Indianapolis.....	629	92	2	-----	2	725	920	640	8.87	5.42	12.03	7.80
Illinois.....	3,533	1,009	514	-----	848	5,904	3,410	4,675	11.96	7.33	8.72	5.35
Chicago, Cent. Res.....	5,234	120	411	-----	237	6,002	8,163	6,991	12.77	7.37	14.91	8.00
Chicago, other Res.....	226	355	119	-----	49	749	1,072	906	11.25	7.58	13.32	8.96
Peoria.....	42	12	28	-----	5	87	749	758	24.06	11.31	23.78	11.18
Michigan.....	2,120	955	1,604	5	263	4,947	4,954	4,555	14.19	7.35	15.44	7.99
Wisconsin.....	924	626	396	-----	216	2,162	2,950	2,636	13.22	8.29	14.79	9.28
Milwaukee.....	450	133	82	1	116	782	2,819	1,519	11.51	7.22	21.36	13.39
Minnesota.....	1,099	397	181	-----	469	2,146	2,374	1,982	10.47	6.98	12.54	8.36
Minneapolis.....	503	33	865	-----	38	1,439	1,928	1,557	12.26	7.60	15.18	9.40
St. Paul.....	140	74	3	-----	10	227	1,810	1,082	15.80	9.33	26.42	15.60
Iowa.....	2,215	359	143	-----	768	3,480	643	976	5.85	4.00	3.86	2.63
Des Moines.....	427	227	50	-----	117	821	122	272	9.89	6.48	4.44	2.90
Sioux City.....	129	35	16	-----	22	202	144	69	3.37	2.49	7.02	5.19
Missouri.....	597	195	111	-----	106	1,009	687	604	6.88	4.70	7.83	5.35
Kansas City.....	274	149	98	-----	95	616	1,654	1,020	12.29	8.98	19.93	14.56
St. Joseph.....	130	163	5	-----	5	303	18 26	160	14.55	7.80	18 2.36	18 1.27
St. Louis.....	345	251	112	-----	71	779	3,432	4,063	23.83	17.26	20.13	14.58
Total Middle Western States.....	24,936	8,583	5,955	10	4,636	44,120	46,473	43,329	12.12	7.34	13.00	7.87
North Dakota.....	566	93	73	7	79	818	626	485	8.53	6.09	11.39	7.86
South Dakota.....	498	125	39	-----	102	764	845	497	10.39	7.01	17.66	11.92
Nebraska.....	954	156	70	-----	278	1,458	917	771	9.28	6.17	11.04	7.34
Lincoln.....	123	46	55	-----	16	240	259	175	11.29	8.18	16.71	12.10
Omaha.....	353	269	105	100	176	1,003	614	751	15.02	10.01	12.28	8.19
Kansas.....	1,568	231	252	1	381	2,433	1,750	1,577	11.41	7.69	12.66	8.53
Topeka.....	71	1	5	-----	15	92	217	132	9.78	7.37	16.07	12.12
Wichita.....	142	51	171	-----	11	375	466	232	9.67	6.27	19.42	12.59

<sup>17</sup> Capital and surplus as of June 30, 1930.<sup>18</sup> Deficit.



Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1930—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
Montana.....	933	94	206	-----	68	1,301	1,346	827	Per cent 16.59	Per cent 10.27	Per cent 27.00	Per cent 16.72
Wyoming.....	255	81	59	-----	26	421	435	313	13.79	7.89	19.16	10.97
Colorado.....	585	280	161	-----	198	1,524	765	776	10.63	6.62	10.48	6.52
Denver.....	419	274	105	-----	82	880	1,132	855	16.13	8.26	21.36	10.94
New Mexico.....	274	63	60	1	34	432	496	334	17.49	11.32	25.97	16.81
Oklahoma.....	1,244	207	535	-----	398	2,384	2,479	2,174	16.44	11.98	18.75	13.66
Oklahoma City.....	234	59	68	-----	45	406	1,646	1,645	22.53	18.65	22.55	18.66
Tulsa.....	422	77	65	-----	182	746	1,338	548	9.21	6.37	22.49	15.56
Total Western States.....	8,941	2,107	2,029	109	2,091	15,277	15,331	12,092	13.30	8.90	16.86	11.29
Washington.....	950	470	197	-----	96	1,713	2,047	1,501	12.20	8.63	16.64	11.78
Seattle.....	153	73	91	-----	35	352	2,288	3,371	24.43	19.58	16.63	13.29
Oregon.....	553	151	103	2	118	927	832	658	10.25	6.84	12.96	8.65
Portland.....	319	172	119	4	384	998	1,078	941	13.30	9.02	15.24	10.34
California.....	1,209	704	492	-----	432	2,837	3,182	2,283	8.84	6.00	12.32	8.37
Los Angeles.....	449	449	1,340	-----	229	2,497	9,353	7,108	16.92	9.96	22.27	13.11
San Francisco.....	2,767	935	2,256	47	158	6,163	11,868	8,998	11.78	6.62	15.59	8.76
Idaho.....	323	49	45	-----	43	463	380	260	9.72	6.91	14.21	10.10
Utah.....	70	23	10	-----	20	123	208	139	11.58	8.26	17.33	12.36
Salt Lake City.....	117	142	25	-----	21	305	369	256	12.19	8.10	17.57	11.68
Nevada.....	170	44	39	-----	33	286	154	94	6.27	4.34	10.27	7.11
Arizona.....	292	27	49	-----	156	524	334	189	9.69	5.82	17.13	10.28
Total Pacific States.....	7,432	3,299	4,769	53	1,725	17,278	32,093	25,768	13.35	8.22	16.63	10.24
Alaska—nonmember.....	44	1	13	-----	1	59	91	52	18.91	11.50	33.09	20.13
The Territory of Hawaii—nonmember.....	33	12	30	-----	1	76	525	634	20.13	12.60	16.67	10.44
Total nonmember banks.....	77	13	43	-----	2	135	616	686	20.03	12.51	17.99	11.24
Total United States.....	103,817	61,371	28,803	268	19,376	213,635	246,261	237,029	13.59	7.11	14.12	7.38

*Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, year ended June 30, 1930*

[In thousands of dollars]

	District No. 1 (365 banks)	District No. 2 (764 banks)	District No. 3 (672 banks)	District No. 4 (682 banks)	District No. 5 (446 banks)	District No. 6 (357 banks)	District No. 7 (900 banks)	District No. 8 (450 banks)	District No. 9 (619 banks)	District No. 10 (870 banks)	District No. 11 (640 banks)	District No. 12 (482 banks)	Non- member banks (5 banks)	Grand total (7,252 banks) <sup>1</sup>
Capital.....	154,137	481,717	123,950	125,385	82,723	81,595	200,905	65,085	61,210	85,477	86,088	192,327	3,425	1,743,974
Surplus.....	129,487	557,309	120,872	139,937	68,125	57,665	137,036	37,965	34,223	41,312	45,405	120,046	2,057	1,591,339
Capital and surplus.....	283,624	1,039,026	344,822	265,322	150,848	139,160	337,941	103,000	95,433	126,789	131,493	312,373	5,482	3,335,313
Gross earnings:														
Interest and discount on loans.....	75,835	202,060	72,401	68,744	46,082	43,251	115,141	34,530	36,361	51,709	47,342	108,780	1,622	903,858
Interest (including dividends) on invest- ments.....	24,126	79,322	30,441	31,338	10,278	8,484	28,822	10,727	15,087	16,957	8,421	34,580	459	299,042
Interest on balances with other banks.....	1,451	1,501	1,196	1,947	1,156	1,450	3,150	1,093	1,595	2,832	2,205	3,490	74	23,140
Domestic exchange and collection charges.....	644	4,544	601	597	868	1,745	2,108	796	1,953	1,395	1,595	1,400	110	18,256
Foreign exchange departments.....	537	7,232	806	318	55	403	1,466	75	122	15	183	2,306	17	13,535
Commissions and earnings from insur- ance premiums and the negotiation of real-estate loans.....		29	4	7	5	5	215	33	402	71	8	86	3	868
Trust departments.....	2,295	8,959	1,099	1,265	738	563	1,930	401	188	802	297	4,228	-----	22,765
Profits on securities sold.....	4,768	13,828	3,971	5,313	924	800	2,724	1,373	900	630	520	5,975	7	41,733
Other earnings.....	7,899	33,877	4,149	6,824	3,507	4,866	12,123	2,349	2,523	5,832	4,956	14,931	308	104,144
Total.....	117,455	351,332	114,668	116,353	63,613	61,567	167,679	51,377	59,131	80,243	65,527	175,776	2,600	1,427,341
Expenses paid:														
Salaries and wages.....	20,280	59,131	19,793	20,299	12,514	13,462	32,907	10,675	12,046	19,048	15,218	40,175	541	276,089
Interest and discount on borrowed money.....	2,026	4,987	3,177	2,491	1,888	2,339	2,465	1,622	924	1,534	2,010	2,153	55	27,671
Interest on bank deposits.....	2,955	11,690	1,859	3,149	1,408	1,616	4,953	1,943	2,001	3,594	2,248	4,689	14	42,119
Interest on demand deposits.....	13,344	46,558	8,695	10,664	3,411	3,895	15,332	3,835	3,148	6,133	5,094	8,429	181	128,719
Interest on time deposits.....	24,793	56,438	27,042	28,669	16,326	12,269	31,027	10,391	14,629	11,621	7,787	45,604	588	287,184
Taxes.....	4,871	13,337	5,143	5,743	4,120	3,880	9,819	3,245	3,145	3,988	4,555	4,183	94	66,123
Other expenses.....	11,872	41,946	10,899	11,673	6,839	8,107	23,432	5,542	7,221	10,864	8,366	24,011	389	171,161
Total.....	80,141	234,087	76,608	82,688	46,506	45,568	119,935	37,253	43,114	56,782	45,278	120,244	1,862	999,066

<sup>1</sup> Includes nonmember banks of Alaska and the Territory of Hawaii.

[In thousands of dollars]

	District No. 1 (365 banks)	District No. 2 (764 banks)	District No. 3 (672 banks)	District No. 4 (682 banks)	District No. 5 (446 banks)	District No. 6 (357 banks)	District No. 7 (900 banks)	District No. 8 (450 banks)	District No. 9 (619 banks)	District No. 10 (870 banks)	District No. 11 (640 banks)	District No. 12 (482 banks)	Non- member banks (5 banks)	Grand total (7,252 banks)
Net earnings.....	37,314	117,265	38,060	33,665	17,107	15,999	47,744	14,124	16,017	23,461	20,249	46,532	738	428,275
Recoveries on charged-off assets:														
Loans and discounts.....	973	2,137	468	823	553	731	2,322	708	1,243	2,462	2,042	1,206	12	15,680
Bonds, securities, etc.....	2,984	1,935	373	349	151	178	281	308	116	227	80	213	-----	7,195
All other.....	407	1,181	359	839	1,029	378	1,196	147	349	1,130	743	987	1	8,746
Total.....	41,678	122,518	39,260	35,676	18,840	17,286	51,543	15,287	17,725	27,280	23,114	48,938	751	459,896
Losses and depreciation charged off:														
On loans and discounts.....	7,807	24,234	4,913	6,587	5,475	8,034	16,402	3,356	4,254	7,279	8,230	7,169	77	103,817
On bonds, securities, etc.....	13,853	21,668	4,521	5,534	1,271	2,022	4,038	1,321	971	2,137	738	3,284	13	61,371
On banking house, furniture and fixtures.....	1,258	9,852	1,199	1,694	592	1,041	3,496	552	1,492	1,813	1,006	4,765	43	28,803
On foreign exchange.....	28	44	1	17	-----	8	6	-----	7	101	3	53	-----	268
Other losses.....	3,499	2,992	574	874	604	1,045	2,931	869	942	1,940	1,524	1,580	2	19,376
Total.....	26,445	58,790	11,208	14,706	7,942	12,150	26,873	6,098	7,666	13,270	11,501	16,851	135	213,635
Net addition to profits.....	15,233	63,728	28,052	20,970	10,898	5,136	24,670	9,189	10,059	14,010	11,613	32,087	616	246,261
Total dividends declared.....	22,710	68,244	22,603	16,001	10,198	8,999	23,483	10,070	7,267	11,434	9,595	25,739	686	237,029
Ratios:														
Dividends to capital <sup>1</sup> .....per cent..	14.73	14.17	18.24	12.76	12.33	11.03	11.69	15.48	11.87	13.38	11.15	13.38	20.03	13.59
Dividends to capital and surplus <sup>1</sup> .....do.....	8.01	6.57	6.55	6.03	6.76	6.47	6.95	9.78	7.61	9.02	7.30	8.24	12.51	7.11
Net addition to profits to capital <sup>1</sup> .....do.....	9.88	13.23	22.63	16.72	13.17	6.29	12.28	14.13	16.43	16.39	13.49	16.68	17.99	14.12
Net addition to profits to capital and surplus <sup>2</sup> .....per cent..	5.37	6.13	8.14	7.90	7.22	3.69	7.30	8.92	10.54	11.05	8.83	10.27	11.24	7.38

<sup>1</sup>Capital and surplus as of June 30, 1930.

*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 1930, inclusive*

(In thousands of dollars)

Year ended June 30—	United States 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.....	3,176,314	1,875,609	5,051,923	11,010,206	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	3,372,985	5,842,253	13,417,674	23,783	98,605	.41	.70
1927.....	2,596,178	3,797,040	6,393,218	13,955,696	27,579	86,512	.43	.62
1928.....	2,891,167	4,256,281	7,147,448	15,144,995	29,191	92,106	.41	.61
1929.....	2,803,860	3,852,675	6,656,535	14,801,130	43,458	86,815	.65	.59
1930.....	2,753,941	4,134,230	6,888,171	14,887,752	61,371	103,817	.89	.70

*Number of national banks, capital, surplus, net addition to profits, dividends, and ratios, years ended June 30, 1914 to 1930*

(In thousands of dollars)

Year ended June 30—	Number of banks	Capital	Surplus	Net addition to profits	Divi- dends	Ratios			
						Divi- dends to capi- tal	Divi- dends to capital and surplus	Net addition to profits	
								To capi- tal	To capi- tal and surplus
						<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
1914.....	7,453	1,063,978	714,117	149,270	120,947	11.37	6.80	14.03	8.39
1915.....	7,560	1,068,577	726,620	127,095	113,707	10.63	6.33	11.89	7.06
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	1,070,600	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	165,063	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
1929.....	7,536	1,627,375	1,479,052	301,804	222,672	13.68	7.17	18.55	9.72
1930.....	7,252	1,743,974	1,591,339	246,261	237,029	13.59	7.11	14.12	7.38

**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 national banks in reserve cities and States on December 31, 1929, classified according to capital stock, with 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, 1929*

[In thousands of dollars]

	Number of banks	Loans and discounts <sup>1</sup>	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
Capital of less than \$50,000.....	2, 050	424, 952	254, 958	851, 126	54, 837	51, 399	695, 210
Capital of \$50,000 but less than \$200,000.....	3, 968	2, 652, 332	1, 665, 954	5, 243, 903	319, 977	385, 892	4, 189, 182
Capital of \$200,000 but less than \$500,000.....	900	2, 017, 589	1, 060, 931	3, 776, 509	225, 857	275, 436	3, 025, 134
Capital of \$500,000 but less than \$1,000,000.....	261	1, 268, 078	561, 429	2, 304, 687	144, 105	163, 502	1, 843, 327
Capital of \$1,000,000 but less than \$5,000,000.....	192	2, 912, 181	943, 814	5, 174, 924	313, 472	353, 391	4, 156, 098
Capital of \$5,000,000 but less than \$25,000,000.....	30	2, 481, 640	980, 767	4, 836, 224	244, 950	370, 080	3, 740, 235
Capital of \$25,000,000 but less than \$50,000,000.....	4	1, 209, 722	247, 493	2, 145, 377	134, 275	123, 433	1, 684, 145
Capital of \$50,000,000 or more.....	3	2, 193, 733	742, 497	4, 649, 733	265, 000	322, 286	3, 440, 162
Total United States.....	7, 408	15, 160, 227	6, 457, 843	28, 882, 483	1, 704, 473	2, 045, 419	22, 773, 493

<sup>1</sup> Includes overdrafts.**NATIONAL BANK EXAMINERS**

The following is a list of the examiners in the service on November 1, 1930:

**CHIEF NATIONAL BANK EXAMINER**

FOLGER, W. P., Office Comptroller of the Currency, Washington, D. C.

**ASSISTANT CHIEF NATIONAL BANK EXAMINERS**

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

CROSSEN, G. W.

SMITH, C. F.

HODGSON, R. M.

WILSON, C. F.

McBRYDE, W. W.

**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	Roberts, L. K.....	525 Federal Reserve Bank Building, New York, N. Y.
3	Newnham, Stephen L....	1500 Walnut Street, room 1503, Philadelphia, Pa.
4	Taylor, William.....	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Chorpening, I. I.....	National Metropolitan Bank Building, Washington, D. C.
6	Robb, Ellis D.....	717 First National Bank Building, Atlanta, Ga.
7	Leyburn, A. P.....	164 West Jackson Boulevard, room 1209, Chicago, Ill.
8	Neill, Robert.....	1310 Federal Commerce Trust Building, St. Louis, Mo.
9	Madland, L. L.....	1334 First National Soo Line Building, Minneapolis, Minn.
10	Wright, Irwin D.....	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Collier, Richard H.....	1706 Republic Bank Building, Dallas, Tex.
12	Harris, Thomas E.....	155 Montgomery Street, room 1103, San Francisco, Calif.

## NATIONAL BANK EXAMINERS

F. R. Dist. No.	Name	Address
10	Allen, E. F.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
5	Amrhein, Joseph A.-----	203 Grace-Broad Arcade Building, Richmond, Va.
9	Anderson, O. A.-----	No. 9 Midland National Bank Building, Billings, Mont.
2	Ashwood, Cecil.-----	Statler Hotel, Buffalo, N. Y.
4	Austin, James W.-----	705 Federal Reserve Bank Building, Cleveland, Ohio.
5	Bailey, J. L.-----	National Metropolitan Bank Building, Washington, D. C.
3	Baker, W. B.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
12	Baldrige, W. H.-----	522 Central Building, Seattle, Wash.
6	Basham, A. A.-----	Post-office box 940, Knoxville, Tenn.
7	Baty, M. R.-----	164 West Jackson Boulevard, Chicago, Ill.
7	Baugh, G. W.-----	1016 Twenty-eighth Street, Sioux City, Iowa.
2	Beaton, Otis W.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Becker, E. J., jr.-----	Post-office box 186, Clinton, Okla.
10	Bishop, R. O.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
2	Black, H. W.-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Bleakley, B. J.-----	Post-office box 44, Greensburg, Pa.
3	Boysen, Alfred.-----	Post-office building, Wilkes-Barre, Pa.
7	Burk, Lysle S.-----	307 Federal Building, Des Moines, Iowa.
10	Burt, Ross M.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
6	Byrne, James J.-----	Post-office box 741, Montgomery, Ala.
	Carter, Aubrey B. (U)---	Room 348, Treasury Department, Washington, D. C.
4	Clarke, A. A.-----	Post-office box 122, Lima, 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.-----	155 Montgomery Street, room 1103, San Francisco, Calif.
12	Cooke, A. J.-----	638 H. W. Hellman Building, Los Angeles, Calif.
6	Cunningham, F. F.-----	Post-office box 1175, Lakeland, Fla.
7	Cutler, W. A.-----	Post-office box 272, Decatur, Ill.
5	Dalton, John W.-----	Post-office box 958, Charlotte, N. C.
3	Davenport, H. B.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
2	DeBaun, Claude.-----	Post-office box 442, Utica, N. Y.
2	Detlefsen, E. O.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	Dolan, Reed.-----	Post-office box 442, Albany, Ga.
12	Donahue, C. A.-----	638 H. W. Hellman Building, Los Angeles, Calif.
10	Donahue, W. H.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Donovan, Leo D.-----	Hotel Keenan, Fort Wayne, Ind.
1	Dooley, Thomas E.-----	273 Grand View Terrace, Hartford, Conn.
2	Douglas, A. M.-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Dresler, H. B.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
7	Dye, Sam W.-----	326 Central Building, Peoria, Ill.
8	Elkins, Lewis R.-----	214 Federal Building, Evansville, Ind.

See footnotes at end of table

## NATIONAL BANK EXAMINERS—Continued

F. R. Dist. No.	Name	Address
11	Embry, Jacob .....	1706 Republic Bank Building, Dallas, Tex.
6	Evans, Clyde J. ....	Post-office box 822, Nashville, Tenn.
4	Faris, A. B. ....	Post-office box 506, Richmond, Ky.
3	Finney, R. Gordon .....	Post-office box 61, Lancaster, Pa.
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. ....	205 Governor Street, Providence, R. I.
7	French, H. S. ....	164 West Jackson Boulevard, room 1209, Chicago, Ill.
7	Fuller, Harry R. ....	Post-office box 592, Indianapolis, Ind.
4	Fulton, Ira J. ....	715 Federal Reserve Bank Building, Cleveland, Ohio.
10	Funsten, J. B. ....	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Funsten, W. P. ....	638 H. W. Hellman Building, Los Angeles, Calif.
4	Gaskell, George R. ....	Post-office box 14, Mansfield, Ohio.
9	Gentry, James H. ....	103½ Fourth Street, Bismarck, N. Dak.
11	Gilbert, H. B. ....	Post-office box 1062, Austin, Tex.
12	Glazier, Charles A. ....	326 Yates Building, Boise, Idaho.
	Goodhart, R. W. (Rec) ..	c/o Division Insolvent National Banks, Office Comptroller Currency, Treasury Depart- ment, Washington, D. C.
12	Gray, W. M. (JG) .....	514 Post-office Building, Portland, Oreg.
1	Green, A. W. ....	Federal Reserve Bank Building, Boston, Mass.
8	Harrison, H. G. ....	601 West Oak Street, Carbondale, Ill.
3	Hartman, Charles H. ....	1500 Walnut Street, room 1501, Philadelphia, Pa.
4	Hausechild, L. P. ....	Post-office box 473, New Castle, Pa.
11	Hawkins, J. W. ....	Post-office box 1471, Abilene, Tex.
11	Hedrick, G. C. ....	c/o Federal Reserve Bank, Houston, Tex.
8	Hooker, Robert K. ....	1310 Federal Commerce Trust Building, St. Louis, Mo.
12	Hooper, Marshall .....	c/o Travelers Hotel, Sacramento, Calif.
7	Hopkins, R. L. ....	164 West Jackson Boulevard, room 1209, Chicago, Ill.
11	Horton, B. E. ....	1319 Thirteenth Avenue, Corsicana, Tex.
2	Hotchkin, Paul I. ....	326 Ten Eyck Street, Watertown, N. Y.
9	Huck, William F. ....	1334 First National Soo Line Building, Min- neapolis, Minn.
1	Hurley, Michael J. ....	Federal Reserve Bank Building, Boston, Mass.
11	Hutt, William E. ....	Sherman, Tex.
7	Joseph, Edward M. ....	5456 Cornell Avenue, Apartment 2-D, Chi- cago, Ill.
5	Kane, Thomas F. ....	National Metropolitan Bank Building, Wash- ington, D. C.
8	Kane, W. W. ....	5381 Pershing Avenue, St. Louis, Mo.
3	Ketner, John H. ....	406 Carsonia Avenue, Pennside, Reading, Pa.
	Keyes, Paul C. (Rec) ..	c/o Division Insolvent National Banks, Office Comptroller Currency, Treasury Department, Washington, D. C.
7	Laird, H. A. ....	309 Federal Building, Des Moines, Iowa.
11	Lamb, Ernest .....	Post-office box 337, Fort Worth, Tex.
12	Lamm, R. Foster .....	638 H. W. Hellman Building, Los Angeles, Calif.
6	Lammond, W. M. ....	Post-office box 1364, New Orleans, La.
4	Lanum, Harry L. ....	Post-office box 463, Columbus, Ohio.

See footnotes at end of table.

## NATIONAL BANK EXAMINERS—Continued

F. R. Dist. No.	Name	Address
7	Laufer, H. E.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
4	Laycock, W. C.-----	General delivery, Somerset, Pa.
8	Lilly, John F.-----	c/o La Fayette Hotel, Little Rock, Ark.
12	Linden, C. C.-----	403 Empire State Building, Spokane, Wash.
1	Logan, J. M.-----	Federal Reserve Bank Building, Boston, Mass.
2	Lorang, P. J.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	Luiken, John B.-----	823 Comer Building, Birmingham, Ala.
2	Luscombe, A. P.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Lyon, C. W.-----	Post-office box 508, Norfolk, Nebr.
	Lyons, Gibbs (U)-----	c/o Division Insolvent National Banks, Office Comptroller of Currency, Treasury Depart- ment, Washington, D. C.
1	McCall, W. P.-----	Federal Reserve Bank Building, Boston, Mass.
2	McCans, A. B.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	McClain, J. S.-----	717 First National Bank Building, Atlanta, Ga.
12	McCoy, Thos. P.-----	155 Montgomery Street, room 1103, San Francisco, Calif.
3	McGinnis, F. J.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
9	McLaren, D. D.-----	No. 14 Magill Block, Fargo, N. Dak.
12	McLean, C. H.-----	638 H. W. Hellman Building, Los Angeles, Calif.
5	McMullan, J. R.-----	National Metropolitan Bank Building, Wash- ington, D. C.
2	Machleid, C. J.-----	184 Atlantic Avenue, Lynbrook, N. Y.
10	Male, W. N.-----	506 California Building, Denver, Colo.
8	Mann, Stuart H.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
3	Medill, George L.-----	Post-office box 32, Altoona, Pa.
10	Miller, P. V.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
8	Mooney, Russell E.-----	Post-office box 1092, Louisville, Ky.
12	Morgan, C. E.-----	522 Central Building, Seattle, Wash.
3	Morgan, William M.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
5	Motter, Charles W.-----	Post-office box 332, Raleigh, N. C.
1	Murphy, Daniel F.-----	31 Albion Street, Melrose Highlands, Mass.
10	Nelson, F. S.-----	202 Federal Building, Grand Island, Nebr.
9	Nelson, Nels.-----	1334 First National Soo Line Building, Min- neapolis, Minn.
4	Norman, Louis A.-----	Post-office box 621, Cincinnati, Ohio.
9	O'Brien, E. J.-----	201 Security National Bank Building, Sioux Falls, S. Dak.
5	Ockershausen, F. C.-----	Post-office box 1162, Columbia, S. C.
2	O'Connor, T. J.-----	Hotel Syracuse, Syracuse, N. Y.
12	Palmer, R. E. A.-----	327 Post-office Building, Pocatello, Idaho.
1	Parker, Edw. F.-----	Federal Reserve Bank Building, Boston, Mass.
2	Penn, D. V.-----	525 Federal Reserve Bank Building, New York, N. Y.
2	Petersen, F. R.-----	Do.
11	Pierce, W. W.-----	Post-office box 1223, Shreveport, La.
2	Pole, J. H.-----	525 Federal Reserve Bank Building, New York, N. Y.
12	Price, A. E.-----	155 Montgomery Street, room 1103, San Francisco, Calif.

See footnotes at end of table.



## NATIONAL BANK EXAMINERS—Continued

F. R. Dist. No.	Name	Address
2	Prickett, Karl E.....	525 Federal Reserve Bank Building, New York, N. Y.
7	Quinn, Henry F.....	Post-office box 78, Grand Rapids, Mich.
10	Rafter, Charles T.....	Post-office box 296, Salina, Kans.
5	Ramsdell, P. C.....	National Metropolitan Bank Building, Wash- ington, D. C.
3	Ransom, F. T.....	1500 Walnut Street, room 1503, Philadelphia, Pa.
7	Regan, William A.....	164 West Jackson Boulevard, room 1209, Chicago, Ill.
7	Reimers, D. H.....	164 West Jackson Boulevard, Chicago, Ill.
2	Rial, Ben P.....	525 Federal Reserve Bank Building, New York, N. Y.
2	Robinson, H. P.....	Do.
10	Roetzel, G. F.....	Post-office box 1091, Oklahoma City, Okla.
11	Roots, J. O.....	Post-office box 1062, Austin, Tex.
10	Ross, M. A.....	800 Federal Reserve Bank Building, Kansas City, Mo.
4	Rossman, Richard.....	Post-office box 1058, Pittsburgh, Pa.
12	Rummel, John T.....	155 Montgomery Street, room 1103, San Fran- cisco, Calif.
1	Ryan, Frank J.....	Federal Reserve Bank Building, Boston, Mass.
7	Sanders, J. L.....	Post-office box 592, Indianapolis, Ind.
11	Sandlin, W. A.....	1706 Republic Bank Building, Dallas, Tex.
7	Schechter, W. J.....	405 Federal Reserve Bank Building, Detroit, Mich.
	Schofield, John W. (U)...	1539 Hayworth Avenue, Hollywood, Calif.
5	Seabury, R. M.....	Post-office box 920, Clarksburg, W. Va.
9	Sedlacek, L. H.....	1334 First National Soo Line Building, Min- neapolis, Minn.
9	Sevison, Henry.....	309 Torrey Building, Duluth, Minn.
12	Shapirer, Leo.....	155 Montgomery Street, room 1103, San Fran- cisco, Calif.
2	Shea, L. A.....	525 Federal Reserve Bank Building, New York, N. Y.
2	Sheehan, W. F.....	Do.
2	Shroyer, R. R.....	Do.
11	Sibley, W. L.....	Post-office box 1584, Waco, Tex.
3	Siebert, J. H.....	Post-office box 491, Williamsport, Pa.
4	Sims, M. H.....	Post-office box 1058, Pittsburgh, Pa.
4	Smith, E. T.....	715 Federal Reserve Bank Building, Cleveland, Ohio.
3	Smith, George F.....	Post-office box 981, Harrisburg, Pa.
4	Smith, George H.....	Apartment 702-A, Penn Albert Hotel, Greens- burg, Pa.
3	Snyder, Vernon G.....	Post-office box 231, Sunbury, Pa.
12	Spendrup, Max V.....	638 H. W. Hellman Building, Los Angeles, Calif.
8	Spires, John D.....	1310 Federal Commerce Trust Building, St. Louis, Mo.
9	Stevens, L. T.....	4929 Pleasant Avenue South, Minneapolis, Minn.
	Stewart, Adelia M.....	Room 217, Office of Comptroller of Currency, Treasury Department, Washington, D. C.
5	Stewart, Charles A.....	Post-office box 97, East Falls Church, Va.
2	Stewart, H. E.....	525 Federal Reserve Bank Building, New York, N. Y.
12	Stobie, Charles A.....	Post-office box 313, Honolulu, Hawaii.
5	Stokes, H. F.....	Post-office box 1185, Huntington, W. Va.
3	Stover, L. W.....	7040 Ruskin Lane, Philadelphia, Pa.

See footnotes at end of table.

## NATIONAL BANK EXAMINERS—Continued

F. R. Dist. No.	Name	Address
7	Stuart, Robert K.-----	906 Michigan Avenue, Evanston, Ill.
4	Swensen, Loren T.-----	75 Forest Drive, Painesville, Ohio.
12	Taylor, O. C.-----	638 H. W. Hellman Building, Los Angeles, Calif.
5	Taylor, W. M.-----	National Metropolitan Bank Building, Wash- ington, D. C.
12	Tolton, A. F.-----	1107-A Mattei Building, Fresno, Calif.
9	Van Brunt, L. J.-----	1716 St. Anthony Avenue, St. Paul, Minn.
9	Von Birgelen, F. M.-----	1334 First National Soo Line Building, Min- neapolis, Minn.
12	Waldron, W. J.-----	638 H. W. Hellman Building, Los Angeles, Calif.
7	Walker, Harry W.-----	Hotel Witter, Wisconsin Rapids, Wis.
7	Ward, M. M.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
2	Watts, John L.-----	525 Federal Reserve Bank Building, New York, N. Y.
11	Whitehurst, W. M.-----	Post-office box 1224, Amarillo, Tex.
12	Wilde, Max C.-----	514 Post-office Building, Portland, Oreg.
10	Williams, E. L.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Williams, T. B.-----	638 H. W. Hellman Building, Los Angeles, Calif.
2	Wilson, E. B.-----	Post-office box 607, Albany, N. Y.
7	Wilson, G. R.-----	Post-office box 589, Danville, Ill.
4	Wilson, Verne J.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
11	Witt, G. T.-----	504 Greenville Exchange National Bank Build- ing, Greenville, Tex.
5	Wood, D. R.-----	Pulaski National Bank Building, Pulaski, Va.
8	Woodside, Hal.-----	1248 Washington Avenue, Springfield, Mo.
9	Wray, Harold L.-----	1334 First National Soo Line Building, Min- neapolis, Minn.
12	Wright, E. M.-----	514 Post-office Building, Portland, Oreg.
8	Young, William R.-----	407 First National Bank Building, Memphis, Tenn.

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

(JG) = National bank examiner, junior grade.

(U) = Unassigned.

### CONVICTIONS OF NATIONAL BANK OFFICERS AND OTHERS FOR VIOLATIONS OF THE NATIONAL BANKING LAWS DURING THE YEAR ENDED OCTOBER 31, 1930

Information furnished by the Department of Justice relative to convictions during the year ended October 31, 1930, of officers and employees of national banks, and others, for violations of the national banking laws, is shown in the statement following.

*Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1930*

84

REPORT OF THE COMPTROLLER OF THE CURRENCY

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Albright, K. F.....	Cashier.....	First National Bank, Littlefield, Tex.....	False entry.....	3 years.....	June 18, 1930
Alden, Howard C.....	do.....	Tanners National Bank, Woburn, Mass.....	Misapplication.....	1 year and 1 day, probation 2 years.	Apr. 28, 1930
Angrove, William J.....	Teller.....	Whitestown National Bank, Whitesboro, N. Y.....	Abstraction.....	1 year and 1 day.....	(1)
Anthony, T. A.....	President.....	First National Bank, Wausa, Nebr.....	False entries, misapplication, abstraction.....	\$500 fine.....	Jan. 23, 1930
Arnold, Otho W.....	Teller.....	Citizens National Trust & Savings Bank, Los Angeles, Calif.....	Abstraction.....	3 years, sentence suspended 5 years.	July 7, 1930
Arthur, Lawrence A.....	Paying teller.....	Federal National Bank, Boston, Mass.....	Embezzlement.....	7 years.....	Mar. 25, 1930
Astle, J. G.....	Manager, Echo Park Sunset branch.....	Citizens National Bank, Los Angeles, Calif.....	Embezzlement and false entries.....	3 years, probation.....	May 19, 1930
Bachman, Louis.....	Bookkeeper, Peoples Homestead branch, Brooklyn.....	National City Bank, New York, N. Y.....	Misapplication and false entries.....	2 years, suspended.....	(1)
Becker, Arthur O.....	Teller, Broadway office at Los Angeles.....	Bank of Italy National Trust & Savings Association, San Francisco, Calif.....	Embezzlement and false entries.....	2 years, probation 5 years.....	Apr. 14, 1930
Benton, Harry T.....	President.....	First National Bank, Seale, Ala.....	False entry.....	5 years, probation.....	Oct. 27, 1930
Blanchard, M. C.....	Vice president.....	First National Bank, Holtville, Calif.....	False entries.....	6 months, 2 years probation.....	Aug. 15, 1930
Blodgett, Robert M.....	Bookkeeper, Long Beach branch.....	Los Angeles First National Trust & Savings Bank, Los Angeles, Calif.....	do.....	3 years, probation.....	(1)
Boesch, F. W.....	Cashier.....	First National Bank, Amboy, Minn.....	False entry.....	\$1,000 fine and sentence suspended as to imprisonment.	Mar. 4, 1930
Bugg, William L.....	Teller.....	United States National Bank, San Diego, Calif.....	Embezzlement and false entries.....	6 months, probation.....	(1)
Burroughs, E. W.....	do.....	Atlantic National Bank, Jacksonville, Fla.....	Misapplication.....	1 year and 1 day.....	Feb. 4, 1930
Burt, jr., Oscar J.....		National Shawmut Bank, Boston, Mass.....	Aider and abettor.....	4 months.....	Apr. 14, 1930
Butt, Henry J.....	Bookkeeper, Peoples Homestead branch, Brooklyn.....	National City Bank, New York, N. Y.....	Misapplication.....	2 years, suspended.....	(1)
Campbell, Earl.....	Assistant bookkeeping department.....	Eighth National Bank, Philadelphia, Pa.....	Misappropriation.....	3 months.....	Mar. 11, 1930
Caruth, R. T.....	Cashier.....	First National Bank, Coalville, Utah.....	Embezzlement.....	15 months.....	Jan. 18, 1930
Casey, William J.....		Daly City branch, Bank of Italy Trust & Savings Association, Los Angeles, Calif.....	Aider and abettor.....	8 years.....	Sept. 20, 1930
Chispeta, Ermino.....	Bookkeeper, Yreka branch.....	Bank of Italy National Trust & Savings Association, San Francisco, Calif.....	False entries.....	2 years.....	Feb. 28, 1930
Clark, Harold J.....	Cashier.....	Blackwell National Bank, Blackwell, Okla.....	(1).....	\$1,500 fine and 18 months, probation.....	Jan. 8, 1930
Clark, Herbert.....	Messenger.....	Second National Bank, New Haven, Conn.....	Embezzlement.....	1 year, probation 1 year.....	(1)
Coello, P. J.....	Teller, Los Gatos branch.....	Bank of Italy National Trust & Savings Association, San Francisco, Calif.....	do.....	2 years, probation.....	Mar. 8, 1930

Colloty, Garrett L.	Bookkeeper, Daly City branch.	do.	Misapplication	4 years	Sept. 20, 1930
Cornelius, jr., Abraham	Cashier	Citizens National Bank, Englewood, N. Y.	Embezzlement	2 years, suspended	Apr. 21, 1930
Cornwell, William J.	Bookkeeper, Peoples Homestead branch, Brooklyn.	National City Bank, New York, N. Y.	Misapplication	do.	( <sup>1</sup> )
Cowger, Francis	Assistant cashier	Commercial National Bank, Ainsworth, Nebr.	Embezzlement and false entries	5 years, probation	Sept. 25, 1930
Cruikshank, Lyall	Manager, Whittier Lorena branch, Los Angeles.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Embezzlement	1 year, probation 2 years	Feb. 17, 1930
Cvengros, John J.	Teller	Merchants & Miners National Bank, Ironwood, Mich.	do.	3 years	June 12, 1930
Daniels, Claude W.	Bookkeeper and relief teller.	First National Bank in Fresno, Calif.	do.	11 months	June 10, 1930
Dawkins, R. H.	Director	First National Bank, Samson, Ala.	Conspiracy	\$250 fine	July 14, 1930
Dooley, James	Teller	Second National Bank, Cincinnati, Ohio.	Embezzlement	13 months	Mar. 12, 1930
Doremus, Mrs. Frances	Bookkeeper	Peoples National Bank & Trust Co., Belleville, N. J.	Misapplication	1 year	May 12, 1930
Dougal, Robert	Teller	First National Bank, Concord, N. H.	False entries	\$75 and costs, 6 months, probation 1 year.	May 6, 1930
Dougherty, John	Assistant cashier	First National Bank, Little Falls, Minn.	Embezzlement and false entry	4 years, probation granted second count after serving sentence first count.	Apr. 29, 1930
Dowling, Harvey C.	Director	First National Bank, Ozark, Ala.	Misapplication	\$250 fine	<sup>2</sup> June 3, 1929
Dowling, Horace O.	do.	do.	do.	do.	Do. <sup>1</sup>
Dowling, J. R.	Cashier	do.	do.	do.	Do. <sup>2</sup>
Drummond, John D.	Teller	Merchants National Bank, Poughkeepsie, N. Y.	Embezzlement	2 years, probation	May 12, 1930
Dubois, Leo F.	Receiving teller	Merchants National Bank, Manchester, N. H.	do.	3 years	Dec. 17, 1929
Dunn, Neil H.	President	First National Bank, Hastings, Nebr.	False entries and misapplication	\$1,000 fine	Jan. 6, 1930
Frazer, J. Stuart	Director	National Bank of Clayville, N. Y.; Utica National Bank & Trust Co., Utica, N. Y.	( <sup>1</sup> )	Court suspended imposition sentence for 4 years during good behavior.	( <sup>1</sup> )
Galloway, C. A.	President	Liberty National Bank, Weathersford, Okla.	( <sup>1</sup> )	\$1,200 fine	June 12, 1930
Ganong, Arthur F.	Manager, Oakland branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Misapplication and false entries	1 year	June 3, 1930
Goldberg, H.	Employee, head office, Los Angeles Division.	do.	Embezzlement	3 years, probation	Feb. 17, 1930
Gray, Clarence J.	Collection teller	United States National Bank, Portland Oreg.	Misappropriation	do.	Mar. 27, 1930
Gross, E. H.		First National Bank, Culver City, Calif.	Aider and abettor	13 months	July 15, 1930
Gunder, William M.	Pro-manager, Vernon office.	Merchants National Trust & Savings Bank, Los Angeles, Calif.	( <sup>1</sup> )	15 months	Mar. 17, 1930
Hammerman, William	Assistant cashier and teller.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Embezzlement	3 years, probation	Apr. 28, 1930
Hansen, A. H.	President	Elmhurst National Bank, Elmhurst, N. Y.	Misapplication	Paroled	( <sup>1</sup> )
Hayes, James K.	Employee	Citizens National Trust & Savings Bank, Los Angeles, Calif.	Embezzlement	3 years, probation	Oct. 14, 1930
Holloway, A. H.	Assistant cashier	Salisbury National Bank, Salisbury, Md.	Misapplication and false entries	2 years and 6 months	( <sup>1</sup> )
Holman, Jesse D.	Director	First National Bank, Ozark, Ala.	Misapplication	\$500 fine	<sup>2</sup> June 3, 1929
Holman, Y. Allen		do.	Aider and abettor	\$250 fine	July 17, 1930

<sup>1</sup> Information not supplied.<sup>2</sup> Not previously reported.

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Hoobler, Wayne E.....	Teller, Roseville branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Embezzlement and abstraction....	2 years, probation.....	May 19, 1930
Howell, A. L.....	Assistant cashier....	First National Bank, Samson, Ala.	Conspiracy.....	4 months and \$500 fine....	July 14, 1930
Huff, jr., F. E.....	Bookkeeper.....	First National Bank, Las Cruces, N. Mex.	Misapplication.....	3 years, probation.....	Dec. 31, 1929
Hunter, C. H.....	Cashier.....	Unaka & City National Bank, Johnson City, Tenn.	Embezzlement.....	6 years and costs.....	Mar. 7, 1930
Hutchinson, Robert Winfield.	Teller, Stuart-Tremont office.	National Shawmut Bank, Boston, Mass.	(1).....	6 months, probation.....	Apr. 14, 1930
Ingle, Arthur T.....	Cashier.....	First National Bank, Sevierville, Tenn.	False certification of check.....	\$1,000 in lieu of costs.....	Jan. 13, 1930
Innis, Frank J.....	Employee.....	First National Bank, Columbus, Ohio.	False statement.....	2 years, probation.....	Apr. 25, 1930
James, George.....	Receiving teller, Prince Street branch.	Chase National Bank, New York, N. Y.	Theft.....	5 years, probation.....	June 26, 1929
Johnson, Harold.....	Messenger and mail clerk.	Marine National Bank, Erie, Pa.	Embezzlement, forgery, and counterfeiting.	3 years.....	Sept. 24, 1929
Jones, Cyrus.....	Teller.....	First National Bank, El Paso, Tex.	Embezzlement and false entries....	15 months.....	Apr. 30, 1930
Kempf, William.....	Assistant manager foreign exchange department.	National Bank of Republic, Chicago, Ill.	(1).....	2 years.....	Jan. 28, 1930
Kershow, John M.....	Teller.....	Marcus Hook National Bank, Marcus Hook, Pa.	Embezzlement.....	1 year, probation 3 years....	Dec. 17, 1929
Kimball, George W.....	do.....	First National Bank of Lawrence County, New Castle, Pa.	do.....	8 months.....	Jan. 27, 1930
Klemann, Herbert E.....	Bookkeeper.....	First National Bank, Elmhurst, Ill.	do.....	1 year and 1 day, probation 2 years....	May 7, 1930
Kleuskens, Wilfred G.....	Note teller.....	Ogden National Bank, Chicago, Ill.	do.....	6 months, 2 years probation.	(1)
Kluskins, William.....	do.....	do.....	(1).....	5 years.....	Jan. 29, 1930
Kuratko, F. J.....	Assistant cashier.....	First National Bank, Smithville, Tex.	Embezzlement and false entry....	do.....	May 10, 1930
Lamar, Nelson E.....	Teller.....	First Camden National Bank & Trust Co., Camden, N. J.	Embezzlement.....	2 years, probation.....	May 23, 1930
Larkin, Leon F.....	Transit manager.....	Third National Bank & Trust Co., Springfield, Mass.	do.....	3 years.....	Oct. 20, 1930
Lee, G. W.....	Cashier and director.	First National Bank, Commerce, Okla.	Corrupt practices.....	\$50 fine.....	Jan. 17, 1930
Le Veque, James Oliver.....	Bookkeeper, Chico branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	(1).....	6 months.....	Jan. 28, 1930
Locker, Max.....	do.....	Peoples Homestead branch, Brooklyn, National City Bank, New York, N. Y.	Aider and abettor.....	\$1 fine.....	(1)
Lowry, J. B. F.....	Vice president.....	Hamilton National Bank, Chattanooga, Tenn.	(1).....	3 years.....	Nov. 13, 1929
Lundelius, C. A.....	Exchange teller.....	American National Bank, Austin, Tex.	Embezzlement and false entry....	3½ years.....	May 31, 1930
Lyne, Oscar.....	Bookkeeper.....	Fayette National Bank, Lexington, Ky.	Embezzlement.....	5 years, sentence suspended	Jan. 22, 1930
Marklin, J. H.....	Assistant cashier.....	American National Bank, Findlay, Ohio.	do.....	2 years and costs.....	June 16, 1930
Marsh, George F.....	Teller, Daly City branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Misapplication.....	2 years, probation.....	Sept. 20, 1930

Maurer, A. R.	Cashier	First National Bank, Kingsbury, Tex.	Embezzlement, abstraction, misapplication, and false entries.	5 years, suspended	(1)
Maurer, Helen	Assistant cashier	do	do	2 years	(1)
McCracken, J. H.	do	Scottsbluff National Bank, Scottsbluff, Nebr.	Embezzlement and false entries	5 years, probation	June 9, 1930
McMullen, Miss Zeta	Bookkeeper	First National Bank, Breckenridge, Minn.	False entries	5 years and \$1,000 fine, probation.	Jan. 11, 1930
McNeill, F. B.	Assistant cashier	First National Bank, Durango, Colo.	Embezzlement	1 year and 1 day	Jan. 25, 1930
Merkle, Fred	Employee	Passaic National Bank & Trust Co., Passaic, N. J.	Misapplication	6 months, probation	Apr. 2, 1930
Miller, Edward	Assistant cashier	First National Bank, Windham, N. Y.	Embezzlement	Imposition of sentence suspended.	(1)
Miller, Peter J.	Cashier	First National Bank, South Plainfield, N. J.	(1)	1 year and 1 day	Feb. 10, 1930
Millis, John M.	do	First National Bank, Russell, Ky.	Embezzlement	5 years	May 31, 1930
Morris, John F.	Clerk	Hartford National Bank & Trust Co., Hartford, Conn.	do	1 year and \$250 fine	(1)
Munson, Richard G.	Cashier	First National Bank, Windham, N. Y.	do	Imposition of sentence suspended.	(1)
Nikkel, C. L.	do	Liberty National Bank, Weathersford, Okla.	(1)	\$1,200 fine	June 12, 1930
O'Reilly, Charles W.	do	National Bank of Ridgewood in New York, N. Y.	Misapplication and false entries	1 year and 6 months	Jan. 22, 1930
Pate, Oscar	do	City National Bank, Sweetwater, Tex.	Embezzlement and false entries	3 years	Apr. 22, 1930
Polk, Joel P.	Teller	Douglass National Bank, Chicago, Ill.	Aider and abettor	6 months, probation 1 year	Nov. 25, 1929
Polk, Mrs. Mima Jones	do	do	Embezzlement	1 year and 1 day	Do
Pritchett, Frank J.	Cashier	First National Bank, Culver City, Calif.	Misapplication	23 months	July 15, 1930
Ramos, J. O.	Employee	United States National Bank, Los Angeles, Calif.	Misapplication, embezzlement, and false entries	21 months, probation 3 years	Mar. 31, 1930
Redgrave, W. J.	Teller	National City Bank, Los Angeles, Calif.	Misapplication	11 months, probation	Mar. 17, 1930
Reed, Charles H.	Manager, Glassell Park branch, Calif.	United States National Bank, Los Angeles, Calif.	Embezzlement and false entries	11 months, probation 2 years	Apr. 22, 1930
Reynolds, T. H.	Teller, Imperial Valley branch, El Centro.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Embezzlement	2½ years, probation 5 years	Jan. 13, 1930
Richardson, A. Clark	Teller, Broadway and Florence branch.	Security First National Bank, Los Angeles, Calif.	Misapplication	3 years, probation 5 years	Sept. 15, 1930
Rivers, William D.	Collection teller	Burns National Bank, St. Joseph, Mo.	Embezzlement	3 years	Mar. 3, 1930
Roberts, Charles V. H.	do	National Bank of Jerseyville, Jerseyville, Ill.	Aider and abettor	1 year and \$770 fine	Mar. 6, 1930
Roberts, Oliver Steel	Teller	Fletcher American National Bank, Indianapolis, Ind.	Embezzlement	1 year and 1 day	Sept. 26, 1930
Roche, James	Messenger	National Bank of the Republic, Chicago, Ill.	do	3 years, probation 5 years	June 23, 1930
Rose, William H.	Messenger and collector.	National Bank & Trust Co. of Boyertown, Boyertown, Pa.	do	3 years in jail, probation	Sept. 15, 1930
Rosetti, William	Assistant paying teller.	Bowery & East River National Bank, New York, N. Y.	do	2 years, sentence suspended to 2 years' probation.	Apr. 14, 1930
Ryon, Fred	Paying and receiving teller.	Merchants Bank & Trust Co., Washington, D. C.	do	2 years, probation	Mar. 8, 1930
Schwarzbach, A. T.	Cashier	South Texas National Bank, Galveston, Tex.	False entries	3 years	June 26, 1930
Schwayer, Philip A.	Bookkeeper, Peoples Homestead branch, Brooklyn.	National City Bank, New York, N. Y.	Misapplication	2 years, suspended	(1)

(1) Information not supplied.

\*Not previously reported.

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Scotfield, K. L. ....	Assistant cashier. ....	National Bank of Norwalk, Norwalk, Conn. ....	Misapplication. ....	\$1,500 without costs. ....	June 18, 1930
Sebatino, Pasquale. ....	do. ....	First National Bank, Roseto, Pa. ....	Embezzlement, false entries, and false statement. ....	2 years. ....	Sept. 15, 1930
Seibert, O. A. ....	Paying teller. ....	Ogden National Bank, Chicago, Ill. ....	Embezzlement. ....	5 years. ....	July 14, 1930 <sup>(1)</sup>
Smith, Warren. ....	Employee. ....	Merchants National Trust & Savings Bank, Los Angeles, Calif. ....	do. ....	18 months, probation, suspended 4 years. ....	May 12, 1930
Stanziale, Edward. ....	.....	Peoples National Bank & Trust Co., Belleville, N. J. ....	Aider and abettor. ....	5 years. ....	May 1, 1930
Stoner, Miss Erna. ....	Manager, school-savings department. ....	Lincoln National Bank & Trust Co., Fort Wayne, Ind. ....	Embezzlement, misapplication, and false entries. ....	2 years, probation 2 years, and \$100 fine. ....	Sept. 15, 1930
Sturgis, Robert Clifton. ....	Teller, Broadway and Florence branch. ....	Security First National Bank, Los Angeles, Calif. ....	Misapplication. ....	3 years, 5 years probation. ....	Jan. 14, 1930
Sullivan, Dorothy (Mrs. R. C. Fenstermacher). ....	Bookkeeper-stenographer. ....	First National Bank, Stanley, N. Dak. ....	(1) ....	1 day in custody, United States marshal. ....	Apr. 10, 1930
Sullivan, F. Ralph. ....	Bookkeeper. ....	Citizens National Bank, Frostburg, Md. ....	(1) ....	15 months, suspended. ....	Oct. 13, 1930
Upham, Joseph R. ....	Escrow manager, Western and Second Street branch. ....	Citizens National Bank, Los Angeles, Calif. ....	Embezzlement. ....	3 years. ....	Sept. 23, 1930
Walker, John W. ....	Teller, Glendale branch. ....	Security First National Bank, Los Angeles, Calif. ....	Misapplication and abstraction. ....	4 years, probation. ....	May 23, 1930
Wall, B. Nelson. ....	Loan clerk, Seventy-second Street branch. ....	Chase National Bank, New York, N. Y. ....	Embezzlement. ....	2 years, suspended. ....	Nov. 12, 1929
Weber, Earl J. ....	Assistant paying teller. ....	Hudson County National Bank, Jersey City, N. J. ....	Embezzlement and false entries. ....	6 years. ....	Mar. 12, 1930
Westbrook E. ....	Teller. ....	National Union Bank, Rock Hill, S. C. ....	Embezzlement. ....	1 year. ....	May 19, 1930
Westergaard, C. P. Solem. ....	Employee foreign department. ....	Chatham Phenix National Bank, New York, N. Y. ....	Abstraction and misapplication. ....	2½ years and 5 years, 5-year sentence suspended. ....	July 15, 1930
Westfall, R. R. ....	.....	First National Bank, Culver City, Calif. ....	Aider and abettor. ....	13 months. ....	Mar. 21, 1930
White, J. C. ....	Clerk. ....	Columbia National Bank, Columbia, S. C. ....	Misapplication. ....	30 days. ....	Mar. 11, 1930
Wiggins, Thomas. ....	Assistant receiving teller. ....	Eighth National Bank, Philadelphia, Pa. ....	False entries, misapplication, and abstraction. ....	3 months. ....	Jan. 17, 1930
Wyatt, N. W. ....	Vice president and director. ....	First National Bank, Commerce, Okla. ....	Corrupt practices. ....	\$50 fine. ....	Sept. 22, 1930
Young, Lawrence. ....	Employee, Main and Washington branch. ....	Security First National Bank, Los Angeles, Calif. ....	Misapplication and false entries. ....	4 years, probation. ....	May 20, 1930
Zuppann, C. D. ....	Teller. ....	United States National Bank, Los Angeles, Calif. ....	Embezzlement. ....	8 months, probation 2 years. ....	

<sup>1</sup> Information not supplied

# FEDERAL RESERVE BANKS

Assets and liabilities of the 12 Federal reserve banks combined, as of the last weekly statement date in October, from 1921 to 1930

[In thousands of dollars]

	Oct. 26, 1921	Oct. 25, 1922	Oct. 31, 1923	Oct. 29, 1924	Oct. 28, 1925	Oct. 27, 1926	Oct. 26, 1927	Oct. 31, 1928	Oct. 30, 1929	Oct. 29, 1930
<b>ASSETS</b>										
Gold reserves.....	2,786,239	3,085,093	3,111,078	3,043,826	2,782,549	2,323,327	2,956,552	2,641,096	3,020,951	3,037,193
Other cash reserves.....	150,909	126,835	80,067	87,768	110,511	130,750	135,793	131,900	156,057	154,581
Nonreserve cash.....	(1)	(1)	39,152	42,300	52,932	52,941	61,137	56,874	85,276	71,364
Bills discounted.....	1,308,749	469,399	883,800	222,565	589,994	631,923	402,398	932,271	991,038	201,603
Bills bought in open market.....	62,316	257,691	204,698	215,404	323,717	307,541	301,111	440,376	339,885	165,658
United States Government obligations.....	190,946	408,636	91,837	584,200	324,757	300,174	510,630	227,099	292,688	601,438
Other bills and securities.....	10	27	317	2,007	6,619	2,500	620	3,730	25,131	6,322
Uncollected items.....	540,067	653,483	611,271	611,709	684,027	693,558	638,277	694,479	772,955	526,697
All other assets.....	55,679	63,931	69,047	87,490	80,317	74,449	73,497	70,213	70,382	91,327
Total.....	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038	5,754,363	4,856,183
<b>LIABILITIES</b>										
Federal reserve notes in circulation.....	2,408,779	2,298,536	2,224,865	1,766,622	1,694,771	1,730,511	1,702,999	1,709,816	1,380,192	1,354,881
Federal reserve bank notes in circulation—net liability.....	88,024	37,995	523							
Deposits:										
Member bank—reserve account.....	1,669,059	1,799,931	1,895,265	2,162,347	2,227,212	2,216,896	2,351,870	2,370,988	2,651,608	2,468,230
Government.....	46,624	23,659	40,334	28,266	38,670	38,546	19,294	20,498	18,967	26,674
Other.....	22,873	18,180	23,061	27,351	31,382	25,689	32,287	27,536	25,896	24,457
Deferred availability items.....	466,044	539,773	555,914	566,510	617,350	638,465	646,615	655,508	714,209	517,004
Capital paid in.....	103,007	106,277	109,726	111,953	116,602	124,392	131,293	145,878	167,025	170,444
Surplus.....	213,824	215,398	218,369	220,915	217,837	220,310	228,775	233,319	254,398	276,936
All other liabilities.....	76,681	25,346	23,210	13,305	16,599	22,254	16,882	34,495	42,068	17,507
Total.....	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038	5,754,363	4,856,183

<sup>1</sup> 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, 1926, to October, 1930*

[In millions of dollars]

Date	Assets						Liabilities				
	Bills and securities				Reserves		Federal reserve notes in circulation	Deposits		Capital and surplus	
	Bills dis- counted	Bills bought in open market	United States Govern- ment securities	Total <sup>1</sup>	Gold	Total		Mem- bers' reserve	Total		
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	396	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	2,983	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	358	
July 27	398	169	385	954	3,023	3,181	1,662	2,282	2,330	359	
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	2,987	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	396	1,257	2,780	2,981	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	
Nov. 28	990	482	229	1,706	2,600	2,722	1,766	2,361	2,411	380	
Dec. 26	1,168	489	232	1,890	2,584	2,689	1,911	2,400	2,455	380	
1929											
Jan. 30	821	436	202	1,467	2,667	2,835	1,645	2,391	2,437	403	
Feb. 27	952	334	166	1,463	2,687	2,844	1,654	2,367	2,413	406	
Mar. 27	1,024	208	170	1,410	2,709	2,879	1,653	2,332	2,383	409	
Apr. 24	975	141	150	1,281	2,799	2,973	1,653	2,290	2,350	410	
May 29	988	118	145	1,259	2,824	2,970	1,654	2,286	2,331	411	
June 26	1,017	83	150	1,262	2,896	3,073	1,658	2,344	2,420	413	
July 31	1,076	75	147	1,308	2,924	3,109	1,779	2,355	2,398	416	
Aug. 28	974	157	145	1,292	2,962	3,149	1,829	2,306	2,348	421	
Sept. 25	944	284	152	1,375	2,998	3,162	1,838	2,364	2,446	421	
Oct. 30	991	340	293	1,649	3,021	3,177	1,890	2,652	2,696	423	
Nov. 27	912	257	326	1,614	2,987	3,135	1,930	2,376	2,437	423	
Dec. 31	632	392	511	1,548	2,857	3,011	1,910	2,355	2,414	448	
1930											
Jan. 29	407	258	477	1,154	2,985	3,188	1,702	2,308	2,369	448	
Feb. 26	343	299	483	1,139	2,990	3,187	1,637	2,346	2,408	449	
Mar. 26	207	256	529	1,001	3,051	3,242	1,573	2,340	2,388	451	
Apr. 30	233	210	530	982	3,073	3,252	1,507	2,385	2,434	451	
May 28	247	176	530	959	3,057	3,221	1,466	2,347	2,421	447	
June 25	232	102	577	916	3,059	3,232	1,403	2,386	2,459	447	
July 30	197	131	576	912	3,005	3,178	1,335	2,415	2,469	447	
Aug. 27	193	163	602	967	2,956	3,120	1,337	2,419	2,470	447	
Sept. 24	167	198	602	973	2,989	3,141	1,348	2,416	2,484	447	
Oct. 29	202	166	601	975	3,037	3,192	1,355	2,468	2,519	447	

<sup>1</sup>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 end of each month, year ended October 31, 1930*

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
1929			
Nov. 30.....	\$535, 100, 000	\$1, 236, 517, 000	41.6
Dec. 31.....	353, 528, 000	1, 024, 630, 000	34.5
1930			
Jan. 31.....	208, 175, 000	688, 541, 000	30.2
Feb. 28.....	182, 005, 000	623, 167, 000	29.2
Mar. 31.....	172, 272, 000	588, 764, 000	29.3
Apr. 30.....	105, 979, 000	443, 016, 000	23.9
May 31.....	132, 657, 000	497, 668, 000	26.7
June 30.....	108, 473, 000	399, 666, 000	27.1
July 31.....	66, 645, 000	329, 647, 000	20.2
Aug. 31.....	66, 909, 000	382, 606, 000	17.5
Sept. 30.....	105, 837, 000	481, 103, 000	22.0
Oct. 31.....	74, 513, 000	369, 960, 000	20.1

### *Federal reserve bank discount rates*

The discount rates of each of the 12 Federal reserve banks in effect November 1, 1930, 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	Federal reserve bank	Rate in effect on Nov. 1	Date established	Previous rate
Boston.....	3	July 3	3½	Chicago.....	3½	June 21	4
New York.....	2½	June 20	3	St. Louis.....	3½	Aug. 7	4
Philadelphia.....	3½	July 3	4	Minneapolis.....	3½	Sept. 12	4
Cleveland.....	3½	June 7	4	Kansas City.....	3½	Aug. 15	4
Richmond.....	3½	July 18	4	Dallas.....	3½	Sept. 9	4
Atlanta.....	3½	July 12	4	San Francisco.....	3½	Aug. 8	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, 1930, 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, August, September, and October, 1930. Rates from about 200 banks with loans exceeding \$8,000,000,000.

## Federal reserve bank and branch cities

Federal reserve bank or branch city	Prime commercial paper			Loans secured by prime stock-exchange collateral			Loans secured by warehouse receipts			Interbank loans		
	August	September	October	August	September	October	August	September	October	August	September	October
Boston	3½-4	3½-4	4-4½	4½-5	4½-5	4½-5	5-6	5½	5-5½	4	4	4-4½
New York	4-4½	4	3½-4	4½-5	4-5	4-5	4½	4½-5	4-5	4-4½	4-4½	4-4½
Buffalo	5-6	5½-6	5-6	5½-6	5½-6	5½-6	6-6½	6	6	5-6	5	5
Philadelphia	3½-4½	3½-4½	4-4½	4½-6	4½-6	4½-6	5-6	5-6	5-6	4-5	4-5	4-4½
Cleveland	4-5½	4-6	4-5	5½-6	5-6	5-6	5½-6	5-6	4-6	5-6	5-6	4½-6
Cincinnati	5-6	5-6	5-6	5-6	5-6	5-6	6-7	6	5½-6½	5-5½	5-5½	5-6
Pittsburgh	5-5½	5-5½	5-6	5½-6	5-6	5½-6	6	6	6	5½-6	5-6	5-6
Richmond	4-5	4½-5	4½-5	5-5½	5½-6	5½-6	5½-6	5½-6	4½-5	4½-5	4½-5	4½-5
Baltimore	4½-5½	4½-6	4½-6	4½-5½	4½-6	4½-6	6	5½-6	6	5-6	5-6	5-6
Charlotte	5-6	5½-6	5-6	6	6	5½-6	6	6	6	5½-6	5½-6	6
Atlanta	5-5½	4-5½	4-6	5-6	5-6	5-5½	5-5½	4-4½	4½-5	5-5½	5-5½	5-5½
Birmingham	5½-7	5½-7	5½-7	5½-7	5½-7	5½-7	6-8	6-8	6-8	6	5-6	5-6
Jacksonville	4½-5	4½-5	4½-5	6½-7	6½-7	6-7	5½-7	5½-7	5½-7	6	6	6
Nashville	6	6	6	6	6	6	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6
New Orleans	5-5½	5-5½	5-5½	6-6½	6-6½	6-6½	5½-6	5½-6	5½-6	5-6	5-6	5-6
Chicago	4-5	4-5	4-4½	4½-5½	4½-5	4½-5	4½-5	4½-5	4½-5	4½-5½	4½-5½	4½-5½
Detroit	4½-6	4½-6	4½-6	5-6	5-6	5-6	6	6	6	5½-6	5½-6	5-6
St. Louis	4-4½	4-4½	4-4½	5-6	5-5½	5-6	5-6	5-6	5-6	4½-5½	5-5½	5-5½
Little Rock	6	6	6	6-7	6-7	6-7	6-7	6-8	6-7	6	6	6
Louisville	6	6	6	6	6	5½-6	6	6	6	5½-6	5½-6	5-5½
Minneapolis	4-5	4-4½	4-4½	5-6	5-6	5-6	4-4½	4-4½	4-4½	5½-6	5½-6	5½-6
Helena	8	8	8	8	8	8	6-8	6-8	6-8	6-8	6-8	6-8
Kansas City	4½-5	4½-5	4½-5	5½-6	5½-6	5½-6	5-6	5-6	5-6	5½-6	5½-6	5½-6
Denver	5-6	5-6	5-6	5½-6	6	5½-6	6-8	6-8	6-8	6	6	6
Oklahoma City	5½-6	5½-6	5-5½	8	8	8	6-8	6-8	6-8	6	6	6
Omaha	5	4½-5	4½-5	6-7	6-6½	6-6½	6	6	6	6	6	5½-6
Dallas	4½-5½	5-5½	4-6	6-7	6-7	6-7	5-6	5-5½	5½-6	5-5½	5-5½	5-5½
El Paso	6-8	6-8	6-8	6-8	6-8	6-8	8	8	8	5-6	5-6	5-6
Houston	6	5½-6	5½-6	6	6	6	5-6	5-6	5-6	5-6	5-6	5-6
San Antonio	6	6	6	6-8	6-7	6-7	6-8	6-8	6-8	6	6	6
San Francisco	5-6	5-5½	5-5½	5-5½	5½-6	5-6	5½-6	5½-6	5½-6	5	5	5
Los Angeles	6	6	6	5½-6½	6-6½	6-6½	6-7	6-7	6-7	6	6	5½-6
Portland	5½-6	6	6	5½-6½	5½-6½	5½-6½	6-7	6-7	6-7	6	6	6
Salt Lake City	6	6	6	6	6-7	6	7	7	6-7	6	6	5½-6
Seattle	6	6	6	6-6½	6-6½	6-6½	7	7	7	6	6	6
Spokane	6	6	6	6½-7	6-6½	6½-7	7	7	7	6	6-6½	6

\* Revised.

NOTE.—Rates shown are those at which the bulk of the loans of each class were made by representative banks during week ending 15th of month. Rates from about 200 banks with loans exceeding \$8,000,000,000

## 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, 1930, together with information in relation to the range of rates in New York since 1921, is shown in the following statements furnished by the Commercial and Financial Chronicle:

*Rates for money in New York*

	1929		1930			
	November	December	January	February	March	April
Call loans, stock exchange:						
Range.....	4½-6	4½-6	4-6	4-4½	2-4½	3-4
Time loans:						
60 days.....	4¼-6	4½-5	4½-5	4½-4¾	3½-4¾	3¾-4
90 days.....	4¼-6	4½-5	4½-5	4½-5	3¾-4¾	4-4¾
4 months.....	4¼-6	4½-5	4½-5	4½-5	3¾-4¾	4-4½
5 months.....	4¼-6	4½-5	4½-5	4½-5	4-4¾	4-4½
6 months.....	4¼-6	4½-5	4½-5	4½-5	4-4¾	4-4½
Commercial paper:						
Choice, 4 to 6 months.....	5-6	5	4¾-5	4½-4¾	3¾-4½	3¾-4
Good, 4 to 6 months.....	5¼-6¼	5¼-5½	5¼	4¾-5	4¼-5	4¼
1930—Continued						
	May	June	July	August	September	October
Call loans, stock exchange:						
Range.....	3-3½	1½-3	2-3	2-2½	1½-2½	2-2
Time loans:						
60 days.....	3-3½	2¼-3¼	2¼-3	2¼-2½	2-2¾	2-2½
90 days.....	3¼-3¾	2¼-3¼	2½-3	2¼-2¾	2¼-2¾	2¼-2½
4 months.....	3¼-4	2¾-3½	2¾-3¼	2¾-3	2¼-3	2¼-2¾
5 months.....	3¼-4	2¾-3½	2¾-3¼	3-3¼	2½-3¼	2½-3
6 months.....	3½-4	2¾-3¾	3-3½	3-3¼	2½-3¼	2½-3
Commercial paper:						
Choice, 4 to 6 months.....	3½-3¾	3¼-3½	3-3½	3	3	3
Good, 4 to 6 months.....	3½-4	3½-4	3¼-3¾	3¼-3½	3¼-3½	3¼-3½

*Rates for sterling bills*

[Range for month]

	Sight	Cable transfers
1929		
November.....	4.86¾ -4.87½	4.88 -4.87½
December.....	4.87¼ -4.88	4.8729½ -4.88½
1930		
January.....	4.86¼ -4.87¾	4.861½ -4.881½
February.....	4.85½ -4.86¼	4.857½ -4.867½
March.....	4.85½ -4.86½	4.857½ -4.87½
April.....	4.85½ -4.86½	4.861½ -4.86½
May.....	4.85½ -4.86½	4.85¾ -4.867½
June.....	4.85½ -4.85½	4.852½ -4.865½
July.....	4.85¾ -4.87	4.86 -4.87½
August.....	4.85½ -4.87½	4.862½ -4.87½
September.....	4.85½ -4.862½	4.85½ -4.86½
October.....	4.85½ -4.86	4.852½ -4.865½

Comparison of the range of rates for call loans, 60-day time loans, and choice commercial paper loans in New York annually for 1921 to 1930 is shown in the statement following:

*Range of rates for money in New York annually, 1921 to 1930*

	1921				1922				1923				1924				1925			
	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.....	6 - 8	9	3½	4½-6	3 - 6	6	2¾	3¾-5½	3½-5½	6	3½	4½-6	3¾-6	6	2	2½-5	2 - 5½	6	2	4½-6
Time loans (60 days)....	6 - 7½	7½	5	5 - 5¼	4½-5¼	5¼	3¾	4¾-5	4½-5	5¾	4½	4¾-5	4½-5	5	2	2 - 3¾	3¼-3¾	5	3¾	4½-5
Commercial paper (choice).....	7½-8	8	5	5 - 5¼	3¾-4	5¼	3¾	4½-4¾	4½-4¾	5¼	4½	4¾-5	4¾-5	5	3	3¾-3¾	3½-3¾	4½	3½	4¾-4¾

  

	1926				1927				1928				1929				1930			
	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.....	4 - 6	6	3	4½-6	4 - 5	5	3½	4 - 5½	3½-5½	12	3½	6 - 12	6 - 12	20	6	4½-6	4 - 6	6	1½	2-2
Time loans (60 days)....	4½-5	5¼	3¾	4½-4¾	4¾-4¾	4¾	3¾	4 - 4¾	4½-4½	7¾	4¾	7 - 8	7½-8	9½	6½	4½-5	4½-5	5	2	2-2½
Commercial paper (choice).....	4 - 4½	4¾	3¾	4¼-4½	4 - 4½	4½	3¾	3¾-4	3¾-4	5¾	3¾	5¼-5½	5½	6¼	5	4¾-5	4¾-5	5	3	3

### 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, 1930, disclose there were 23 banks comprising the New York Clearing House Association with capital of \$622,225,300.

Clearings amounted to \$399,471,637,874, a reduction in the year of \$57,466,309,439, and balances reported aggregating \$56,638,163,114 showed an increase in the year of \$6,176,128,807. The average daily clearings amounted to \$1,318,388,244 and the average daily balances \$186,924,631. The percentage of balances to clearings was 14.18.

### 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, 1930, aggregated \$528,574,-794,000, a reduction in the year of \$69,113,654,000. The ratio of bank clearings in the 12 Federal reserve bank cities was 84.79 per cent of the total clearings of all banks in 253 reporting cities in the United States, in comparison with a ratio of 83.74 per cent reported for 244 cities last year.

Clearings of banks in 22 other principal cities, each of which had clearings in excess of \$1,000,000,000, amounted to \$59,057,425,000, and showed a decrease of \$7,078,576,000 in clearings reported for the same cities in the preceding year. The total clearings of the 253 cities reporting to the New York Clearing House Association in the current year aggregated \$623,402,669,000, as compared with \$704,-393,539,000 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, 1930 and 1929; 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, 1930 and 1929; and comparative statement of transactions of clearing-house associations in the 12 Federal reserve bank cities and elsewhere in years ended September 30, 1930 and 1929.

### 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.

Location	Names of officials	Titles	Banks					
			State (com- mercial)	Loan and trust compa- nies	Stock savings	Mutual savings	Pri- vate	Total
Maine.....	Sanger N. Annis.....	Bank commissioner.....		47		32		79
New Hampshire.....	Arthur E. Dole.....	do.....		15		50		65
Vermont.....	Robert C. Clark.....	Commissioner of banking and insurance.....		39		19		58
Massachusetts.....	Roy A. Hovey.....	Commissioner of banks.....		101		196		297
Rhode Island.....	George H. Newhall.....	Bank commissioner.....	3	13		9		25
Connecticut.....	Lester E. Shippee.....	State bank commissioner.....		160		75	16	191
Total New England States.....			3	315		381	16	715
New York.....	Joseph A. Broderick.....	Superintendent, banking department.....	212	160		151	43	566
New Jersey.....	Frank H. Smith.....	Commissioner of banking and insurance.....	36	195	1	25	6	263
Pennsylvania.....	Peter G. Cameron.....	Secretary of banking.....	262	399		9	26	696
Delaware.....	Harold W. Horsey.....	State bank commissioner.....	9	34		2		45
Maryland.....	George W. Page.....	do.....	109	26		14		149
District of Columbia.....				6	22			28
Total Eastern States.....			628	820	23	201	75	1,747
Virginia.....	Joseph Button.....	Commissioner of insurance and banking.....	305				1	306
West Virginia.....	L. R. Charter, jr.....	Commissioner of banking.....	179					179
North Carolina.....	John Mitchell.....	Chief State bank examiner.....	327					327
South Carolina.....	Albert S. Fant.....	State bank examiner.....	137				1	138
Georgia.....	A. B. Mobley.....	Superintendent of banks.....	315				8	323
Florida.....	Ernest Amos.....	Comptroller, State of Florida.....	121	30	1			152
Alabama.....	D. F. Green.....	Superintendent of banks.....	213		4		3	220
Mississippi.....	J. S. Love.....	do.....	274		6			280
Louisiana.....	J. S. Brock.....	State bank commissioner.....	191					191
Texas.....	James Shaw.....	Commissioner, department of banking.....	686				14	700
Arkansas.....	Walter E. Taylor.....	Commissioner, State banking department.....	329					329
Kentucky.....	O. S. Denny.....	Banking commissioner.....	419					419
Tennessee.....	D. D. Robertson.....	Superintendent of banks.....	380					380
Total Southern States.....			3,876	30	11		27	3,944

Ohio.....	O. C. Gray.....	Superintendent of banks.....	621			3	57	681
Indiana.....	Luther F. Symons.....	Bank commissioner.....	456	146		5	98	705
Illinois.....	Oscar Nelson.....	Auditor of public accounts.....	1,221					1,221
Michigan.....	R. E. Reichert.....	Commissioner, State banking department.....	580	22	3		34	639
Wisconsin.....	C. F. Schwenker.....	Commissioner of banking.....	759	16		6		781
Minnesota.....	A. J. Veigel.....	Commissioner of banks.....	732	15		5		752
Iowa.....	L. A. Andrew.....	Superintendent, department of banking.....	317	13	645		46	1,021
Missouri.....	S. L. Cantley.....	Commissioner of finance.....	1,014	95			1	1,110
Total Middle Western States.....			5,700	307	648	19	236	6,910
North Dakota.....	Gilbert Semingson.....	State bank examiner.....	252	2				254
South Dakota.....	F. R. Smith.....	Superintendent of banks.....	272	5			2	279
Nebraska.....	George W. Woods.....	Commissioner, bureau of banking.....	593		9			602
Kansas.....	H. W. Koenike.....	Bank commissioner.....	786	17			3	806
Montana.....	G. M. Robertson.....	Superintendent of banks.....	121				1	122
Wyoming.....	John A. Reed.....	State bank examiner.....	58					58
Colorado.....	Grant McPerson.....	State bank commissioner.....	137	13				150
New Mexico.....	Lawrence A. Tamme.....	State bank examiner.....	25	1			1	27
Oklahoma.....	C. G. Shull.....	Bank commissioner.....	320					320
Total Western States.....			2,564	38	9		7	2,618
Washington.....	H. C. Johnson.....	Supervisor of banking.....	219	5		4		228
Oregon.....	A. A. Schramm.....	Superintendent of banks.....	130	4	1			135
California.....	Will C. Wood.....	do.....	184	29	18	1		232
Idaho.....	E. W. Porter.....	Commissioner, department of finance.....	96					96
Utah.....	W. H. Hadlock.....	State bank commissioner.....	77	4	3			84
Nevada.....	E. J. Seaborn.....	State bank examiner.....	23	1	1			25
Arizona.....	J. B. Button.....	Superintendent of banks.....	31					31
Total Pacific States.....			760	43	23	5		831
Alaska.....	W. G. Smith.....	Secretary, territorial banking board.....	13					13
The Territory of Hawaii.....		Governor of Hawaii.....	8	11				19
Porto Rico.....		Treasurer.....	19					19
Philippines.....		Insular treasurer.....	11					11
Total possessions.....			51	11				62
Total United States and possessions.....			13,582	1,564	714	606	361	16,827



## STATE (COMMERCIAL) BANKS

The statements following show a summary of the resources and liabilities of State (commercial) banks on June 30, 1930, and a comparison of these items with the amounts reported as of June 29, 1929:

*Summary of reports of condition of 13,582 State (commercial) banks in the United States and possessions at the close of business June 30, 1930*

[In thousands of dollars]

## RESOURCES

<b>Loans and discounts (including rediscounts):</b>	
Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	87, 341
On other real estate.....	1, 536, 684
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	1, 435, 529
Loans to banks.....	2, 852
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	186, 512
All other loans.....	5, 967, 550
<b>Total.....</b>	<b>9, 216, 468</b>
Overdrafts.....	33, 918
<b>Investments:</b>	
United States Government securities.....	489, 860
State, county, and municipal bonds.....	289, 000
Railroad and other public service corporation bonds.....	163, 085
Stock of Federal reserve banks and other corporations.....	44, 911
Foreign government bonds and other foreign securities.....	33, 518
Other bonds, notes, warrants, etc.....	1, 927, 338
<b>Total.....</b>	<b>2, 947, 712</b>
Banking house, furniture, and fixtures.....	436, 235
Real estate owned other than banking house.....	145, 012
<b>Cash in vault:</b>	
Gold coin.....	5, 362
Gold certificates.....	7, 166
All other cash in vault.....	106, 853
Not classified.....	175, 471
<b>Total.....</b>	<b>294, 852</b>
Reserve with Federal reserve banks or other reserve agents.....	848, 129
Other amounts due from banks.....	817, 049
Exchanges for clearing house and other cash items.....	188, 341
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsements, and customers' liability on account of acceptances).....	342, 186
<b>Total resources.....</b>	<b>15, 269, 902</b>

## LIABILITIES

Capital stock paid in.....	1, 080, 960
Surplus.....	746, 812
Undivided profits—net.....	239, 420
Reserves for dividends, contingencies, etc.....	86, 802
Reserves for interest, taxes, and other expenses accrued and unpaid..	26, 278
Due to banks (demand balances).....	647, 985
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	104, 715

Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	4, 925, 065	
State, county, and municipal deposits.....	494, 743	
Certificates of deposit (other than for money borrowed).....	149, 872	
Other demand deposits.....	66, 341	
Total.....		5, 636, 021
Time deposits (including postal savings):		
State, county, and municipal deposits.....	30, 631	
Deposits of other banks.....	2, 450	
Other time deposits—		
Deposits evidenced by savings pass books.....	4, 441, 542	
Certificates of deposit (other than for money borrowed).....	1, 332, 337	
Time deposits, open accounts; Christmas sav- ings accounts, etc.....	131, 251	
Postal savings deposits.....	15, 710	
Total.....		5, 953, 921
United States deposits (exclusive of postal savings).....		4, 269
Deposits not classified.....		38, 881
Total deposits.....		12, 385, 792
Bills payable and rediscounts.....		249, 083
Agreements to repurchase United States Government or other securities sold.....		37, 594
Acceptances executed for customers and to furnish dollar exchange..		66, 312
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorse- ment).....		350, 849
Total liabilities.....		15, 269, 902

*Resources and liabilities of State (commercial) banks in the United States and  
possessions June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	13, 582	14, 437		855
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	9, 216, 468	10, 361, 723		1, 145, 255
Overdrafts.....	33, 918	38, 016		4, 098
Investments.....	2, 947, 712	3, 084, 672		136, 960
Banking house, furniture, and fixtures.....	436, 235	464, 469		28, 234
Real estate owned other than banking house.....	145, 012	152, 629		7, 617
Cash in vault.....	294, 852	313, 997		19, 145
Reserve with Federal reserve banks or other reserve agents.....	848, 129	866, 173		18, 044
Other amounts due from banks.....	817, 049	903, 315		86, 266
Exchanges for clearing house and other cash items.....	188, 341	298, 859		110, 518
Other resources.....	342, 186	340, 462	1, 724	
Total.....	15, 269, 902	16, 824, 315		1, 554, 413
<b>LIABILITIES</b>				
Capital stock paid in.....	1, 080, 960	1, 155, 878		74, 918
Surplus.....	746, 812	804, 400		57, 588
Undivided profits—net.....	239, 420	237, 422	1, 998	
Reserves for dividends, contingencies, etc.....	86, 802	56, 054	30, 748	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	26, 278	41, 554		15, 276
Due to banks.....	647, 985	649, 980		1, 995
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	104, 715	113, 219		8, 504
Demand deposits.....	5, 636, 021	6, 515, 263		879, 242
Time deposits (including postal savings).....	5, 953, 921	6, 298, 456		344, 535
United States deposits.....	4, 269	7, 310		3, 041
Deposits not classified.....	38, 881	2, 742	36, 139	
Total deposits.....	12, 385, 792	13, 586, 970		1, 201, 178
Bills payable and rediscounts.....	249, 083	454, 842		205, 759
Agreements to repurchase securities sold.....	37, 594	3, 148	34, 446	
Acceptances executed for customers.....	66, 312	44, 279	22, 033	
Other liabilities.....	350, 849	439, 768		88, 919
Total.....	15, 269, 902	16, 824, 315		1, 554, 413

## LOAN AND TRUST COMPANIES

The statements following show a summary of the resources and liabilities of loan and trust companies on June 30, 1930, and a comparison of these items with the amounts reported as of June 29, 1929:

*Summary of reports of condition of 1,564 loan and trust companies in the United States and possessions at the close of business June 30, 1930*

[In thousands of dollars]

## RESOURCES

## Loans and discounts (including rediscounts):

Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	18, 689
On other real estate.....	1, 284, 963
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	4, 534, 946
Loans to banks.....	3, 697
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	130, 353
All other loans.....	3, 503, 288

Total..... 9, 475, 936

Overdrafts..... 5, 585

## Investments:

United States Government securities.....	369, 999
State, county, and municipal bonds.....	139, 858
Railroad and other public service corporation bonds.....	461, 358
Stock of Federal reserve banks and other corporations.....	133, 369
Foreign government bonds and other foreign securities.....	40, 647
Other bonds, notes, warrants, etc.....	2, 690, 515

Total..... 3, 835, 746

Banking house, furniture and fixtures..... 428, 889

Real estate owned other than banking house..... 83, 188

## Cash in vault:

Gold coin.....	3, 780
Gold certificates.....	5, 034
All other cash in vault.....	68, 968
Not classified.....	98, 344

Total..... 176, 126

Reserve with Federal reserve banks or other reserve agents..... 1, 045, 843

Other amounts due from banks..... 531, 883

Exchanges for clearing house and other cash items..... 1, 392, 996

Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances)..... 726, 468

Total resources..... 17, 702, 660

## LIABILITIES

Capital stock paid in.....	995, 555
Surplus.....	1, 684, 184
Undivided profits—net.....	200, 102
Reserves for dividends, contingencies, etc.....	69, 202
Reserves for interest, taxes, and other expenses accrued and unpaid.....	16, 141
Due to banks (demand balances).....	1, 001, 867
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	771, 207

Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	6, 545, 487	
State, county, and municipal deposits.....	261, 125	
Certificates of deposit (other than for money borrowed).....	107, 150	
Other demand deposits.....	449, 238	
Total.....		7, 363, 000
Time deposits (including postal savings):		
State, county, and municipal deposits.....	39, 774	
Deposits of other banks.....	106, 881	
Other time deposits—		
Deposits evidenced by savings pass books....	3, 320, 666	
Certificates of deposit (other than for money borrowed).....	323, 827	
Time deposits, open accounts; Christmas savings accounts, etc.....	442, 482	
Postal savings deposits.....	15, 340	
Total.....		4, 248, 970
United States deposits (exclusive of postal savings).....		34, 677
Deposits not classified.....		76, 929
Total deposits.....		13, 496, 650
Bills payable and rediscounts.....		172, 500
Agreements to repurchase United States Government or other securities sold.....		1, 910
Acceptances executed for customers and to furnish dollar exchange.....		8, 628
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....		1, 057, 788
Total liabilities.....		17, 702, 660

*Resources and liabilities of loan and trust companies in the United States and possessions June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	1, 564	1, 608		44
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	9, 475, 936	9, 311, 879	164, 057	
Overdrafts.....	3, 585	7, 585		2, 000
Investments.....	3, 835, 746	3, 421, 673	414, 073	
Banking house, furniture and fixtures.....	428, 889	385, 112	43, 777	
Real estate owned other than banking house.....	83, 188	68, 221	14, 967	
Cash in vault.....	176, 126	156, 580	19, 546	
Reserve with Federal reserve banks or other reserve agents.....	1, 045, 843	923, 415	122, 428	
Other amounts due from banks.....	531, 883	553, 577		21, 694
Exchanges for clearing house and other cash items.....	1, 392, 996	594, 823	798, 173	
Other resources.....	726, 468	732, 310		5, 842
Total.....	17, 702, 660	16, 155, 175	1, 547, 485	
<b>LIABILITIES</b>				
Capital stock paid in.....	995, 555	941, 333	54, 222	
Surplus.....	1, 684, 184	1, 454, 504	229, 680	
Undivided profits—net.....	200, 102	208, 632		8, 530
Reserves for dividends, contingencies, etc.....	69, 202	9, 958	59, 244	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	16, 141	24, 394		8, 253
Due to banks.....	1, 001, 867	792, 134	209, 733	
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	771, 207	350, 881	420, 326	
Demand deposits.....	7, 363, 000	6, 956, 032	406, 968	
Time deposits (including postal savings).....	4, 248, 970	3, 989, 532	259, 438	
United States deposits.....	34, 677	44, 134		9, 457
Deposits not classified.....	76, 929	13, 985	62, 944	
Total deposits.....	13, 496, 650	12, 146, 698	1, 349, 952	
Bills payable and rediscounts.....	172, 500	437, 992		265, 492
Agreements to repurchase securities sold.....	1, 910	2, 669		759
Acceptances executed for customers.....	8, 628	12, 942		4, 314
Other liabilities.....	1, 057, 788	916, 053	141, 735	
Total.....	17, 702, 660	16, 155, 175	1, 547, 485	

*Principal items of resources and liabilities of loan and trust companies in June of each year, 1914 to 1930*

The principal items of resources and liabilities of loan and trust companies for years ended June 30, 1914 to 1930, inclusive, are shown in the statement following.

[In millions of dollars]

Year	Number	Loans <sup>1</sup>	Investments	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	506.5	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	9,466.6	11,565.6
1926	1,656	6,757.5	2,806.8	673.0	994.2	9,839.4	12,206.2
1927	1,647	7,453.3	3,498.8	745.6	1,128.0	11,938.0	13,994.8
1928	1,653	8,303.5	3,874.7	808.3	1,301.5	12,058.5	15,230.9
1929	1,606	9,319.5	3,421.7	941.3	1,663.1	12,146.7	16,155.2
1930	1,564	9,451.5	3,835.7	995.6	1,884.3	13,496.7	17,702.7

<sup>1</sup>Including overdrafts.

### STOCK SAVINGS BANKS

The statements following show a summary of the resources and liabilities of stock savings banks on June 30, 1930, and a comparison of these items with the amounts reported as of June 29, 1929.

*Summary of reports of condition of 714 stock savings banks in the United States at the close of business June 30, 1930*

[In thousands of dollars]

#### RESOURCES

##### Loans and discounts (including rediscounts):

Real-estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 1,854  
On other real estate..... 514,388

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 14,278

Loans to banks..... 78

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 315

All other loans..... 388,405

Total..... 919,318

Overdrafts..... 187

##### Investments:

United States Government securities..... 78,692

State, county, and municipal bonds..... 6,368

Railroad and other public service corporation bonds... 12,419

Stock of Federal reserve banks and other corporations..... 2,099

Foreign government bonds and other foreign securities..... 1,806

Other bonds, notes, warrants, etc..... 277,549

Total..... 378,933

Banking house, furniture and fixtures.....	41, 105
Real estate owned other than banking house.....	21, 799
Cash in vault:	
Gold coin.....	38
Gold certificates.....	727
All other cash in vault.....	800
Not classified.....	14, 453
<b>Total.....</b>	<b>16, 018</b>
Reserve with Federal reserve banks or other reserve agents.....	89, 247
Other amounts due from banks.....	46, 925
Exchanges for clearing house and other cash items.....	3, 513
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	4, 064
<b>Total resources.....</b>	<b>1, 521, 109</b>

## LIABILITIES

Capital stock paid in.....	60, 336
Surplus.....	40, 666
Undivided profits—net.....	13, 320
Reserves for dividends, contingencies, etc.....	2, 086
Reserves for interest, taxes, and other expenses accrued and unpaid.....	521
Due to banks (demand balances).....	6, 308
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	640
Demand deposits (other than bank and United States):	
Individual deposits subject to check.....	122, 799
State, county, and municipal deposits.....	83
Certificates of deposit (other than for money borrowed).....	3, 601
Other demand deposits.....	1, 821
<b>Total.....</b>	<b>128, 304</b>
Time deposits (including postal savings):	
State, county, and municipal deposits.....	83, 622
Deposits of other banks.....	6, 958
Other time deposits—	
Deposits evidenced by savings pass books.....	1, 066, 605
Certificates of deposit (other than for money borrowed).....	99, 587
Time deposits, open accounts, Christmas savings accounts, etc.....	2, 437
Postal savings deposits.....	1, 643
<b>Total.....</b>	<b>1, 260, 852</b>
United States deposits (exclusive of postal savings).....	2, 812
Deposits not classified.....	18
<b>Total deposits.....</b>	<b>1, 398, 934</b>
Bills payable and rediscounts.....	4, 045
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....	1, 201
<b>Total liabilities.....</b>	<b>1, 521, 109</b>

*Resources and liabilities of stock savings banks in the United States June 30, 1930,  
compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	714	747		33
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	919,318	1,006,325		87,007
Overdrafts.....	187	230		43
Investments.....	378,933	382,262		3,329
Banking house, furniture and fixtures.....	41,105	43,502		2,397
Real estate owned other than banking house.....	21,799	21,270	529	
Cash in vault.....	16,018	17,345		1,327
Reserve with Federal reserve banks or other reserve agents.....	89,247	16,888	72,359	
Other amounts due from banks.....	46,925	93,960		47,035
Exchanges for clearing house and other cash items.....	3,513	6,060		2,547
Other resources.....	4,064	2,003	2,061	
Total.....	1,521,109	1,589,845		68,736
<b>LIABILITIES</b>				
Capital stock paid in.....	60,336	62,487		2,151
Surplus.....	40,666	40,513	153	
Undivided profits—net.....	13,320	13,624		304
Reserves for dividends, contingencies, etc.....	2,066	1,062	1,024	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	521	1,570		1,049
Due to banks.....	6,308	8,107		1,799
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	640	372	268	
Demand deposits.....	128,304	219,770		91,466
Time deposits (including postal savings).....	1,260,852	1,230,228	30,624	
United States deposits.....	2,812	5,381		2,569
Deposits not classified.....	18	165		147
Total deposits.....	1,395,934	1,464,023		65,089
Bills payable and rediscounts.....	4,045	5,336		1,291
Acceptances executed for customers.....		54		54
Other liabilities.....	1,201	1,176	25	
Total.....	1,521,109	1,589,845		68,736

### MUTUAL SAVINGS BANKS

The statements following show a summary of the resources and liabilities of mutual savings banks on June 30, 1930, and a comparison of these items with the amounts reported as of June 29, 1929:

*Summary of reports of condition of 606 mutual savings banks in the United States  
at the close of business June 30, 1930*

[In thousands of dollars]

#### RESOURCES

Loans and discounts (including rediscounts):	
Real-estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	599
On other real estate.....	5,516,904
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	60,855
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	8,489
All other loans.....	309,176
Total.....	5,896,023
Overdrafts.....	2

**Investments:**

United States Government securities.....	152, 549	
State, county, and municipal bonds.....	473, 800	
Railroad and other public service corporation bonds.....	1, 246, 302	
Stock of corporations.....	88, 173	
Foreign government bonds and other foreign securities.....	68, 893	
Other bonds, notes, warrants, etc.....	1, 842, 700	
<b>Total.....</b>		<b>3, 872, 417</b>
Banking house, furniture and fixtures.....		113, 162
Real estate owned other than banking house.....		44, 243
<b>Cash in vault:</b>		
Gold coin.....	641	
Gold certificates.....	691	
All other cash in vault.....	5, 356	
Not classified.....	27, 716	
<b>Total.....</b>		<b>34, 404</b>
Reserve with reserve agents.....		25, 856
Other amounts due from banks.....		234, 713
Exchanges for clearing house and other cash items.....		1, 779
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....		72, 706
<b>Total resources.....</b>		<b>10, 295, 308</b>

**LIABILITIES**

Surplus.....		898, 871
Undivided profits—net.....		154, 623
Reserves for dividends, contingencies, etc.....		15, 157
Reserves for interest, taxes, and other expenses accrued and unpaid.....		638
Due to banks (demand balances).....		173
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....		152
<b>Demand deposits (other than bank and United States):</b>		
Individual deposits subject to check.....	10, 032	
State, county, and municipal deposits.....	200	
Certificates of deposit (other than for money borrowed).....	71	
Other demand deposits.....	2	
<b>Total.....</b>		<b>10, 305</b>
<b>Time deposits:</b>		
State, county, and municipal deposits.....	295	
Other time deposits—		
Deposits evidenced by savings pass books.....	9, 190, 566	
Certificates of deposit (other than for money borrowed).....	403	
Time deposits, open accounts; Christmas savings accounts, etc.....	13, 994	
<b>Total.....</b>		<b>9, 205, 258</b>
<b>Total deposits.....</b>		<b>9, 215, 888</b>
Bills payable and rediscounts.....		673
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....		9, 458
<b>Total liabilities.....</b>		<b>10, 295, 308</b>



*Resources and liabilities of mutual savings banks in the United States June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	606	611		5
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	5, 896, 023	5, 801, 489	94, 534	
Overdrafts.....	2		2	
Investments.....	3, 872, 417	3, 775, 770	96, 647	
Banking house, furniture and fixtures.....	113, 162	110, 269	2, 893	
Real estate owned other than banking house.....	44, 243	23, 059	21, 184	
Cash in vault.....	34, 404	31, 495	2, 909	
Reserve with reserve agents.....	25, 856	35, 986		10, 130
Other amounts due from banks.....	234, 713	150, 137	84, 576	
Exchanges for clearing house and other cash items.....	1, 779	5, 946		4, 167
Other resources.....	72, 709	72, 301	408	
<b>Total.....</b>	<b>10, 295, 308</b>	<b>10, 006, 452</b>	<b>288, 856</b>	
<b>LIABILITIES</b>				
Surplus.....	898, 871	823, 693	75, 178	
Undivided profits—net.....	154, 623	147, 725	6, 898	
Reserves for dividends, contingencies, etc.....	15, 167	13, 527	1, 630	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	638	1, 229		591
Due to banks.....	173	182		9
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	152	46	106	
Demand deposits.....	10, 305	98, 473		88, 168
Time deposits (including postal savings).....	9, 205, 258	8, 903, 126	302, 132	
Deposits not classified.....		1, 519		1, 519
<b>Total deposits.....</b>	<b>9, 215, 883</b>	<b>9, 003, 346</b>	<b>212, 542</b>	
Bills payable and rediscounts.....	673	1, 366		693
Other liabilities.....	9, 458	15, 566		6, 108
<b>Total.....</b>	<b>10, 295, 308</b>	<b>10, 006, 452</b>	<b>288, 856</b>	

*Savings 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 savings depositors, the amount of savings deposits, the average amount due each depositor, and the average rates of interest paid by banks in each State, June 30, 1929 and 1930, with similar information for each year 1914 to 1930, follow :

Number of mutual savings banks, number of savings depositors, savings deposits, and average deposit account, by States, June 30, 1929 and 1930.

Location	1929					1930				
	Number of banks	Depositors <sup>1</sup>	Deposits <sup>2</sup>	Average due each depositor	Average rate of interest paid	Number of banks	Depositors <sup>1</sup>	Deposits <sup>2</sup>	Average due each depositor	Average rate of interest paid
					<i>Per cent</i>					<i>Per cent</i>
Maine.....	33	225,782	\$113,402,000	\$502.26	4.00	32	233,476	\$112,692,000	\$482.67	4.50
New Hampshire.....	52	334,930	<sup>3</sup> 215,759,000	644.19	4.08	50	312,259	<sup>3</sup> 201,641,000	645.75	4.27
Vermont.....	19	127,961	98,576,000	770.36	4.17	19	<sup>4</sup> 107,982	94,407,000	874.28	4.25
Massachusetts.....	196	2,973,468	2,035,257,000	884.47	4.74	196	2,954,855	2,093,098,000	708.36	4.74
Rhode Island.....	9	196,386	167,949,000	855.20	4.34	9	197,834	170,467,000	861.67	4.47
Connecticut.....	75	904,981	624,832,000	690.44	4.75	75	924,528	650,923,000	704.06	4.88
Total New England States.....	384	4,763,508	3,255,775,000	683.48	-----	381	4,730,934	3,323,228,000	702.45	-----
New York.....	150	5,116,151	4,463,046,000	872.34	4.00	151	5,256,265	4,566,165,000	867.22	4.70
New Jersey.....	27	460,525	173,818,000	377.43	3.97	25	481,591	274,398,000	569.77	3.75
Pennsylvania <sup>5</sup> .....	9	542,029	440,727,000	813.10	3.96	9	555,981	460,933,000	829.04	4.09
Delaware.....	2	47,691	24,641,000	516.65	4.50	2	48,727	25,435,000	521.99	4.50
Maryland.....	14	325,148	194,199,000	597.26	4.00	14	328,623	198,815,000	604.99	4.00
Total Eastern States.....	202	6,491,544	5,296,431,000	815.90	-----	201	6,671,187	5,525,746,000	828.30	-----
Ohio.....	3	128,496	104,466,000	812.99	4.00	3	136,571	108,324,000	793.17	4.00
Indiana.....	5	<sup>4</sup> 39,563	24,505,000	619.39	4.00	5	<sup>4</sup> 34,820	21,260,000	610.57	4.00
Wisconsin.....	6	20,968	8,550,000	407.76	3.00	6	21,330	8,382,000	392.97	3.00
Minnesota.....	5	141,063	71,797,000	508.97	3.75	5	138,754	71,411,000	514.66	3.75
Total Middle Western States.....	19	330,090	209,318,000	634.12	-----	19	331,475	209,377,000	631.65	-----
Washington.....	5	93,074	53,739,000	577.38	4.75	4	93,736	55,060,000	587.39	4.00
California.....	1	69,869	75,527,000	1,080.98	4.25	1	67,743	77,558,000	1,144.89	4.25
Total Pacific States.....	6	162,943	129,266,000	793.32	-----	5	161,479	132,618,000	821.27	-----
Total United States.....	611	11,748,085	8,890,790,000	756.79	-----	606	11,895,075	9,190,969,000	772.67	-----

<sup>1</sup> Represents number of savings pass-book accounts.

<sup>2</sup> Represents deposits evidenced by savings pass books and time certificates of deposit.

<sup>3</sup> Includes savings of 11 trust companies and 11 guaranty savings banks.

<sup>4</sup> Estimated.

<sup>5</sup> Includes returns of one stock savings bank.

Number of stock savings banks, number of savings depositors, savings deposits, and average deposit account, by States, June 30, 1929 and 1930

Location	1929					1930				
	Number of banks	Depositors <sup>1</sup>	Deposits <sup>2</sup>	Average due each depositor	Average rate of interest paid	Number of banks	Depositors <sup>1</sup>	Deposits <sup>2</sup>	Average due each depositor	Average rate of interest paid
New Jersey.....	1	40,349	\$24,800,000	\$614.64	<i>Per cent</i> 4.00	1	38,524	\$24,703,000	\$641.24	4.00
District of Columbia.....	22	130,069	23,617,000	181.57	3.50	22	131,367	23,528,000	179.10	3.50
Total Eastern States.....	23	170,418	48,417,000	284.11	-----	23	169,891	48,231,000	283.89	-----
Florida.....	1	3,930	1,136,000	301.78	4.00	1	78	579,000	7,423.07	4.00
Alabama.....	4	67,369	6,032,000	89.54	4.00	4	67,369	6,032,000	89.54	4.00
Mississippi.....	7	5,730	2,991,000	521.99	4.00	6	4,883	2,530,000	518.12	4.00
Total Southern States.....	8	9,660	4,177,000	432.40	-----	11	72,330	9,141,000	126.38	-----
Michigan.....	3	19,179	18,579,000	968.72	3.50	3	20,341	18,287,000	899.02	3.50
Iowa.....	676	428,229	247,275,000	577.44	3.50	645	400,600	232,913,000	581.41	3.50
Total Middle Western States.....	679	447,408	265,854,000	594.21	-----	648	420,941	251,200,000	596.76	-----
Nebraska.....	13	12,298	2,993,000	243.37	4.00	9	8,790	2,212,000	251.65	4.00
Oregon.....	1	621	453,000	729.47	3.00	1	721	491,000	681.00	3.00
California.....	19	1,587,274	876,077,000	551.94	4.00	18	1,472,012	832,803,000	565.76	4.00
Utah.....	3	63,562	24,234,000	381.27	4.00	3	58,679	17,484,000	297.11	4.00
Nevada.....	1	4,288	4,830,000	1,126.40	4.00	1	4,155	4,690,000	1,126.35	4.00
Total Pacific States.....	24	1,655,745	905,594,000	546.94	-----	23	1,535,567	855,408,000	557.07	-----
Total United States.....	747	2,295,529	1,227,035,000	534.53	-----	714	2,207,519	1,166,192,000	528.28	-----

<sup>1</sup> Represents number of savings pass-book accounts.

<sup>2</sup> Represents deposits evidenced by savings pass books and time certificates of deposit.

<sup>3</sup> Estimated.

<sup>4</sup> Includes savings of departmental banks.

*Number of savings banks (mutual and stock) in the United States, number of savings depositors, amount of savings deposits, and average amount due each depositor, June 30, 1914 to 1930, inclusive*<sup>1</sup>

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

Year	Banks	Depositors <sup>2</sup>	Deposits <sup>3</sup>	Average due each depositor
1914—Mutual savings banks.....	634	8,274,418	\$3,915,143,400	\$473.16
Stock savings banks.....	1,466	2,228,020	835,448,768	374.97
1915—Mutual savings banks.....	630	8,305,562	3,946,069,043	475.11
Stock savings banks.....	1,529	2,380,496	856,546,005	359.82
1916—Mutual savings banks.....	622	8,590,746	4,135,552,045	481.40
Stock savings banks.....	1,242	2,297,911	854,235,985	371.74
1917—Mutual savings banks.....	622	8,935,055	4,340,805,483	485.82
Stock savings banks.....	1,185	2,431,958	960,742,593	395.05
1918—Mutual savings banks.....	625	9,011,464	4,344,166,606	482.07
Stock savings banks.....	1,194	2,368,089	1,006,406,927	424.98
1919—Mutual savings banks.....	622	8,948,808	4,723,629,000	527.85
Stock savings banks.....	1,097	2,486,073	1,128,331,000	453.86
1920—Mutual savings banks.....	620	9,445,327	5,172,348,000	547.61
Stock savings banks.....	1,087	1,982,229	1,319,654,000	665.74
1921—Mutual savings banks.....	623	9,619,260	5,395,552,000	560.91
Stock savings banks <sup>4</sup> .....	1,084	2,464,265	1,363,451,000	553.29
1922—Mutual savings banks.....	619	9,665,861	5,686,720,000	588.94
Stock savings banks.....	1,066	2,883,136	1,384,004,000	480.03
1923—Mutual savings banks.....	618	10,057,436	6,282,618,000	624.67
Stock savings banks.....	1,029	3,282,897	1,428,883,000	435.25
1924—Mutual savings banks.....	613	10,409,776	6,686,366,000	642.32
Stock savings banks.....	990	3,562,017	1,543,245,000	433.25
1925—Mutual savings banks.....	611	10,616,215	7,139,510,000	672.51
Stock savings banks.....	972	4,040,312	1,790,514,000	443.16
1926—Mutual savings banks.....	620	11,053,886	7,558,668,000	683.80
Stock savings banks.....	904	4,107,913	1,746,642,000	425.19
1927—Mutual savings banks.....	618	11,337,398	8,054,868,000	710.47
Stock savings banks.....	843	3,476,873	1,453,035,000	417.91
1928—Mutual savings banks.....	616	11,732,143	8,665,592,000	738.62
Stock savings banks.....	791	3,272,415	1,338,011,000	408.88
1929—Mutual savings banks.....	611	11,748,065	8,890,790,000	756.79
Stock savings banks.....	747	2,295,529	1,227,035,000	534.53
1930—Mutual savings banks.....	606	11,895,075	9,190,969,000	772.67
Stock savings banks.....	714	2,207,519	1,166,192,000	528.28

<sup>1</sup> Revised.

<sup>2</sup> Represents number of savings pass-book accounts.

<sup>3</sup> Represents deposits evidenced by savings pass books and time certificates of deposit.

<sup>4</sup> Includes estimated returns of 106 banks in California. (See p. 141, Comptroller's Report for 1921.)

## PRIVATE BANKS

The statements following show a summary of the resources and liabilities of private banks on June 30, 1930, and a comparison of these items with the amounts reported as of June 29, 1929.

*Summary of reports of condition of 361 private banks in the United States at the close of business June 30, 1930*

[In thousands of dollars]

### RESOURCES

#### Loans and discounts (including rediscounts):

Real-estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 3,892

On other real estate..... 7,395

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 2,674

Loans to banks..... 227

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 1,322

All other loans..... 49,663

Total..... 65,173

Overdrafts.....	294
Investments:	
United States Government securities.....	1,897
State, county, and municipal bonds.....	1,166
Railroad and other public-service corporation bonds.....	686
Stock of corporations.....	3,220
Foreign government bonds and other foreign securities.....	599
Other bonds, notes, warrants, etc.....	14,181
Total.....	21,749
Banking house, furniture and fixtures.....	3,216
Real estate owned other than banking house.....	6,325
Cash in vault:	
Gold coin.....	34
Gold certificates.....	31
All other cash in vault.....	908
Not classified.....	1,090
Total.....	2,063
Reserve with reserve agents.....	2,351
Other amounts due from banks.....	10,086
Exchanges for clearing house and other cash items.....	519
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	2,830
Total resources.....	114,606

## LIABILITIES

Capital stock paid in.....	8,594
Surplus.....	7,127
Undivided profits—net.....	1,466
Reserves for dividends, contingencies, etc.....	67
Reserves for interest, taxes, and other expenses accrued and unpaid.....	30
Due to banks (demand balances).....	966
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	236
Demand deposits (other than bank and United States):	
Individual deposits subject to check.....	28,718
State, county, and municipal deposits.....	2,194
Certificates of deposit (other than for money borrowed).....	2,048
Other demand deposits.....	1,725
Total.....	34,685
Time deposits (including postal savings):	
State, county, and municipal deposits.....	32
Deposits of other banks.....	36
Other time deposits—	
Deposits evidenced by savings pass books.....	24,629
Certificates of deposits (other than for money borrowed).....	17,237
Time deposits, open accounts; Christmas savings accounts, etc.....	1,855
Total.....	43,789
Deposits not classified.....	1,371
Total deposits.....	81,047
Bills payable and rediscounts.....	10,483
Agreements to repurchase United States Government or other securities sold.....	1
Acceptances executed for customers and to furnish dollar exchange.....	22
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....	5,769
Total liabilities.....	114,606

*Resources and liabilities of private banks in the United States June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	361	391		30
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	65,173	93,723		28,550
Overdrafts.....	294	833		539
Investments.....	21,749	27,826		6,077
Banking house, furniture and fixtures.....	3,216	3,418		202
Real estate owned other than banking house.....	6,325	6,798		473
Cash in vault.....	2,063	2,508		445
Reserve with reserve agents.....	2,351	4,787		2,436
Other amounts due from banks.....	10,086	12,349		2,263
Exchanges for clearing house and other cash items.....	519	1,078		559
Other resources.....	2,830	3,170		340
<b>Total.....</b>	<b>114,606</b>	<b>156,490</b>		<b>41,884</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	8,594	9,905		1,311
Surplus.....	7,127	9,536		2,409
Undivided profits—net.....	1,466	2,479		1,013
Reserves for dividends, contingencies, etc.....	67	50	17	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	30	61		31
Due to banks.....	966	2,862		1,896
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	236	362		126
Demand deposits.....	34,685	56,358		21,673
Time deposits (including postal savings).....	43,789	49,180		5,391
United States deposits.....		1,044		1,044
Deposits not classified.....	1,371	1,710		339
<b>Total deposits.....</b>	<b>81,047</b>	<b>111,518</b>		<b>30,469</b>
Bills payable and rediscounts.....	10,483	16,660		6,177
Agreements to repurchase securities sold.....	1	46		45
Acceptances executed for customers.....	22	19	3	
Other liabilities.....	5,769	6,218		449
<b>Total.....</b>	<b>114,606</b>	<b>156,490</b>		<b>41,884</b>

**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, 1930, and a comparison of these items with the amounts reported as of June 29, 1929.

*Summary of reports of condition of 16,827 State (commercial), savings, private banks, and loan and trust companies in the United States and possessions at the close of business June 30, 1930*

[In thousands of dollars]

**RESOURCES**

Loans and discounts (including rediscounts):

Real-estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 112, 375

On other real estate..... 8, 860, 334

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 6, 048, 282

Loans to banks..... 6, 854

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.... 326, 991

All other loans..... 10, 218, 082

**Total..... 25, 572, 918**

Overdrafts.....		39, 986
Investments:		
United States Government securities.....	1, 092, 997	
State, county, and municipal bonds.....	910, 192	
Railroad and other public service corporation bonds.....	1, 883, 850	
Stock of Federal reserve banks and other corpo- rations.....	271, 772	
Foreign government bonds and other foreign securities.....	145, 463	
Other bonds, notes, warrants, etc.....	6, 752, 233	
Total.....		11, 056, 557
Banking house, furniture and fixtures.....		1, 022, 607
Real estate owned other than banking house.....		300, 567
Cash in vault:		
Gold coin.....	9, 855	
Gold certificates.....	13, 649	
All other cash in vault.....	182, 885	
Not classified.....	317, 074	
Total.....		523, 463
Reserve with Federal reserve banks or other reserve agents.....		2, 011, 426
Other amounts due from banks.....		1, 640, 656
Exchanges for clearing house and other cash items.....		1, 587, 148
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorse- ment, and customers' liability on account of acceptances).....		1, 148, 257
Total resources.....		44, 903, 585
<b>LIABILITIES</b>		
Capital stock paid in.....		2, 145, 445
Surplus.....		3, 377, 660
Undivided profits—net.....		608, 931
Reserves for dividends, contingencies, etc.....		173, 314
Reserves for interest, taxes, and other expenses accrued and unpaid.....		43, 608
Due to banks (demand balances).....		1, 657, 299
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....		876, 950
Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	11, 632, 101	
State, county, and municipal deposits.....	758, 345	
Certificates of deposit (other than for money bor- rowed).....	262, 742	
Other demand deposits.....	519, 127	
Total.....		13, 172, 315
Time deposits (including postal savings):		
State, county, and municipal deposits.....	154, 354	
Deposits of other banks.....	116, 325	
Other time deposits—		
Deposits evidenced by savings pass books.....	18, 044, 008	
Certificates of deposit (other than for money borrowed).....	1, 773, 391	
Time deposits, open accounts; Christmas sav- ings accounts, etc.....	592, 019	
Postal savings deposits.....	32, 693	
Total.....		20, 712, 790
United States deposits (exclusive of postal savings).....		41, 758
Deposits not classified.....		117, 199
Total deposits.....		36, 578, 311
Bills payable and rediscounts.....		436, 784
Agreements to repurchase United States Government or other securities sold.....		39, 505
Acceptances executed for customers and to furnish dollar exchange.....		74, 962
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorse- ment).....		1, 425, 065
Total liabilities.....		44, 903, 585

*Resources and liabilities of State (commercial), savings, private banks, and loan and trust companies in the United States and possessions June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	16, 827	17, 794	-----	967
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	25, 572, 918	26, 575, 139	-----	1, 002, 221
Overdrafts.....	39, 986	46, 664	-----	6, 678
Investments.....	11, 056, 557	10, 692, 203	364, 354	-----
Banking house, furniture and fixtures.....	1, 022, 607	1, 006, 770	15, 837	-----
Real estate owned other than banking house.....	300, 567	271, 977	28, 590	-----
Cash in vault.....	523, 463	521, 925	1, 538	-----
Reserve with Federal reserve banks or other reserve agents.....	2, 011, 426	1, 847, 249	164, 177	-----
Other amounts due from banks.....	1, 640, 656	1, 713, 338	-----	72, 682
Exchanges for clearing house and other cash items.....	1, 587, 148	906, 766	680, 382	-----
Other resources.....	1, 148, 257	1, 150, 246	-----	1, 969
Total.....	44, 903, 585	44, 732, 277	171, 308	-----
<b>LIABILITIES</b>				
Capital stock paid in.....	2, 145, 445	2, 169, 603	-----	24, 158
Surplus.....	3, 377, 660	3, 132, 646	245, 014	-----
Undivided profits—net.....	608, 931	609, 882	-----	951
Reserves for dividends, contingencies, etc.....	173, 314	80, 651	92, 663	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	43, 608	68, 808	-----	25, 200
Due to banks.....	1, 657, 299	1, 453, 265	204, 034	-----
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	876, 950	464, 880	412, 070	-----
Demand deposits.....	13, 172, 315	13, 845, 896	-----	673, 581
Time deposits (including postal savings).....	20, 712, 790	20, 470, 522	242, 268	-----
United States deposits.....	41, 758	57, 869	-----	16, 111
Deposits not classified.....	117, 199	20, 121	97, 078	-----
Total deposits.....	36, 578, 311	36, 312, 553	265, 758	-----
Bills payable and rediscounts.....	436, 784	916, 196	-----	479, 412
Agreements to repurchase securities sold.....	39, 505	5, 863	33, 642	-----
Acceptances executed for customers.....	74, 962	57, 294	17, 668	-----
Other liabilities.....	1, 425, 065	1, 378, 781	46, 284	-----
Total.....	44, 903, 585	44, 732, 277	171, 308	-----



The resources and liabilities of each class of reporting banks other than national, June 30, 1930, are shown in the following table:

*Resources and liabilities of 16,827 State (commercial) banks, loan and trust companies, savings banks, and private banks, June 30, 1930*

[In thousands of dollars]

	13,582 State (commercial) banks	1,564 loan and trust companies	714 stock savings banks	606 mutual savings banks	361 private banks	Total, 16,827 banks
<b>RESOURCES</b>						
Loans and discounts (including rediscunts).....	9,216,468	9,475,936	919,318	5,896,023	65,173	25,572,918
Overdrafts.....	33,918	5,585	187	2	294	39,986
Investments.....	2,947,712	3,835,746	378,933	3,872,417	21,749	11,056,557
Banking house, furniture and fix- tures.....	436,235	428,889	41,105	113,162	3,216	1,022,607
Real estate owned other than bank- ing house.....	145,012	83,188	21,799	44,243	6,325	300,567
Cash in vault.....	294,852	176,126	16,018	34,404	2,063	523,463
Reserve with Federal reserve banks or other reserve agents.....	848,129	1,045,843	89,247	25,856	2,351	2,011,426
Other amounts due from banks.....	817,049	531,883	46,925	234,713	10,086	1,640,656
Exchanges for clearing house and other cash items.....	188,341	1,392,996	3,513	1,779	519	1,587,148
Other resources.....	342,186	726,468	4,064	72,709	2,830	1,148,257
<b>Total.....</b>	<b>15,269,902</b>	<b>17,702,660</b>	<b>1,521,109</b>	<b>10,295,308</b>	<b>114,606</b>	<b>44,903,585</b>
<b>LIABILITIES</b>						
Capital stock paid in.....	1,080,960	995,555	60,336	-----	8,594	2,145,445
Surplus.....	746,812	1,684,184	40,666	898,871	7,127	3,377,660
Undivided profits—net.....	239,420	200,102	13,320	154,623	1,466	608,931
Reserves for dividends, contingen- cies, etc.....	86,802	69,202	2,086	15,157	67	173,314
Reserves for interest, taxes, and other expenses accrued and un- paid.....	26,278	16,141	521	638	30	43,608
Due to banks.....	647,985	1,001,867	6,308	173	966	1,657,299
Certified and cashiers' checks and cash letters of credit and travel- ers' checks outstanding.....	104,715	771,207	640	152	236	876,950
Demand deposits.....	5,636,021	7,363,000	128,304	10,305	34,685	13,172,315
Time deposits (including postal savings).....	5,953,921	4,248,970	1,280,852	9,205,258	43,789	20,712,790
United States deposits.....	4,269	34,677	2,812	-----	-----	41,758
Deposits not classified.....	38,881	76,929	18	-----	1,371	117,199
<b>Total deposits.....</b>	<b>12,385,792</b>	<b>13,496,650</b>	<b>1,398,934</b>	<b>9,215,888</b>	<b>81,047</b>	<b>36,578,311</b>
Bills payable and rediscounts.....	249,083	172,500	4,045	673	10,483	436,784
Agreements to repurchase securi- ties sold.....	37,594	1,910	-----	-----	1	39,505
Acceptances executed for customers.....	66,312	8,628	-----	-----	22	74,962
Other liabilities.....	350,849	1,057,788	1,201	9,458	5,769	1,425,065
<b>Total.....</b>	<b>15,269,902</b>	<b>17,702,660</b>	<b>1,521,109</b>	<b>10,295,308</b>	<b>114,606</b>	<b>44,903,585</b>

# RESOURCES AND LIABILITIES OF ALL REPORTING BANKS OTHER THAN NATIONAL ON OR ABOUT JUNE 30, 1926-1930

The resources and liabilities of all reporting banks other than national June 30, 1926 to 1930, are shown in the following statement:

[In thousands of dollars]

	1926 (20,168 banks)	1927 (19,265 banks)	1928 (18,522 banks)	1929 (17,794 banks)	1930 (16,827 banks)
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	22,583,356	23,314,682	24,397,072	26,575,139	25,572,918
Overdrafts.....	39,751	53,662	40,269	46,664	39,986
Investments.....	9,972,888	10,861,875	11,624,366	10,692,203	11,066,557
Banking house, furniture and fixtures.....	860,208	899,887	942,467	1,006,770	1,022,607
Real estate owned other than banking house.....	243,048	283,656	278,287	271,977	300,567
Cash in vault.....	636,669	643,692	572,732	521,925	523,463
Reserve with Federal reserve banks or other reserve agents.....	1,545,415	1,526,902	1,652,457	1,847,249	2,011,426
Due from banks.....	1,859,627	1,999,498	1,730,441	1,713,338	1,640,656
Exchanges for clearing house and other cash items.....	971,165	1,042,167	789,766	906,766	1,587,148
Other resources.....	865,711	944,594	1,068,232	1,150,246	1,148,287
<b>Total.....</b>	<b>39,577,738</b>	<b>41,550,615</b>	<b>43,066,089</b>	<b>44,732,277</b>	<b>44,908,585</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	1,860,431	1,902,325	1,931,666	2,169,603	2,145,445
Surplus.....	2,273,069	2,507,582	2,725,834	3,132,646	3,377,060
Undivided profits—net.....	585,584	622,785	668,924	609,882	608,931
Reserves for dividends, contingencies, etc.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	80,651	173,314
Reserves for interest, taxes, and other ex- penses accrued and unpaid.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	68,808	43,008
Due to banks.....	1,431,149	1,432,400	1,343,011	1,453,265	1,667,299
Certified and cashiers' checks and cash letters of credit and travelers' checks out- standing.....	\$ 170,245	\$ 614,832	\$ 449,614	464,880	876,950
Demand deposits.....	8,809,792	12,897,523	13,302,856	13,545,896	13,172,315
Time deposits (including postal savings).....	18,087,718	19,066,069	20,241,471	20,470,522	20,712,790
United States deposits.....	43,323	54,181	36,900	57,869	41,758
Deposits not classified.....	4,871,986	895,730	399,938	20,121	117,199
<b>Total deposits.....</b>	<b>33,414,213</b>	<b>34,960,735</b>	<b>35,773,790</b>	<b>36,312,553</b>	<b>36,578,311</b>
Bills payable and rediscounts.....	501,186	461,466	764,961	916,196	436,784
Agreements to repurchase securities sold.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	5,863	39,505
Acceptances executed for customers.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	57,294	74,062
Other liabilities.....	\$ 943,255	\$ 1,095,722	\$ 1,206,914	1,378,781	1,425,065
<b>Total.....</b>	<b>39,577,738</b>	<b>41,550,615</b>	<b>43,066,089</b>	<b>44,732,277</b>	<b>44,908,585</b>

<sup>1</sup> Included in undivided profits.

<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 reported in "other liabilities."

<sup>3</sup> Included in "other liabilities."

## NATIONAL BANKS

The statements following show a summary of the resources and liabilities of reporting national banks on June 30, 1930, and a comparison of these items with amounts reported as of June 29, 1929.

*Summary of reports of condition of 7,252 national banks in the United States and possessions at the close of business June 30, 1930*

[In thousands of dollars]

### RESOURCES

#### Loans and discounts (including rediscounts):

Real-estate loans, mortgages, deeds of trust, and  
other liens on real estate—

On farm land..... 296,970

On other real estate..... 1,176,031

Loans secured by United States Government and  
other bonds, stocks, and securities (exclusive of  
loans to banks)..... 5,484,713

Loans to banks..... 339,587

Commercial paper bought in open market; accept-  
ances payable in United States; and notes, bills,  
and acceptances payable in foreign countries..... 517,295

All other loans..... 7,073,156

**Total..... 14,887,752**

Overdrafts.....		9, 452
Investments:		
United States Government securities.....	2, 753, 941	
State, county, and municipal bonds.....	791, 954	
Railroad and other public service corporation bonds.....	1, 444, 416	
Stock of Federal reserve banks and other corpora- tions.....	212, 375	
Foreign government bonds and other foreign securities.....	527, 706	
Other bonds, notes, warrants, etc.....	1, 157, 779	
Total.....		6, 888, 171
Banking house, furniture and fixtures.....		787, 750
Real estate owned other than banking house.....		124, 584
Cash in vault:		
Gold coin.....	14, 748	
Gold certificates.....	34, 373	
All other cash in vault.....	293, 386	
Total.....		342, 507
Reserve with Federal reserve banks or other reserve agents.....		1, 421, 676
Other amounts due from banks.....		2, 353, 669
Exchanges for clearing house and other cash items.....		1, 297, 487
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....		1, 003, 491
Total resources.....		29, 116, 539
<b>LIABILITIES</b>		
Capital stock paid in.....		1, 743, 974
Surplus.....		1, 591, 339
Undivided profits—net.....		545, 873
Reserves for dividends, contingencies, etc.....		94, 962
Reserves for interest, taxes, and other expenses accrued and unpaid..		79, 129
National-bank circulation.....		652, 339
Due to banks (demand balances).....		2, 679, 821
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....		738, 327
Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	9, 455, 422	
State, county, and municipal deposits.....	1, 153, 701	
Certificates of deposit (other than for money bor- rowed).....	143, 511	
Other demand deposits.....	173, 567	
Total.....		10, 926, 201
Time deposits (including postal savings):		
State, county, and municipal deposits.....	437, 849	
Deposits of other banks.....	203, 751	
Other time deposits—		
Deposits evidenced by savings pass books.....	6, 070, 683	
Certificates of deposit (other than for money borrowed).....	1, 357, 461	
Time deposits, open accounts; Christmas sav- ings accounts, etc.....	574, 847	
Postal savings deposits.....	107, 980	
Total.....		8, 752, 571
United States deposits (exclusive of postal savings).....		171, 964
Total deposits.....		23, 268, 884
Bills payable and rediscounts.....		229, 033
Agreements to repurchase United States Government or other secu- rities sold.....		8, 173
Acceptances executed for customers and to furnish dollar exchange..		511, 007
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....		391, 826
Total liabilities.....		29, 116, 539

*Resources and liabilities of national banks in the United States and possessions  
June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	7, 252	7, 536	-----	284
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	14, 887, 752	14, 801, 130	86, 622	-----
Overdrafts.....	9, 452	10, 193	-----	741
Investments.....	6, 888, 171	6, 656, 535	231, 636	-----
Banking house, furniture and fixtures.....	787, 750	747, 684	40, 066	-----
Real estate owned other than banking house.....	124, 584	118, 839	5, 745	-----
Cash in vault.....	342, 507	298, 003	44, 504	-----
Reserve with Federal reserve banks or other reserve agents.....	1, 421, 676	1, 344, 951	76, 725	-----
Other amounts due from banks.....	2, 353, 669	1, 854, 187	499, 482	-----
Exchanges for clearing house and other cash items.....	1, 297, 487	785, 006	512, 481	-----
Other resources.....	1, 003, 491	823, 700	179, 791	-----
Total.....	29, 116, 539	27, 440, 228	1, 676, 311	-----
<b>LIABILITIES</b>				
Capital stock paid in.....	1, 743, 974	1, 627, 375	116, 599	-----
Surplus.....	1, 591, 339	1, 479, 052	112, 287	-----
Undivided profits—net.....	545, 873	487, 504	58, 369	-----
Reserves for dividends, contingencies, etc.....	94, 962	80, 832	14, 130	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	79, 129	73, 968	5, 161	-----
National bank circulation.....	652, 339	649, 452	2, 887	-----
Due to banks.....	2, 679, 821	2, 175, 932	503, 889	-----
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	738, 327	372, 550	365, 777	-----
Demand deposits.....	10, 926, 201	10, 504, 268	421, 933	-----
Time deposits (including postal savings).....	8, 752, 571	8, 317, 095	435, 476	-----
United States deposits.....	171, 964	228, 243	-----	56, 279
Total deposits.....	23, 268, 884	21, 598, 088	1, 670, 796	-----
Bills payable and rediscounts.....	229, 093	714, 507	-----	485, 474
Agreements to repurchase securities sold.....	8, 173	49, 660	-----	41, 487
Acceptances executed for customers.....	511, 007	392, 623	118, 384	-----
Other liabilities.....	391, 826	287, 167	104, 659	-----
Total.....	29, 116, 539	27, 440, 228	1, 676, 311	-----

**RESOURCES AND LIABILITIES OF ALL REPORTING NATIONAL BANKS ON  
OR ABOUT JUNE 30, 1926-1930**

The resources and liabilities of all reporting national banks June 30, 1926 to 1930, are shown in the following statement:

[In thousands of dollars]

	1926 (7,978 banks)	1927 (7,796 banks)	1928 (7,691 banks)	1929 (7,536 banks)	1930 (7,252 banks)
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	13,417,674	13,955,696	15,144,995	14,801,130	14,887,752
Overdrafts.....	9,719	9,788	10,138	10,193	9,452
Investments.....	5,842,253	6,393,218	7,147,448	6,656,535	6,888,171
Banking house, furniture and fixtures.....	632,842	680,218	721,229	747,684	787,750
Real estate owned other than banking house.....	115,869	115,817	125,680	118,839	124,684
Cash in vault.....	359,951	364,204	315,113	298,008	342,507
Reserve with Federal reserve banks or other reserve agents.....	1,381,171	1,406,052	1,453,383	1,344,951	1,421,676
Due from banks.....	1,982,845	1,967,950	1,885,967	1,854,187	2,353,669
Exchanges for clearing house and other cash items.....	1,066,396	1,139,000	963,332	785,006	1,297,487
Other resources.....	506,901	550,000	740,954	823,700	1,003,491
<b>Total.....</b>	<b>25,315,624</b>	<b>26,581,943</b>	<b>28,508,239</b>	<b>27,440,228</b>	<b>29,116,539</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	1,412,872	1,474,173	1,593,856	1,627,375	1,743,974
Surplus.....	1,198,899	1,256,945	1,419,695	1,479,052	1,591,339
Undivided profits—net.....	477,587	508,421	557,437	487,504	545,873
Reserves for dividends, contingencies, etc. (1).....	(1)	(1)	(1)	80,832	94,062
Reserves for interest, taxes, and other ex- penses accrued and unpaid.....	64,618	70,326	83,753	73,968	79,129
National bank circulation.....	651,155	650,946	649,095	649,452	652,339
Due to banks.....	2,899,456	2,856,937	2,738,017	2,175,932	2,679,321
Certified and cashiers' checks and cash letters of credit and travelers' checks out- standing.....	553,945	590,989	432,905	372,550	738,327
Demand deposits.....	10,743,330	10,887,179	11,003,795	10,504,268	10,926,201
Time deposits (including postal savings).....	6,313,809	7,315,624	8,296,638	8,317,095	8,752,571
United States deposits.....	144,504	139,843	185,916	228,243	171,964
<b>Total deposits.....</b>	<b>*20,655,044</b>	<b>*21,790,672</b>	<b>*22,657,271</b>	<b>21,598,088</b>	<b>23,268,884</b>
Bills payable and rediscounts.....	421,956	368,042	801,185	714,507	229,033
Agreements to repurchase securities sold.....	3,489	3,529	7,217	49,660	8,173
Acceptances executed for customers.....	221,131	248,184	411,763	392,623	511,007
Other liabilities.....	208,873	210,805	326,967	287,167	391,826
<b>Total.....</b>	<b>25,315,624</b>	<b>26,581,943</b>	<b>28,508,239</b>	<b>27,440,228</b>	<b>29,116,539</b>

<sup>1</sup> Included in undivided profits.

<sup>2</sup> Revised to include cash letters of credit outstanding.

## 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, 1930, and a comparison of these items with the amounts reported as of June 29, 1929.

*Summary of reports of condition of 24,079 reporting banks in the United States and possessions at the close of business June 30, 1930*

[In thousands of dollars]

## RESOURCES

## Loans and discounts (including rediscounts):

Real-estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	409, 345
On other real estate.....	10, 036, 365
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	11, 532, 995
Loans to banks.....	346, 441
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries....	844, 286
All other loans.....	17, 291, 238

Total.....	40, 460, 670
Overdrafts.....	49, 438

## Investments:

United States Government securities.....	3, 846, 938
State, county, and municipal bonds.....	1, 702, 146
Railroad and other public service corporation bonds.....	3, 328, 266
Stock of Federal reserve banks and other corporations.....	484, 147
Foreign government bonds and other foreign securities.....	673, 169
Other bonds, notes, warrants, etc.....	7, 910, 062

Total.....	17, 944, 728
Banking house, furniture and fixtures.....	1, 810, 357
Real estate owned other than banking house.....	425, 151

## Cash in vault:

Gold coin.....	24, 603
Gold certificates.....	48, 022
All other cash in vault.....	476, 271
Not classified.....	317, 074

Total.....	865, 970
Reserve with Federal reserve banks or other reserve agents.....	3, 433, 102
Other amounts due from banks.....	3, 994, 325
Exchanges for clearing house and other cash items.....	2, 884, 635
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	2, 151, 748

Total resources.....	74, 020, 124
----------------------	--------------

## LIABILITIES

Capital stock paid in .....	3, 889, 419
Surplus .....	4, 968, 999
Undivided profits—net .....	1, 154, 804
Reserves for dividends, contingencies, etc .....	268, 276
Reserves for interest, taxes, and other expenses accrued and unpaid ..	122, 737
National-bank circulation .....	652, 339
Due to banks (demand balances) .....	4, 337, 120
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding .....	1, 615, 277
Demand deposits (other than bank and United States):	
Individual deposits subject to check .....	21, 087, 523
State, county, and municipal deposits .....	1, 912, 046
Certificates of deposit (other than for money borrowed) .....	406, 253
Other demand deposits .....	692, 694
Total .....	24, 098, 516
Time deposits (including postal savings):	
State, county, and municipal deposits .....	592, 203
Deposits of other banks .....	320, 076
Other time deposits—	
Deposits evidenced by savings pass books .....	24, 114, 691
Certificates of deposit (other than for money borrowed) .....	3, 130, 852
Time deposits, open accounts; Christmas sav- ings accounts, etc .....	1, 166, 866
Postal savings deposits .....	140, 673
Total .....	29, 465, 361
United States deposits (exclusive of postal savings) .....	213, 722
Deposits not classified .....	117, 199
Total deposits .....	59, 847, 195
Bills payable and rediscounts .....	665, 817
Agreements to repurchase United States Government or other securities sold .....	47, 678
Acceptances executed for customers and to furnish dollar exchange ..	585, 969
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorse- ment) .....	1, 816, 891
Total liabilities .....	74, 020, 124

*Resources and liabilities of all reporting banks in the United States and possessions  
June 30, 1930, compared with June 29, 1929*

[In thousands of dollars]

	June 30, 1930	June 29, 1929	Increase	Decrease
Number of banks.....	24, 079	25, 330	-----	1, 251
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	\$40, 460, 670	\$41, 376, 269	-----	\$915, 599
Overdrafts.....	49, 438	56, 867	-----	7, 419
Investments.....	17, 944, 728	17, 348, 738	\$595, 990	-----
Banking house, furniture and fixtures.....	1, 810, 357	1, 754, 454	55, 903	-----
Real estate owned other than banking house.....	425, 151	390, 816	34, 335	-----
Cash in vault.....	865, 970	819, 928	46, 042	-----
Reserve with Federal reserve banks or other reserve agents.....	3, 433, 102	3, 192, 200	240, 902	-----
Other amounts due from banks.....	3, 994, 325	3, 567, 525	426, 800	-----
Exchanges for clearing house and other cash items.....	2, 884, 635	1, 691, 772	1, 192, 863	-----
Other resources.....	2, 151, 748	1, 973, 946	177, 802	-----
<b>Total.....</b>	<b>74, 020, 124</b>	<b>72, 172, 505</b>	<b>1, 847, 619</b>	-----
<b>LIABILITIES</b>				
Capital stock paid in.....	3, 889, 419	3, 796, 978	92, 441	-----
Surplus.....	4, 968, 999	4, 611, 698	357, 301	-----
Undivided profits-- net.....	1, 154, 804	1, 097, 386	57, 418	-----
Reserve for dividends, contingencies, etc.....	268, 276	161, 483	106, 793	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	122, 737	142, 776	-----	20, 039
National-bank circulation.....	652, 339	649, 452	2, 887	-----
Due to banks.....	4, 337, 120	3, 629, 197	707, 923	-----
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	1, 615, 277	837, 430	777, 847	-----
Demand deposits.....	24, 098, 516	24, 350, 164	-----	251, 648
Time deposits (including postal savings).....	29, 465, 361	28, 787, 617	677, 744	-----
United States deposits.....	213, 722	286, 112	-----	72, 390
Deposits not classified.....	117, 199	20, 121	97, 078	-----
<b>Total deposits.....</b>	<b>59, 847, 195</b>	<b>57, 910, 641</b>	<b>1, 936, 554</b>	-----
Bills payable and rediscounts.....	665, 817	1, 630, 703	-----	964, 886
Agreements to repurchase securities sold.....	47, 678	55, 523	-----	7, 845
Acceptances executed for customers.....	585, 969	449, 917	136, 052	-----
Other liabilities.....	1, 816, 891	1, 665, 948	150, 943	-----
<b>Total.....</b>	<b>74, 020, 124</b>	<b>72, 172, 505</b>	<b>1, 847, 619</b>	-----

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 demand and time deposits, June 30, 1930, with a recapitulation by classes of banks.



*Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions June, 1930 (includes national, State (commercial) banks, loan and trust companies, savings and private banks)*

122

REPORT OF THE COMPTROLLER OF THE CURRENCY

Location	Population (approximate)	Number of banks	Resources (in thousands of dollars)										
			Loans and discounts (including rediscounts)	Over- drafts	Invest- ments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other re- serve agents	Other amounts due from banks	Exchanges for clear- ing house and other cash items	Other re- sources	Total re- sources
Maine.....	801,000	131	231,455	83	203,273	6,359	2,101	6,036	5,496	17,946	1,028	961	474,738
New Hampshire.....	465,000	121	150,806	28	148,706	4,759	1,259	3,421	3,206	12,504	800	462	325,946
Vermont.....	359,000	103	155,098	72	90,380	3,459	8,225	2,567	2,633	10,071	650	4,008	277,153
Massachusetts.....	4,280,000	449	2,954,858	332	1,341,175	77,501	21,048	31,572	135,885	167,160	59,515	131,407	4,920,453
Rhode Island.....	691,000	35	303,841	15	235,723	4,975	1,170	8,200	20,990	11,851	3,191	6,890	596,846
Connecticut.....	1,614,000	253	919,270	164	449,019	36,320	8,055	15,606	35,588	42,894	8,299	3,995	1,519,210
Total New England States.....	8,190,000	1,092	4,715,328	689	2,468,276	133,373	41,858	67,392	203,798	262,426	73,483	147,723	8,114,346
New York.....	12,672,000	1,122	12,566,926	3,833	4,851,508	379,404	25,784	133,522	1,167,751	721,263	2,260,308	1,187,513	23,297,812
New Jersey.....	4,050,000	560	1,566,477	165	838,385	96,176	16,211	36,425	89,377	108,700	19,065	29,518	2,800,499
Pennsylvania.....	9,670,000	1,541	3,094,656	1,405	2,683,278	221,945	68,061	86,317	334,551	280,704	102,906	94,653	6,968,476
Delaware.....	240,000	61	114,557	17	51,763	4,527	1,411	1,875	7,461	6,692	764	565	189,632
Maryland.....	1,635,000	226	495,550	253	350,906	29,041	5,375	9,733	49,296	39,507	13,019	10,991	1,003,671
District of Columbia.....	489,000	40	176,652	50	66,077	23,425	3,148	5,560	9,508	29,957	7,219	3,088	324,684
Total Eastern States.....	28,756,000	3,550	18,014,818	5,723	8,841,917	754,518	119,990	273,432	1,657,944	1,186,823	2,403,281	1,326,328	34,584,774
Virginia.....	2,428,000	463	438,094	160	102,357	19,114	6,684	9,624	14,509	57,357	6,262	9,299	663,460
West Virginia.....	1,730,000	290	263,684	133	69,646	17,097	7,329	9,785	30,889	12,613	2,647	1,998	415,821
North Carolina.....	3,185,000	391	298,682	186	55,193	10,910	4,243	8,857	11,464	41,396	6,865	1,758	448,554
South Carolina.....	1,738,000	173	116,751	220	42,582	7,034	4,837	4,482	3,247	22,847	1,874	1,450	205,324
Georgia.....	2,909,000	398	266,696	254	62,139	14,591	9,228	7,721	28,026	36,314	6,464	4,198	435,631
Florida.....	1,480,000	207	108,916	45	103,061	11,757	4,835	10,815	10,534	49,936	2,632	4,310	306,841
Alabama.....	2,650,000	321	210,686	131	51,409	11,678	4,937	7,877	12,031	29,077	3,443	3,324	334,593
Mississippi.....	2,010,000	315	158,862	1,402	50,558	7,002	2,426	4,926	22,995	10,071	1,598	4,591	264,431
Louisiana.....	2,102,000	222	318,265	907	76,707	27,948	4,769	7,952	15,315	53,176	10,911	11,101	527,051
Texas.....	5,850,000	1,293	738,249	1,573	227,928	51,309	12,991	27,489	93,695	183,374	15,174	11,000	1,362,782
Arkansas.....	1,867,000	396	157,218	229	36,657	7,078	3,529	5,192	24,725	15,571	981	2,246	263,376
Kentucky.....	2,626,000	552	414,040	533	114,001	15,824	11,610	9,614	12,024	50,577	6,544	8,665	643,432
Tennessee.....	2,616,000	479	353,764	788	74,980	22,874	9,159	8,358	14,104	66,523	7,577	21,197	579,324
Total Southern States.....	33,191,000	5,500	3,843,907	6,561	1,067,218	233,216	86,577	122,692	293,558	628,832	72,922	85,137	6,440,620
Ohio.....	6,663,000	989	2,033,157	538	697,882	116,969	22,905	71,020	221,829	148,845	10,035	70,905	3,394,085
Indiana.....	3,233,000	915	604,987	343	205,333	40,701	11,429	29,702	19,756	111,620	8,496	145,988	1,178,355

Illinois.....	7,637,000	1,683	2,820,627	1,435	991,908	116,617	19,796	61,245	222,481	409,111	101,786	137,313	4,882,319
Michigan.....	4,876,000	765	1,451,788	659	511,391	79,544	13,005	32,845	175,649	56,974	39,027	27,960	2,388,842
Wisconsin.....	2,938,000	936	631,106	397	275,422	30,807	7,185	17,926	76,265	51,800	11,611	6,595	1,109,114
Minnesota.....	2,571,000	1,015	505,249	545	371,495	21,209	10,703	20,412	30,610	126,162	14,264	17,608	1,118,257
Iowa.....	2,470,000	1,262	564,875	515	203,755	29,708	26,115	16,897	18,992	95,841	5,845	2,196	964,739
Missouri.....	3,625,000	1,285	849,383	701	332,893	31,341	13,258	22,631	34,732	215,719	11,199	16,475	1,528,332
Total Middle Western States.....	34,013,000	8,800	9,461,172	5,133	3,590,079	466,896	124,396	272,678	800,314	1,216,072	202,263	425,040	16,564,043
North Dakota.....	680,000	366	72,734	104	28,650	4,781	3,188	3,125	7,553	6,692	809	792	128,428
South Dakota.....	698,000	374	91,430	192	39,717	5,049	4,010	3,355	3,832	19,044	1,146	1,131	168,906
Nebraska.....	1,386,000	773	241,101	353	91,468	12,475	6,435	9,692	15,278	68,149	4,770	1,357	451,078
Kansas.....	1,830,000	1,051	276,426	461	99,601	15,540	4,929	9,913	12,595	75,364	4,648	3,730	503,507
Montana.....	536,000	185	79,757	159	44,837	4,529	1,626	4,361	17,938	11,572	1,084	811	176,674
Wyoming.....	225,000	83	39,196	57	15,472	1,870	574	1,879	1,824	10,038	104	171	71,841
Colorado.....	1,037,000	270	152,705	267	88,537	7,857	1,895	7,171	27,591	49,252	5,400	914	341,589
New Mexico.....	428,000	53	24,768	24	15,123	1,528	333	1,483	1,921	6,877	365	180	52,592
Oklahoma.....	2,403,000	598	246,631	474	133,826	15,037	2,521	7,839	22,846	81,079	4,692	1,150	515,545
Total Western States.....	9,273,000	3,753	1,224,638	2,121	567,231	68,666	25,511	48,868	111,178	328,067	23,211	10,169	2,409,660
Washington.....	1,565,000	333	296,409	203	158,323	14,357	928	9,666	45,760	42,097	8,612	7,205	583,560
Oregon.....	955,000	228	140,267	161	109,017	9,865	1,616	6,780	20,617	30,453	4,972	1,590	325,338
California.....	5,730,000	437	2,354,565	2,094	995,810	114,140	16,888	42,647	278,370	224,087	87,300	120,558	4,236,459
Idaho.....	448,000	137	47,040	90	28,965	3,399	1,046	2,241	2,965	14,174	666	129	100,715
Utah.....	505,000	102	119,929	245	37,596	3,455	1,667	1,831	6,202	19,561	2,588	2,566	195,640
Nevada.....	91,000	35	28,135	58	8,705	1,825	476	1,344	876	6,473	285	296	48,473
Arizona.....	439,000	45	46,495	41	28,600	2,310	1,832	3,128	8,338	5,106	1,405	439	97,694
Total Pacific States.....	9,733,000	1,317	3,032,840	2,892	1,367,016	149,351	24,453	67,637	363,128	341,951	105,828	132,783	5,537,879
Alaska.....	59,000	17	6,179	15	4,937	319	81	1,086	-----	1,741	101	52	14,611
The Territory of Hawaii.....	371,000	20	67,221	2,157	28,573	1,457	581	4,895	183	12,677	1,398	2,861	122,003
Porto Rico.....	1,550,000	19	39,300	352	1,982	1,173	587	2,547	2,952	1,899	2,713	53,505	53,505
Philippines.....	11,325,000	11	55,267	23,795	7,499	1,388	1,117	4,743	2,999	12,784	249	18,942	128,783
Total possessions.....	13,305,000	67	167,967	26,319	42,991	4,337	2,366	13,271	3,182	30,154	3,647	24,568	318,802
Total United States and possessions.....	136,461,000	24,079	40,460,670	49,438	17,944,728	1,810,357	425,151	865,970	3,433,102	3,994,325	2,884,635	2,151,748	74,020,124

## RECAPITULATION

National banks.....	7,252	14,887,752	9,452	6,888,171	787,750	124,584	342,507	1,421,676	2,353,669	1,297,487	1,003,491	29,116,539
State (commercial) banks.....	13,582	9,216,468	33,918	2,947,712	436,235	145,012	294,852	848,129	817,049	188,341	342,186	15,269,902
Trust companies.....	1,564	9,475,936	5,585	3,835,746	428,889	83,188	176,126	1,045,843	631,883	1,392,096	726,468	17,702,660
Stock savings banks.....	714	919,318	187	378,933	41,105	21,799	16,018	89,247	46,925	3,513	4,064	1,521,109
Mutual savings banks.....	606	5,896,023	2	3,872,417	113,162	44,243	34,404	25,556	234,713	1,779	72,709	10,295,308
Private banks.....	361	65,173	294	21,749	3,217	6,325	2,063	2,351	10,086	519	2,830	114,606
Grand total.....	24,079	40,460,670	49,438	17,944,728	1,810,357	425,151	865,970	3,433,102	3,994,325	2,884,635	2,151,748	74,020,124

## Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1930—Continued

Location	Liabilities (in thousands of dollars)															
	Capital stock paid in	Surplus	Undivided profits—net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	National bank circulation	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	13,960	21,196	19,030	692	416	4,824	4,726	1,412	82,422	319,799	220	5	5,951			90
New Hampshire.....	6,955	21,546	4,758	8,273	170	4,798	4,803	647	41,002	228,028	311		4,425			225
Vermont.....	8,011	15,388	7,935	840	103	4,270	1,475	555	27,064	205,102	96		5,581			733
Massachusetts.....	162,773	241,943	153,904	13,128	9,758	19,418	188,177	23,218	1,102,803	2,831,592	22,637	1,012	22,395	2,000	86,218	39,477
Rhode Island.....	16,425	41,782	9,395	6,874	423	3,309	5,950	1,137	127,528	377,084	550		325		5,266	798
Connecticut.....	49,708	103,461	57,125	5,598	1,298	10,161	20,543	5,102	317,801	919,896	3,244	467	18,344		50	6,412
Total New England States.....	257,832	445,316	252,147	35,405	12,168	46,780	225,674	32,071	1,698,620	4,881,501	27,058	1,484	57,021	2,000	91,534	47,735
New York.....	952,006	2,142,196	155,836	80,450	18,014	68,997	1,633,904	1,286,516	7,674,469	7,869,547	33,508		89,229	78	306,877	986,185
New Jersey.....	143,363	179,280	56,280	8,764	7,315	23,591	40,606	14,363	846,304	1,410,455	7,785	137	33,423	123	1,011	27,699
Pennsylvania.....	384,446	755,320	162,839	11,690	8,501	82,659	423,925	43,550	2,045,865	2,788,347	45,414		101,393	274	18,632	95,621
Delaware.....	13,112	24,226	6,749	1,454	23	899	2,784	510	73,557	63,116	69		2,095			1,038
Maryland.....	42,223	73,947	14,925	1,812	6,344	6,887	43,237	2,026	274,115	516,848	5,824		6,308		208	8,967
District of Columbia.....	23,928	20,479	6,325	1,510	879	4,905	15,013	2,376	133,204	109,210	2,163		1,008	2,441		1,243
Total Eastern States.....	1,559,078	3,195,448	402,954	105,680	41,076	187,938	2,159,469	1,349,341	11,047,514	12,757,523	94,763	137	233,456	2,916	326,728	1,120,753
Virginia.....	58,899	39,830	12,520	3,179	1,430	19,367	36,571	4,018	198,931	254,619	2,914		19,698		640	10,844
West Virginia.....	32,174	25,901	8,589	2,054	544	10,153	9,882	2,656	158,197	153,264	455		10,966	6		980
North Carolina.....	33,652	25,376	8,134	2,855	764	6,983	25,367	7,018	166,649	148,742	702		19,309	95	885	2,013
South Carolina.....	15,663	8,991	3,144	936	124	3,406	8,257	1,066	74,729	81,639	1,637		4,124		279	329
Georgia.....	39,395	26,043	10,046	1,760	1,444	7,677	29,849	1,940	151,693	143,034	6,032		12,851		2,027	1,840
Florida.....	25,518	13,813	4,258	981	482	4,124	21,214	2,291	129,128	93,099	4,041		3,139	20		4,733
Alabama.....	28,890	20,318	8,800	1,910	611	13,641	7,732	1,007	125,454	102,334	3,877		16,711	95	1,725	1,572
Mississippi.....	16,154	10,779	2,964	354	579	2,990	7,220	1,275	98,690	95,339	397		22,432	92	105	5,061
Louisiana.....	34,481	21,175	8,969	1,704	1,846	6,110	46,258	3,525	230,001	144,482	1,913		11,745	254	1,063	13,515
Texas.....	115,103	54,981	30,552	4,090	2,408	41,455	113,207	13,159	698,468	247,413	14,586	50	15,979	491	2,362	8,448
Arkansas.....	20,403	9,659	4,387	126	525	3,772	14,824	1,656	108,416	74,274	268		14,087	26	9	944
Kentucky.....	49,861	36,875	9,246	3,057	1,052	15,105	26,574	3,960	204,242	215,360	885		11,691	31,543	224	28,757
Tennessee.....	44,117	32,557	4,056	1,831	1,099	15,873	28,804	2,076	210,926	197,335	1,148		14,754	82	601	24,065
Total Southern States.....	514,226	326,298	115,655	24,837	12,908	150,696	376,759	50,647	2,555,524	1,950,934	38,855	50	177,486	32,704	9,940	103,101
Ohio.....	194,857	164,439	54,907	11,747	2,563	34,619	148,729	6,354	1,080,526	1,543,087	5,818		39,426	46	6,927	100,040
Indiana.....	75,655	45,500	21,299	518	806	23,469	41,077	7,884	382,233	282,612	1,361	110,295	13,844	25	15	171,772

Illinois	338,703	225,310	74,795	46,004	29,867	36,001	458,306	53,028	1,877,395	1,590,338	5,176	22,745	50	64,368	60,233
Michigan	125,693	119,954	39,933	5,655	4,314	17,782	70,220	13,080	839,153	1,048,295	2,715	22,963	4,987	7,282	61,799
Wisconsin	71,317	38,887	22,126	5,678	2,172	16,632	46,038	6,814	351,968	523,133	2,380	9,223	13	4,035	8,698
Minnesota	61,488	34,522	14,884	2,154	2,833	13,947	87,072	10,040	364,609	514,703	1,360	3,489	4,733	50	1,968
Iowa	63,657	30,186	12,844	2,080	1,375	12,638	41,603	2,416	309,099	474,719	511	7,602	34	9	5,966
Missouri	112,148	55,868	28,755	4,838	798	8,723	108,051	9,310	759,144	399,898	2,869	16,005	67	869	20,989
Total Middle Western States	1,043,518	714,666	269,543	78,674	44,728	163,801	1,001,096	113,926	5,964,127	6,376,785	22,190	113,835	136,541	5,238	83,910
North Dakota	10,026	4,453	1,244	273	275	2,899	2,302	994	43,476	60,136	127	2,023	158	2	40
South Dakota	11,620	4,831	2,082	253	198	1,899	5,135	1,253	69,869	67,766	535	2,728	-----	-----	737
Nebraska	30,537	12,405	4,612	2,384	1,007	6,837	44,769	3,343	200,408	38,886	384	5,079	-----	4	423
Kansas	40,250	20,038	8,535	830	608	9,486	27,123	3,748	265,890	109,344	1,139	8,177	1,929	-----	5,233
Montana	10,755	5,540	3,228	423	570	2,251	7,678	1,259	73,117	69,254	373	2,205	3	-----	58
Wyoming	4,240	3,083	1,106	238	16	1,482	2,772	263	30,910	25,568	189	1,414	-----	-----	60
Colorado	17,938	12,191	5,906	339	909	4,355	23,714	3,230	154,923	114,164	259	2,779	240	-----	642
New Mexico	3,020	1,490	322	105	41	1,354	1,513	803	30,776	12,113	135	856	-----	-----	64
Oklahoma	33,505	11,339	6,140	847	745	6,275	41,916	7,042	277,463	122,497	1,222	5,307	150	19	1,078
Total Western States	161,891	75,370	33,175	5,692	4,329	36,838	156,922	21,935	1,146,832	719,728	4,363	1,177	30,568	2,480	8,335
Washington	40,947	15,171	6,731	2,249	555	11,673	41,938	3,659	219,586	228,410	2,840	3,801	98	1,818	4,084
Oregon	21,256	9,482	5,053	551	401	5,761	17,695	2,527	133,065	125,033	175	3,817	10	90	402
California	231,384	159,725	59,253	8,210	4,679	39,285	317,331	34,630	1,068,732	2,164,767	21,442	11,246	405	69,967	45,403
Idaho	6,043	2,270	814	2,365	88	1,423	3,211	1,022	48,715	33,717	103	875	39	-----	30
Utah	11,626	6,404	1,746	1,349	516	2,489	16,215	1,227	51,220	78,399	39	3,041	45	5	21,313
Nevada	3,317	1,233	824	35	97	1,194	2,287	634	16,632	21,522	100	315	-----	-----	283
Arizona	5,861	4,141	1,636	26	262	1,220	1,870	1,140	44,410	36,364	129	5	417	35	178
Total Pacific States	320,434	198,426	76,057	14,785	6,598	63,045	400,547	44,839	1,582,380	2,688,212	24,828	11	23,512	632	71,880
Alaska	915	464	410	75	1	91	128	72	5,792	6,048	387	-----	128	-----	-----
The Territory of Hawaii	11,312	6,175	3,798	1,073	354	3,150	1,925	1,007	39,519	47,764	1,278	770	1,708	810	1,370
Porto Rico	6,871	1,831	516	42	45	-----	11,065	796	11,336	12,418	-----	158	5,905	-----	2,422
Philippines	18,242	5,005	549	2,013	530	-----	3,535	648	46,872	24,458	-----	347	430	1,142	30,017
Total possessions	32,440	13,475	5,273	3,203	930	3,241	16,653	2,518	103,519	90,678	1,665	505	7,233	1,708	33,809
Total United States and possessions	3,889,419	4,968,999	1,154,804	268,276	122,737	652,339	4,337,120	1,615,277	24,098,516	29,465,361	213,722	117,199	665,817	47,678	585,969

## RECAPITULATION

National banks	1,743,974	1,591,339	545,873	94,962	79,129	652,339	2,679,821	738,327	10,926,201	8,752,571	171,964	229,033	8,173	511,007	391,826
State (commercial) banks	1,080,960	746,812	239,420	86,802	26,278	-----	647,985	104,715	5,636,021	5,953,921	4,269	249,083	37,594	66,312	350,849
Trust companies	995,555	1,684,184	200,102	69,202	16,141	1,001,867	771,207	7,363,000	4,248,970	34,677	76,929	172,500	910	8,628	1,057,788
Stock savings banks	60,336	40,666	13,320	2,086	521	-----	6,308	640	128,304	1,260,852	2,812	18	4,045	-----	1,201
Mutual savings banks	-----	898,871	154,623	15,157	638	-----	173	152	10,305	9,205,258	-----	673	-----	-----	9,458
Private banks	8,594	7,127	1,466	67	30	-----	966	236	34,685	43,789	-----	1,371	10,483	1	22
Grand total	3,889,419	4,968,999	1,154,804	268,276	122,737	652,339	4,337,120	1,615,277	24,098,516	29,465,361	213,722	117,199	665,817	47,678	585,969

*Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1930—Continued*  
 [In thousands of dollars]

Location	Loans and discounts						Investments					
	Real estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market, and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	1,612	72,884	30,384	271	1,667	124,637	25,502	12,451	68,273	5,885	17,394	73,768
New Hampshire.....	694	89,157	25,735	58	6,949	28,213	20,130	7,700	84,577	11,438	8,184	16,677
Vermont.....	1,558	88,514	24,574	-----	65	40,387	10,571	7,389	42,405	4,604	13,757	11,654
Massachusetts.....	1,419	1,503,898	574,278	24,959	70,471	779,833	151,637	284,550	626,983	61,948	34,301	181,756
Rhode Island.....	223	143,243	82,979	-----	10,438	66,958	66,294	9,481	99,509	623	4,930	54,886
Connecticut.....	546	504,863	224,575	460	3,241	185,585	58,832	26,271	214,753	68,635	65,916	14,612
Total New England States.....	6,052	2,402,559	962,525	25,748	92,831	1,225,613	332,966	347,842	1,136,500	153,133	144,482	353,353
New York.....	9,079	3,851,983	5,172,341	102,893	117,318	3,313,312	693,114	98,953	376,765	59,744	140,514	3,482,418
New Jersey.....	10,722	457,248	409,643	2,667	70,288	615,909	137,540	136,151	300,621	83,775	55,115	125,183
Pennsylvania.....	17,914	328,428	1,378,255	45,698	52,580	1,271,781	524,936	221,031	814,202	22,137	84,705	1,016,267
Delaware.....	3,060	25,786	57,920	42	185	27,564	5,766	6,395	22,010	157	1,017	16,418
Maryland.....	12,507	114,735	183,512	5,622	95,495	83,679	71,643	20,360	158,909	28,349	17,499	54,146
District of Columbia.....	154	26,463	78,176	483	3,578	67,798	31,353	2,236	14,999	1,854	2,697	12,938
Total Eastern States.....	53,436	4,804,643	7,279,847	157,405	339,444	5,380,043	1,464,352	485,126	1,687,506	196,016	301,547	4,707,370
Virginia.....	6,387	13,778	58,299	10,688	4,338	344,604	31,158	5,307	8,247	3,897	3,533	50,215
West Virginia.....	1,378	12,614	35,547	1,366	349	212,430	21,231	1,467	7,661	8,685	3,225	27,377
North Carolina.....	2,308	3,543	12,939	1,797	35	278,065	21,053	13,136	552	2,060	518	17,874
South Carolina.....	1,809	1,819	9,900	1,052	1,002	101,169	7,084	3,206	1,652	640	579	26,421
Georgia.....	4,192	29,652	52,204	6,165	4,442	170,041	33,728	2,826	5,784	4,854	1,795	13,152
Florida.....	1,353	7,339	16,339	2,529	4,387	76,969	49,940	25,628	8,974	3,462	2,230	12,827
Alabama.....	4,593	8,188	18,175	6,921	1,920	170,889	20,088	7,444	4,798	1,755	2,496	14,823
Mississippi.....	5,080	5,512	7,003	1,169	373	139,125	7,725	8,865	1,435	423	1,289	30,821
Louisiana.....	3,513	1,989	14,509	3,227	1,248	298,779	11,365	3,050	981	1,173	338	59,800
Texas.....	13,773	43,481	117,596	9,683	12,706	541,010	114,006	24,404	7,525	7,609	5,086	99,298
Arkansas.....	2,926	23,433	5,052	1,231	979	123,597	14,163	5,536	1,297	583	925	14,153
Kentucky.....	6,295	7,437	52,935	3,379	3,161	340,830	29,192	2,231	13,351	1,259	3,653	64,316
Tennessee.....	3,807	6,339	58,552	9,637	3,134	272,295	19,633	6,777	4,361	2,065	3,120	39,024
Total Southern States.....	57,409	165,124	459,653	58,844	38,074	3,064,803	380,366	109,877	66,618	38,465	28,787	443,105

Ohio.....	13,904	633,412	162,530	7,359	2,459	1,213,493	189,698	133,125	30,919	10,053	21,491	312,596
Indiana.....	11,624	25,680	49,650	6,264	7,284	504,485	59,086	7,254	26,549	3,678	8,815	99,951
Illinois.....	17,411	285,910	1,345,561	20,562	64,980	1,086,203	292,990	153,046	60,310	14,958	23,529	447,065
Michigan.....	6,447	550,680	191,975	8,211	3,843	690,632	55,097	26,937	29,870	13,139	11,967	374,381
Wisconsin.....	57,566	60,622	153,118	4,781	24,178	325,841	62,112	30,752	83,005	5,396	24,302	69,855
Minnesota.....	13,089	10,448	90,074	5,870	9,740	376,023	115,874	27,834	30,239	2,158	14,025	181,365
Iowa.....	16,686	9,808	33,424	5,853	7,605	491,499	49,898	11,081	20,654	2,927	7,084	112,111
Missouri.....	3,301	9,200	104,723	17,415	34,143	680,601	40,357	23,114	15,210	14,356	6,603	233,253
Total Middle Western States.....	140,028	1,585,760	2,136,055	76,315	154,232	5,368,782	865,112	413,143	296,756	66,675	117,816	1,830,577
North Dakota.....	4,943	2,340	2,845	804	1,076	60,726	9,844	2,482	3,984	273	3,216	8,851
South Dakota.....	2,465	7,693	33,382	419	4,680	42,791	14,998	9,018	4,516	262	2,309	8,614
Nebraska.....	12,174	4,267	24,138	7,124	11,844	181,554	34,197	10,595	18,375	846	10,240	17,215
Kansas.....	5,041	27,819	17,803	4,821	181,751	89,191	30,108	37,381	1,659	1,047	1,937	27,469
Montana.....	1,243	4,746	9,752	361	60,691	60,691	19,005	6,601	12,911	380	4,883	11,057
Wyoming.....	2,014	1,389	4,123	659	49	30,962	6,893	2,336	1,114	168	669	4,292
Colorado.....	3,984	7,687	57,303	1,368	1,831	80,532	38,620	12,525	11,103	1,630	3,392	21,267
New Mexico.....	996	2,331	2,207	44	384	18,796	7,387	2,591	866	116	116	4,047
Oklahoma.....	4,108	6,935	42,075	2,857	4,367	186,171	46,254	34,295	2,565	2,116	2,950	46,646
Total Western States.....	36,968	65,225	193,628	18,457	158,946	751,414	207,306	117,824	57,093	6,838	29,712	148,458
Washington.....	2,557	5,282	44,433	1,775	6,576	235,786	55,505	14,357	18,202	1,483	6,811	61,665
Oregon.....	6,699	13,148	21,873	1,349	9,532	87,666	46,796	25,982	16,173	795	8,650	10,621
California.....	80,913	912,681	356,006	3,672	35,239	965,452	448,519	156,795	34,583	11,645	26,626	317,642
Idaho.....	1,669	3,845	8,228	239	1,921	31,138	10,975	5,033	2,431	459	3,062	7,005
Utah.....	7,234	38,186	20,490	1,679	1,632	50,708	10,924	7,973	5,615	4,817	1,814	6,453
Nevada.....	2,621	5,376	4,215	194	588	15,141	2,304	2,720	875	153	421	2,232
Arizona.....	3,450	8,478	16,354	75	988	17,150	13,103	5,685	2,726	538	751	5,797
Total Pacific States.....	105,145	986,996	472,199	8,983	56,476	1,403,041	588,126	218,545	80,605	19,890	48,135	411,715
Alaska.....		1,265	87	-----	632	4,195	1,657	523	1,071	50	395	1,241
The Territory of Hawaii.....	6,836	15,327	26,817	682	850	16,709	6,496	8,070	1,491	1,259	2,295	8,962
Porto Rico.....	3,054	4,038	1,336	7	1,621	29,244	156	974	-----	7	-----	845
Philippines.....	417	5,428	848	-----	1,180	47,394	401	222	626	1,814	-----	4,436
Total possessions.....	10,307	26,058	29,088	689	4,283	97,542	8,710	9,789	3,188	3,130	2,690	15,484
Total United States and possessions.....	409,345	10,036,365	11,532,995	346,441	844,286	17,291,238	3,846,938	1,702,146	3,328,266	484,147	673,169	7,910,062

## RECAPITULATION

National banks.....	296,970	1,176,031	5,484,713	339,587	517,295	7,073,156	2,753,941	791,954	1,444,416	212,375	527,706	1,157,779
State (commercial) banks.....	87,341	1,636,684	1,435,529	2,852	186,512	5,967,550	489,880	289,000	163,085	44,911	33,518	1,927,338
Trust companies.....	18,689	1,284,963	4,534,946	3,697	130,352	3,503,283	369,999	139,838	461,358	133,369	40,447	2,690,515
Stock savings banks.....	1,554	514,388	14,278	78	315	388,405	78,692	6,368	12,419	2,099	1,806	277,549
Mutual savings banks.....	599	5,516,904	60,855	-----	8,489	309,176	152,549	473,800	1,246,302	88,173	68,893	1,842,700
Private banks.....	3,892	7,395	2,674	227	1,322	49,663	1,897	1,166	686	3,220	599	14,181
Grand total.....	409,315	10,036,365	11,532,995	346,441	844,286	17,291,238	3,846,938	1,702,146	3,328,266	484,147	673,169	7,910,062

<sup>1</sup>Includes \$10 218,082,000 reported for banks other than national, a part of which should probably be classified elsewhere in the schedule.

## Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1930—Continued

[In thousands of dollars]

Location	Cash <sup>1</sup>				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	
Maine.....	91	123	1,611	4,211	78,224	1,547	2,650	1	505	-----	312,770	5,486	971	67
New Hampshire.....	117	235	3,069	-----	34,557	2,921	1,854	1,670	43	263	223,484	2,036	1,922	280
Vermont.....	72	104	1,040	1,341	25,484	560	1,011	9	31	-----	202,753	1,832	446	40
Massachusetts.....	388	1,208	13,669	16,307	1,039,932	38,875	12,671	11,325	3,001	18,578	2,627,885	98,914	80,182	3,032
Rhode Island.....	495	960	6,745	-----	115,483	6,350	5,644	51	2,740	-----	338,622	30,728	4,718	276
Connecticut.....	852	1,222	13,532	-----	267,003	24,049	16,251	10,498	1,893	130	883,277	21,577	10,329	2,690
Total New England States.....	2,015	3,852	39,666	21,859	1,560,683	74,302	40,081	23,554	8,213	18,971	4,588,791	160,573	98,568	6,385
New York.....	1,098	9,666	32,077	90,681	6,853,002	368,825	43,165	409,477	56,504	246,050	6,683,252	243,198	621,652	18,891
New Jersey.....	1,486	7,184	27,755	-----	671,136	156,181	15,017	3,970	22,599	2,586	1,308,319	29,694	45,620	1,637
Pennsylvania.....	4,729	2,290	79,298	-----	1,935,657	82,385	16,743	11,080	10,609	1,618	2,454,015	250,202	62,792	9,111
Delaware.....	68	18	1,759	30	57,219	16,315	17	6	105	-----	60,295	761	1,878	77
Maryland.....	364	161	9,208	-----	224,567	20,573	1,118	27,857	5,001	2,187	475,172	11,840	23,064	84
District of Columbia.....	106	2,900	2,554	-----	126,233	5	733	6,233	500	679	90,509	9,611	7,561	350
Total Eastern States.....	7,851	22,219	152,651	90,711	9,867,814	644,284	76,793	458,623	95,318	253,120	11,071,562	544,806	762,567	30,150
Virginia.....	288	344	5,047	3,945	179,441	10,059	8,662	769	4,411	66	179,642	67,664	2,392	444
West Virginia.....	172	140	4,552	4,921	143,102	10,746	1,100	3,249	50	-----	107,380	43,037	1,774	1,023
North Carolina.....	121	105	2,340	6,282	128,380	32,048	4,732	1,489	2,164	361	86,641	58,630	236	710
South Carolina.....	63	142	1,560	2,717	70,564	3,876	251	38	4,693	10	60,425	14,911	465	1,163
Georgia.....	309	104	7,308	-----	137,196	7,091	7,222	184	563	1,050	98,776	34,447	6,162	2,036
Florida.....	140	478	7,098	3,099	87,500	38,739	164	2,725	5,137	352	58,129	15,940	1,248	12,293
Alabama.....	306	198	4,502	2,871	113,424	10,209	1,561	260	1,526	50	90,047	7,983	1,388	1,340
Mississippi.....	240	47	4,639	-----	65,387	32,666	172	465	745	129	55,894	37,659	1,327	85
Louisiana.....	297	65	7,590	-----	201,653	8,762	1,617	17,969	414	-----	105,827	37,888	1,194	159
Texas.....	1,189	663	25,637	-----	606,282	74,594	9,419	8,163	19,874	955	157,289	58,769	6,554	3,972
Arkansas.....	263	79	4,850	-----	73,357	30,007	4,255	767	276	-----	45,577	26,573	922	926
Kentucky.....	206	223	3,439	5,746	196,203	7,627	334	78	2,978	146	107,993	38,867	65,204	172
Tennessee.....	225	125	4,103	3,905	183,796	24,386	2,554	210	10,177	705	135,304	77,292	3,465	392
Total Southern States.....	3,819	2,713	82,674	33,486	2,186,325	290,810	42,023	36,366	53,008	3,824	1,258,424	519,660	91,331	24,687

Ohio.....	509	716	13,032	56,763	830,304	206,174	18,886	25,157	23,340	645	1,255,537	221,113	41,134	1,318
Indiana.....	799	1,194	9,448	18,261	335,765	35,044	1,509	9,915	668	825	167,298	108,137	4,164	1,520
Illinois.....	2,373	2,934	55,938	-----	1,774,763	64,728	35,985	1,919	90,089	10,329	1,166,437	260,099	58,459	4,925
Michigan.....	373	929	7,637	23,906	605,513	41,842	102,625	89,173	7,455	182	901,612	124,772	13,152	1,122
Wisconsin.....	318	2,036	15,572	-----	266,359	73,656	11,327	626	8,568	30	284,137	220,672	8,386	1,340
Minnesota.....	301	586	7,399	12,126	291,590	55,547	5,268	12,204	2,169	7,451	278,210	213,753	5,575	7,645
Iowa.....	385	1,102	5,416	9,994	276,599	18,199	10,080	4,221	568	782	235,376	226,405	3,358	8,230
Missouri.....	208	772	5,548	16,503	733,987	15,223	8,963	971	7,956	613	345,405	36,837	7,041	2,546
Total Middle Western States.....	5,266	9,869	119,990	137,553	5,114,880	510,418	194,643	144,186	140,813	20,857	4,634,012	1,411,288	141,269	28,546
North Dakota.....	70	79	1,590	1,386	35,904	4,880	2,502	190	2,624	47	15,140	39,320	840	2,165
South Dakota.....	62	91	1,502	1,700	51,159	16,289	2,361	80	1,893	2	15,168	46,216	439	4,048
Nebraska.....	653	126	8,913	-----	159,671	29,901	10,343	493	1,840	-----	32,744	98,506	3,045	2,751
Kansas.....	706	4,095	5,112	-----	199,808	53,544	12,080	508	339	-----	29,307	66,814	9,682	3,202
Montana.....	215	136	4,010	-----	53,451	16,973	2,519	174	14	-----	37,965	25,766	37	5,472
Wyoming.....	140	55	1,684	-----	21,177	7,485	2,005	243	160	11	11,038	11,753	127	2,479
Colorado.....	1,335	552	5,284	-----	137,258	12,327	3,833	1,505	1,774	-----	88,431	19,648	994	3,817
New Mexico.....	70	68	1,345	-----	20,168	8,969	1,554	55	127	47	5,915	4,586	169	1,269
Oklahoma.....	186	482	5,061	2,160	231,899	41,609	3,077	878	12,541	11	40,137	39,408	24,908	5,492
Total Western States.....	3,437	5,684	34,501	5,246	910,495	191,957	40,254	4,126	21,312	118	275,845	352,017	40,241	30,195
Washington.....	254	118	5,311	3,983	164,529	50,382	2,310	2,365	395	294	191,543	30,020	885	5,273
Oregon.....	339	128	3,659	2,654	103,627	25,130	2,637	1,691	2,094	69	98,195	19,661	1,330	3,684
California.....	569	1,023	20,872	20,183	990,549	65,095	3,728	9,360	256,480	15,466	1,818,149	48,630	23,320	2,722
Idaho.....	51	7	834	1,349	33,113	14,335	1,138	129	120	12	19,115	12,017	221	2,232
Utah.....	237	202	1,392	-----	43,196	6,790	371	863	1,601	7,060	57,943	10,095	1,253	447
Nevada.....	90	823	431	-----	13,933	2,487	204	8	13	190	20,029	968	-----	322
Arizona.....	148	366	2,614	-----	36,694	7,219	382	115	3,191	-----	27,269	3,926	711	1,267
Total Pacific States.....	1,688	2,667	35,113	28,169	1,385,641	171,438	10,770	14,531	263,894	23,091	2,232,243	125,317	27,720	15,947
Alaska.....	169	38	879	-----	4,700	1,011	77	4	7	-----	4,805	733	-----	503
The Territory of Hawaii.....	116	89	4,640	50	22,348	6,068	889	9,614	6,450	95	26,521	12,016	2,653	19
Porto Rico.....	94	482	1,971	-----	8,298	1,338	532	1,168	3,188	-----	8,772	326	12	120
Philippines.....	148	409	4,186	-----	26,339	19,820	191	522	-----	-----	13,716	4,116	2,505	4,121
Total possessions.....	527	1,018	11,676	50	61,685	28,837	1,689	11,308	9,645	95	53,814	17,191	5,170	4,763
Total United States and possessions.....	24,603	48,022	476,271	317,074	21,087,523	1,912,046	406,253	692,694	592,203	320,076	24,114,691	3,130,852	1,166,866	140,673

## RECAPITULATION

National banks.....	14,748	34,373	293,386	-----	9,455,422	1,153,701	143,511	173,567	437,849	203,751	6,070,683	1,357,461	574,847	107,980
State (commercial) banks.....	5,362	7,166	106,853	175,471	4,925,065	494,743	149,872	66,341	30,631	2,450	4,441,542	1,332,337	131,251	15,710
Trust companies.....	3,780	5,034	68,968	98,344	6,545,487	261,125	167,150	449,238	39,774	106,881	3,320,666	323,827	442,482	15,340
Stock savings banks.....	38	727	800	14,453	122,799	83	3,601	1,821	83,622	6,958	1,066,605	99,587	2,437	1,643
Mutual savings banks.....	641	691	5,356	27,716	10,032	200	71	2	295	-----	9,190,566	403	13,994	-----
Private banks.....	34	31	908	1,090	28,718	2,194	2,048	1,725	32	36	24,629	17,237	1,855	-----
Grand total.....	24,603	48,022	476,271	317,074	21,087,523	1,912,046	406,253	692,694	592,203	320,076	24,114,691	3,130,852	1,166,866	140,673

<sup>1</sup> All cash in national banks included in first 3 columns.



## DEMAND AND TIME DEPOSITS IN ALL REPORTING BANKS

A classification of the demand and time deposits in each class of reporting banks follows.

*Demand and time deposits in each class of banks June 30, 1930*

[In thousands of dollars]

	Number of banks	Demand deposits					Total
		Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits		
State (commercial) banks.....	13, 582	4, 925, 065	494, 743	149, 872	66, 341	5, 636, 021	
Loan and trust companies.....	1, 564	6, 545, 487	261, 125	107, 150	449, 238	7, 363, 000	
Stock savings banks.....	714	122, 799	83	3, 601	1, 821	128, 304	
Mutual savings banks.....	606	10, 032	200	71	2	10, 305	
Private banks.....	361	28, 718	2, 194	2, 048	1, 725	34, 685	
Total.....	16, 827	11, 632, 101	758, 345	262, 742	519, 127	13, 172, 315	
National banks.....	7, 252	9, 455, 422	1, 153, 701	143, 511	173, 567	10, 926, 201	
Grand total.....	24, 079	21, 087, 523	1, 912, 046	406, 253	692, 694	24, 098, 516	

	Time deposits							Total demand and time deposits
	State, county, and municipal deposits	Deposits of other banks	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	Postal savings deposits	Total	
State (commercial) banks.....	30, 631	2, 450	4, 441, 542	1, 332, 337	131, 251	15, 710	5, 953, 921	11, 589, 942
Loan and trust companies.....	39, 774	106, 881	3, 320, 666	323, 827	442, 482	15, 340	4, 248, 970	11, 611, 970
Stock savings banks.....	83, 622	6, 938	1, 066, 605	99, 587	2, 437	1, 643	1, 260, 852	1, 389, 156
Mutual savings banks.....	295	-----	9, 190, 566	403	13, 994	-----	9, 205, 258	9, 215, 563
Private banks.....	32	36	24, 629	17, 237	1, 855	-----	43, 789	78, 474
Total.....	154, 354	116, 325	18, 044, 008	1, 773, 391	592, 019	32, 693	20, 712, 790	33, 885, 105
National banks.....	437, 849	203, 751	6, 070, 683	1, 357, 461	574, 847	107, 980	8, 752, 571	19, 678, 772
Grand total.....	592, 203	320, 076	24, 114, 691	3, 130, 852	1, 166, 866	140, 673	29, 465, 361	53, 563, 877

# RESOURCES AND LIABILITIES OF ALL REPORTING BANKS ON OR ABOUT JUNE 30, 1926-1930

The resources and liabilities of all reporting banks June 30, 1926 to 1930, are shown in the following statement:

[In thousands of dollars]

	1926 (28,146 banks)	1927 (27,061 banks)	1928 (26,213 banks)	1929 (25,330 banks)	1930 (24,079 banks)
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	36,001,030	37,270,378	39,542,067	41,376,269	40,460,670
Overdrafts.....	49,470	43,450	50,407	56,857	49,438
Investments.....	15,815,141	17,255,093	18,771,814	17,348,738	17,944,728
Banking house, furniture and fixtures.....	1,493,050	1,580,105	1,663,696	1,754,454	1,810,367
Real estate owned other than banking house.....	358,917	399,473	403,967	390,816	425,151
Cash in vault.....	996,520	1,007,896	887,845	819,928	865,970
Reserve with Federal reserve banks or other reserve agents.....	2,926,586	2,932,954	3,105,840	3,192,200	3,433,102
Due from banks.....	3,842,475	3,967,448	3,616,408	3,567,525	3,994,325
Exchanges for clearing house and other cash items.....	2,037,561	2,181,167	1,753,098	1,691,772	2,884,635
Other resources.....	1,372,612	1,494,594	1,779,186	1,973,946	2,151,748
Total.....	64,893,362	68,132,558	71,574,328	72,172,505	74,020,124
<b>LIABILITIES</b>					
Capital stock paid in.....	3,273,303	3,376,498	3,525,522	3,796,978	3,889,419
Surplus.....	3,471,968	3,764,527	4,145,529	4,611,698	4,968,999
Undivided profits—net.....	1,063,171	1,131,206	1,226,361	1,097,386	1,154,804
Reserves for dividends, contingencies, etc. (1).....	(1)	(1)	(1)	161,483	268,276
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2 64,618	2 70,326	2 83,753	142,776	122,737
National bank circulation.....	651,155	650,946	649,095	649,452	652,339
Due to banks.....	4,330,605	4,289,337	4,081,028	3,629,197	4,337,120
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	2 724,190	2 1,205,821	2 882,519	837,430	1,615,277
Demand deposits.....	19,553,122	23,784,702	24,306,651	24,350,164	24,098,516
Time deposits (including postal savings).....	24,401,527	26,381,693	28,538,109	28,787,617	29,465,361
United States deposits.....	187,827	194,024	222,816	236,112	213,722
Deposits not classified 4.....	4,871,936	595,730	399,938	20,121	117,199
Total deposits.....	54,069,237	56,751,307	58,451,061	57,910,641	59,847,135
Bills payable and rediscounts.....	923,142	829,508	1,566,146	1,630,703	665,817
Agreements to repurchase securities sold.....	2 3,489	2 3,529	2 7,217	55,523	47,678
Acceptances executed for customers.....	2 221,131	2 248,184	2 411,763	449,917	555,969
Other liabilities.....	2 1,152,123	2 1,306,527	2 1,527,881	1,665,948	1,816,891
Total.....	64,893,362	68,132,558	71,574,328	72,172,505	74,020,124

<sup>1</sup> Included in undivided profits.

<sup>2</sup> For national banks only; figures for banks other than national included in undivided profits.

<sup>3</sup> Revised to include cash letters of credit sold by national banks and outstanding.

<sup>4</sup> For banks other than national.

<sup>5</sup> Includes cash letters of credit sold by banks other than national and outstanding.

*Principal items of resources and liabilities of all reporting banks in continental United States, as compared with similar data for member banks of the Federal reserve system, on or about June 30, 1930*

Items	All reporting banks: <sup>1</sup> 24,012 banks (000 omitted)	Member banks			Mutual savings banks: <sup>2</sup> 606 banks (000 omitted)	Private banks: <sup>3</sup> 361 banks (000 omitted)
		8,315 banks (000 omitted)	Per cent to all reporting banks <sup>1</sup>	Per cent to all reporting banks, <sup>1</sup> except mutual savings and private		
Loans <sup>1</sup> .....	40,315,822	25,213,770	62.54	73.39	5,896,025	65,467
Investments.....	17,901,737	10,441,889	58.33	74.54	3,872,417	21,749
Cash.....	852,699	484,262	56.79	59.33	34,404	2,063
Capital.....	3,856,979	2,721,997	70.57	70.73	-----	8,594
Surplus and undivided profits.....	6,105,055	3,820,872	62.59	75.77	1,053,494	8,593
Deposits (demand and time).....	53,369,680	31,873,955	59.72	72.32	9,215,563	78,474
Aggregate resources.....	73,701,322	47,906,740	65.00	75.69	10,295,308	114,606

<sup>1</sup> Exclusive of banks in Alaska and insular possessions.

<sup>2</sup> Included in all reporting banks in column 1.

<sup>3</sup> Including overdrafts.

### BANKS IN THE DISTRICT OF COLUMBIA

A classification of banking associations in the District of Columbia, together with capital, demand and time deposits, and total resources, June 30, 1930, follows:

	Number	Capital	Demand and time deposits <sup>1</sup>	Total resources
National banks.....	12	\$10,775,000	\$125,340,000	\$172,894,000
Loan and trust companies.....	6	10,400,000	76,339,000	104,366,000
Savings banks.....	22	2,753,000	40,735,000	47,424,000
Building and loan associations.....	24	-----	<sup>2</sup> 64,480,000	71,629,000
Total.....	64	23,928,000	306,894,000	396,313,000

<sup>1</sup> Amounts due to banks not included.

<sup>2</sup> 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, 1930 and 1929:

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

[In thousands of dollars]

	6 months ended Dec. 31, 1929			6 months ended June 30, 1930			Year ended June 30, 1930, 28 banks <sup>1</sup>	Year ended June 30, 1929, 29 banks
	7 trust com- panies	22 sav- ings banks	29 total banks	6 trust com- panies	22 sav- ings banks	28 total banks		
Capital stock.....	11,400	2,751	14,151	10,400	2,753	13,153	13,153	14,105
Surplus.....	9,571	1,896	11,467	9,950	1,904	11,854	11,854	11,348
Dividends declared.....	612	196	808	618	131	749	1,557	1,577
<b>Gross earnings:</b>								
Interest and discount on loans.....	2,040	1,101	3,141	1,677	1,014	2,691	5,832	5,978
Interest (including dividends) on investments.....	530	230	760	459	212	671	1,431	1,608
Interest on balances with other banks.....	73	27	100	73	25	98	198	202
Domestic exchange and collection charges.....	7	14	21	6	15	21	42	45
Foreign exchange department.....	10	2	12	7	3	10	22	21
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....	4	23	27	8	26	34	61	92
Trust department.....	348		348	254		254	602	589
Profits on securities sold.....	69	34	103	12	37	49	152	183
Other earnings.....	387	109	496	406	120	526	1,022	937
<b>Total.....</b>	<b>3,468</b>	<b>1,540</b>	<b>5,008</b>	<b>2,902</b>	<b>1,452</b>	<b>4,354</b>	<b>9,362</b>	<b>9,655</b>
<b>Expenses paid:</b>								
Salaries and wages.....	778	401	1,179	773	395	1,168	2,347	2,283
Interest and discount on bor- rowed money.....	20	22	42	9	23	32	74	39
Interest on bank deposits.....	23	5	26	20	2	22	48	69
Interest on demand deposits.....	327	49	376	334	72	406	782	859
Interest on time deposits.....	447	379	826	411	323	734	1,500	1,545
Taxes.....	351	84	435	322	83	405	840	878
Other expenses.....	309	242	551	305	236	541	1,092	1,050
<b>Total.....</b>	<b>2,255</b>	<b>1,180</b>	<b>3,435</b>	<b>2,174</b>	<b>1,134</b>	<b>3,308</b>	<b>6,743</b>	<b>6,723</b>
<b>Net earnings</b> .....	<b>1,213</b>	<b>360</b>	<b>1,573</b>	<b>728</b>	<b>318</b>	<b>1,046</b>	<b>2,619</b>	<b>2,932</b>
<b>Recoveries on charged-off assets:</b>								
Loans and discounts.....		12	12	13	9	22	34	20
Bonds, securities, etc.....		5	5		1	1	6	69
All other.....		4	4	9	15	24	28	58
<b>Total.....</b>	<b>1,213</b>	<b>381</b>	<b>1,594</b>	<b>750</b>	<b>343</b>	<b>1,093</b>	<b>2,687</b>	<b>3,079</b>
<b>Losses and depreciation charged off:</b>								
On loans and discounts.....	39	82	121	7	64	71	192	224
On bonds, securities, etc.....	12	12	24	68	21	89	113	100
On banking house, furniture and fixtures.....	85	34	119	73	14	87	206	125
On foreign exchange.....	6		6	130	7	137	143	
Other losses.....	7	30	37	9	15	24	61	206
<b>Total.....</b>	<b>149</b>	<b>153</b>	<b>307</b>	<b>287</b>	<b>121</b>	<b>408</b>	<b>715</b>	<b>655</b>
<b>Net addition to profits.....</b>	<b>1,064</b>	<b>223</b>	<b>1,287</b>	<b>463</b>	<b>222</b>	<b>685</b>	<b>1,972</b>	<b>2,424</b>

<sup>1</sup> Number of reporting banks June 30, 1930.

<sup>2</sup> Capital and surplus as of June 30, 1930.

**BUILDING AND LOAN ASSOCIATIONS IN THE DISTRICT OF COLUMBIA**

The resources of the 24 building and loan associations operating in the District of Columbia under the supervision of the Comptroller of the Currency on June 30, 1930, totaled \$71,629,000 and exceeded by \$5,665,000 the resources of 22 associations on June 30 a year ago.

The loans, which aggregated \$68,143,000, showed an increase in the year of \$4,577,000. Installment payments on shares increased also from \$58,916,000 to \$64,480,000.

Nineteen of the associations operated on the permanent plan, and five on the serial plan. The total membership was 74,272, as compared to 71,205 members a year ago, and of the total in the current year the numbers borrowing and nonborrowing were 20,430 and 53,842, respectively.

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 1909-1930. Summaries of the resources and liabilities of the individual associations as of June 30, 1930, together with consolidated statements of assets and liabilities and receipts and disbursements for the six months ended December 31, 1929, and June 30, 1930, 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	17,100,233
1913.....	20	17,398,010	16,453,044	18,438,294
1914.....	20	18,582,156	17,113,899	19,028,260
1915.....	20	19,524,065	17,866,337	20,655,614
1916.....	19	20,196,662	18,668,808	21,611,007
1917.....	19	20,951,089	19,413,266	22,264,005
1918.....	20	21,567,904	20,232,005	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	31,633,000
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	43,829,000
1928.....	22	57,505,000	53,738,000	59,855,000
1929.....	22	63,566,000	58,916,000	65,964,000
1930.....	24	68,143,000	64,480,000	71,629,000

#### 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 year ended in 1929, by States*

State	Number of associations	Total membership	Total assets	Increase in assets	Increase in membership
Pennsylvania.....	3,901	1,650,000	\$1,400,000,000	\$59,943,656	<sup>1</sup> 103,253
Ohio.....	810	2,388,625	1,283,665,876	46,145,259	<sup>1</sup> 63,400
New Jersey.....	1,562	1,200,000	1,151,503,067	119,074,037	<sup>1</sup> 50,000
Massachusetts.....	227	519,198	543,654,998	27,516,610	6,484
California.....	222	437,584	477,226,116	<sup>2</sup> 180,036,715	114,424
Illinois.....	927	918,000	448,423,317	28,495,532	45,000
New York.....	309	593,098	422,141,230	20,680,594	15,977
Indiana.....	402	450,373	312,330,284	14,047,877	10,205
Wisconsin.....	187	303,407	282,781,402	31,162,283	6,434
Maryland <sup>3</sup> .....	1,200	330,000	215,000,000	5,000,000	-----
Missouri.....	237	265,774	198,852,368	19,224,303	24,094
Louisiana.....	106	204,496	190,561,316	3,669,269	11,137
Nebraska.....	83	252,638	163,460,364	2,061,436	2,638
Michigan.....	69	212,672	161,105,257	18,466,603	343
Oklahoma.....	91	265,679	139,808,782	9,196,654	49,548
Texas.....	176	187,880	137,015,904	23,981,515	22,100
Kansas.....	155	211,938	132,186,748	6,072,543	118
Kentucky.....	158	170,500	110,805,706	13,367,294	15,800
Washington.....	73	293,816	105,316,958	<sup>1</sup> 10,608,275	<sup>1</sup> 19,056
North Carolina.....	233	105,058	95,848,057	838,537	<sup>1</sup> 3,112
District of Columbia.....	24	72,043	68,409,716	5,045,768	3,500
Virginia.....	91	65,000	58,878,642	3,878,642	4,200
Colorado.....	69	117,023	54,017,612	4,463,766	<sup>1</sup> 14,505
Utah.....	24	126,536	51,680,143	6,027,331	<sup>1</sup> 490
Iowa.....	74	64,421	49,045,649	2,763,153	<sup>1</sup> 2,667
Arkansas.....	71	75,271	43,601,366	3,731,149	8,583
West Virginia.....	63	67,300	41,827,485	2,123,806	1,130
Minnesota.....	79	92,554	39,422,419	2,683,491	9,464
Alabama.....	40	42,500	30,271,200	2,473,256	3,750
Oregon.....	39	51,000	28,320,667	3,352,452	300
Rhode Island.....	8	42,021	27,827,463	2,110,806	4,252
South Carolina <sup>3</sup> .....	151	33,000	26,500,000	2,500,000	3,000
Connecticut.....	44	32,808	24,730,822	2,141,768	2,000
Maine.....	36	29,000	23,508,352	2,526,810	327
Florida.....	69	16,500	21,658,451	55,088	500
Montana.....	27	43,728	20,267,830	1,982,964	<sup>1</sup> 772
Mississippi.....	43	29,500	19,862,916	1,827,914	2,900
Tennessee.....	38	21,300	15,532,832	3,169,202	1,350
Delaware.....	44	19,500	14,031,047	2,203,234	850
New Hampshire.....	29	17,208	12,726,849	1,224,487	725
Wyoming.....	13	20,750	11,121,886	<sup>1</sup> 149,172	<sup>1</sup> 327
North Dakota.....	20	19,600	10,952,539	482,920	600
South Dakota.....	23	10,880	5,439,587	<sup>1</sup> 801,354	<sup>1</sup> 1,799
Georgia.....	36	15,083	5,149,446	1,195,445	3,029
New Mexico.....	19	5,047	4,805,512	633,161	<sup>1</sup> 2,553
Idaho.....	14	6,900	4,474,998	679,266	600
Arizona.....	8	6,700	4,414,866	1,670,064	1,200
Vermont.....	14	5,940	4,066,425	780,149	792
Nevada.....	4	1,860	819,670	<sup>1</sup> 28,165	<sup>1</sup> 115
Total.....	12,342	12,111,209	8,695,154,220	679,119,893	115,304

<sup>1</sup> Decrease.

<sup>2</sup> Increase from June 30, 1928, to Dec. 31, 1929.

<sup>3</sup> Estimated.

*Mortgage loan investments of building and loan associations, by States*

States	Total mortgage loans outstanding		Increase of mortgage loans outstanding over previous year	Per cent mortgage loans to assets, 1929
	1928	1929		
Alabama.....	\$24,318,425	\$25,634,807	\$1,316,382	84.6
Arizona.....	2,447,468	3,968,295	1,520,827	89.9
Arkansas.....	(1)	37,965,108	(1)	87.1
California.....	266,310,898	416,802,996	\$ 150,492,098	87.4
Colorado.....	(1)	45,117,257	(1)	83.5
Connecticut.....	20,978,101	22,752,873	1,774,772	92.0
Delaware.....	10,197,113	12,062,400	1,865,287	85.9
District of Columbia.....	60,222,013	65,163,001	4,940,988	96.7
Florida.....	17,500,795	17,074,400	\$ 426,395	78.9
Georgia.....	3,313,640	4,457,486	1,143,846	86.5
Illinois.....	390,365,096	415,190,738	24,825,642	92.5
Idaho.....	3,412,094	4,001,215	589,121	89.4
Indiana.....	270,981,555	282,837,023	11,855,468	90.5
Iowa.....	42,594,603	45,081,130	2,486,527	91.1
Kansas.....	105,611,662	107,956,918	2,345,256	81.7
Kentucky.....	95,313,114	108,611,540	13,298,426	98.0
Louisiana.....	174,862,061	173,887,938	\$ 974,123	91.3
Maine.....	19,842,888	22,048,158	2,205,270	93.8
Massachusetts.....	480,109,722	502,637,271	22,527,549	92.4
Michigan.....	129,008,767	147,942,994	18,934,227	91.8
Minnesota.....	30,061,785	33,234,090	3,172,305	84.3
Mississippi.....	16,429,885	17,891,290	1,461,405	90.1
Missouri.....	160,104,264	178,416,924	18,312,660	90.2
Montana.....	16,072,136	18,281,801	2,209,665	89.7
Nebraska.....	137,500,496	139,870,118	2,369,622	85.6
Nevada.....	796,900	745,974	\$ 50,926	91.0
New Hampshire.....	11,000,311	12,196,619	1,196,308	95.0
New Jersey.....	971,081,756	1,062,722,473	91,640,717	92.3
New Mexico.....	3,593,275	4,064,291	471,016	84.5
New York.....	367,081,909	380,170,540	13,088,631	90.0
North Carolina.....	88,169,545	88,585,047	415,502	92.4
North Dakota.....	9,010,131	10,384,000	1,373,869	94.8
Ohio.....	1,112,090,129	1,146,545,352	34,455,223	89.4
Oklahoma.....	120,341,040	127,719,842	7,378,802	91.3
Oregon.....	22,000,000	22,538,321	538,321	79.5
Pennsylvania.....	1,178,880,643	1,200,000,000	21,119,357	85.7
Rhode Island.....	24,026,119	25,915,049	1,888,930	93.1
South Dakota.....	5,406,355	4,793,245	\$ 613,110	88.1
Tennessee.....	11,293,052	(1)	(1)	-----
Texas.....	96,047,589	122,886,727	26,839,138	89.6
Utah.....	40,288,018	42,716,239	2,428,221	82.6
Vermont.....	3,182,351	3,883,293	700,942	95.0
Virginia.....	(1)	52,837,266	(1)	-----
Washington.....	91,576,271	83,864,584	\$ 7,711,687	79.6
West Virginia.....	34,566,509	36,954,310	2,387,801	88.3
Wisconsin.....	242,564,784	269,287,737	26,722,953	95.2
Wyoming.....	10,115,956	9,405,286	\$ 710,670	84.5
Other States.....	346,333,702	230,301,417	8,594,294	89.6
Total.....	7,267,004,926	7,787,405,383	520,400,457	83.6

<sup>1</sup> Included in "Other States."<sup>2</sup> Increase from June 30, 1928, to Dec. 31, 1929.<sup>3</sup> Decrease.*Failures of building and loan associations, 1920-1929*

	Total number of associations	Total resources	Number failed	Estimated 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	.0032
1922.....	10,009	3,342,530,953	4	158,674	.0047
1923.....	10,744	3,942,939,880	9	132,612	.0034
1924.....	11,844	4,765,937,197	18	398,245	.0084
1925.....	12,403	5,509,176,154	26	500,000	.0090
1926.....	12,626	6,334,103,807	12	380,725	.0060
1927.....	12,804	7,178,562,451	21	1,013,000	.0141
1928.....	12,666	8,016,034,327	23	568,000	.0071
1929.....	12,343	8,695,154,220	<sup>1</sup> 159	2,312,626	.0266
Total.....	-----	-----	280	5,555,935	-----

<sup>1</sup> Located as follows: Alabama, 2; Arkansas, 1; Mississippi, 1; Missouri, 2; Pennsylvania, 151; Tennessee, 1; and West Virginia, 1.

## MONEY IN THE UNITED STATES

Statements showing the stock of money in the United States in the years ended June 30, 1914 to 1930; the classification of money in circulation June 30, 1930; and imports and exports of merchandise, gold, and silver in the calendar years 1914 to 1929, and the nine months ended September 30, 1930, 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 1930*

Year ended June 30—	Coin and other money in the United States	Coin and other money in Treas- ury as assets <sup>1</sup>		Coin and other money in report- ing banks <sup>2</sup>		Held by or for Federal reserve banks and agents		In general circulation, ex- clusive of amounts held by reporting banks, Federal reserve banks, and Treasury.		
		Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Per capita
	<i>Millions</i>	<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		
1914.....	3,797.8	338.4	8.91	1,630.0	42.92	383.0	9.45	1,829.4	48.17	18.46
1915.....	4,050.8	348.2	8.60	1,447.9	35.74	333.3	8.22	1,871.7	46.21	18.56
1916.....	4,541.7	299.1	6.59	1,472.2	32.41	593.3	13.06	2,177.1	47.94	21.24
1917.....	5,678.8	269.7	4.75	1,487.3	26.19	1,342.7	23.64	2,579.1	45.42	24.74
1918.....	6,906.2	363.5	5.27	882.7	12.78	2,061.0	29.84	3,599.0	52.11	33.97
1919.....	7,688.4	585.1	7.61	981.3	12.76	2,226.7	28.96	3,895.3	50.67	36.67
1920.....	8,158.5	490.7	6.01	1,047.3	12.84	2,200.2	26.97	4,420.3	54.18	41.50
1921.....	8,174.5	463.6	5.67	926.3	11.33	2,799.9	34.25	3,984.7	48.75	36.84
1922.....	8,276.1	406.1	4.91	814.0	9.84	3,406.8	41.16	3,649.2	44.09	33.22
1923.....	8,702.8	386.5	4.44	777.1	8.93	3,493.0	40.14	4,046.2	46.49	36.34
1924.....	8,846.5	359.4	4.06	900.8	10.18	3,637.8	41.12	3,948.5	44.64	35.01
1925.....	8,303.6	363.8	4.38	938.3	11.30	3,124.6	37.63	3,876.9	46.69	33.95
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.....	8,687.3	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
1929.....	8,538.8	373.1	4.37	799.1	9.36	3,419.4	40.04	3,947.2	46.23	32.93
1930.....	8,306.6	247.2	2.98	853.8	10.28	3,537.3	42.58	3,608.2	44.16	29.77

<sup>1</sup> Deposits in national-bank depositories to the credit of the Treasurer of the United States not included.

<sup>2</sup> Money in banks of island possessions not included.

NOTE.—Population of continental United States and Alaska estimated at 109,833,000 in 1922; 111,353,000 in 1923; 112,777,000 in 1924; 114,195,000 in 1925; 115,614,000 in 1926; 117,034,000 in 1927; 118,455,000 in 1928; 119,878,000 in 1929, and 123,215,000 in 1930.



## Circulation statement of United States money June 30, 1930

Kind of money	Total amount <sup>1</sup>	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	Total	Held by Federal reserve banks and agents <sup>2</sup>	In circulation		
									Amount	Per capita	
Gold coin and bullion	<sup>3</sup> \$4,534,865,706	\$3,493,522,533	\$1,489,989,479	\$156,039,088	\$1,796,239,235	\$51,254,731	\$1,041,343,173	\$684,107,489	\$357,235,684	\$2.90	
Gold certificates	<sup>4</sup> (1,489,989,479)						1,489,989,479	495,148,330	994,841,149	8.08	
Standard silver dollars	539,959,520	495,057,388	488,458,161			6,599,227	44,902,132	6,273,463	38,628,669	.31	
Silver certificates	<sup>4</sup> (487,198,111)						487,198,111	100,282,831	386,915,280	3.14	
Treasury notes of 1890	<sup>4</sup> (1,260,050)						1,260,050		1,260,050	.01	
Subsidiary silver	310,978,375	5,233,513				5,233,513	305,744,872	24,513,628	281,231,234	2.28	
Minor coin	126,001,052	4,177,685				4,177,685	121,823,367	4,387,792	117,435,575	.95	
United States notes	346,681,016	2,847,706				2,847,706	343,833,310	55,444,084	288,389,226	2.34	
Federal reserve notes	1,746,500,885	1,726,070				1,726,070	1,744,774,815	342,708,767	1,402,066,048	11.39	
Federal reserve bank notes	3,260,042	52,165				52,165	3,207,877	2,207	3,205,670	.02	
National bank notes	698,317,468	19,319,703				19,319,703	678,997,765	28,218,388	650,679,377	5.29	
Total June 30, 1930	8,306,564,064	<sup>5</sup> 4,021,936,763	1,978,447,640	156,039,088	1,796,239,235	<sup>6</sup> 91,210,800	6,263,074,941	1,741,086,979	4,521,987,972	36.71	123,156,000
Comparative totals:											
May 31, 1930	8,325,418,198	<sup>5</sup> 4,009,071,208	1,932,002,579	156,039,088	1,832,335,835	88,692,706	6,248,349,569	1,696,881,635	4,551,467,934	37.59	121,094,000
June 30, 1929 <sup>7</sup>	8,538,796,192	<sup>5</sup> 3,789,886,214	1,854,372,591	156,039,088	1,562,425,579	217,048,956	6,603,282,569	1,856,986,000	4,746,296,562	39.62	119,788,000
Oct. 31, 1920	8,479,620,824	<sup>5</sup> 2,436,864,530	718,674,378	152,979,026	1,212,360,791	352,850,336	6,761,430,672	1,063,216,060	5,698,214,612	53.01	107,491,000
Mar. 31, 1917	5,396,596,677	<sup>5</sup> 2,952,020,313	2,681,691,072	152,979,026		117,350,216	5,126,267,436	953,321,522	4,172,945,914	40.23	103,716,000
June 30, 1914	3,796,456,764	<sup>5</sup> 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
Jan. 1, 1879	1,007,084,483	<sup>5</sup> 212,420,402	21,602,640	100,000,000		90,817,762	816,266,721		816,266,721	16.92	48,231,000

<sup>1</sup> Includes United States money in circulation in foreign countries and the amount held by the Cuban agency of the Federal Reserve Bank of Atlanta except gold coin.

<sup>2</sup> Includes money held by the Cuban agency of the Federal Reserve Bank of Atlanta.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> This total includes \$36,675,623 of gold deposited for redemption of Federal reserve notes, \$28,226,376 deposited for redemption of National bank notes, \$1,900 deposited for retirement of additional circulation (act of May 30, 1908), and \$7,691,499 deposited as a reserve against postal savings deposits; also \$20,758,412 of notes in process of redemption, part of which are a charge against the redemption funds mentioned above.

<sup>7</sup> Revised figures.

*Imports and exports of merchandise, calendar years 1914 to 1929, inclusive, and from January 1 to September 30, 1930*

	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	3,554,670,847	1,776,074,152
1916.....	2,391,635,335	5,482,641,101	3,091,005,766
1917.....	2,952,465,955	6,226,255,654	3,273,789,699
1918.....	3,031,304,721	6,149,241,951	3,117,937,230
1919.....	3,904,364,932	7,920,425,990	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.....	4,226,589,263	4,909,847,511	683,258,248
1926.....	4,430,888,000	4,808,660,000	377,772,000
1927.....	4,184,742,000	4,865,375,000	680,633,000
1928.....	4,091,444,000	5,128,356,000	1,036,912,000
1929.....	4,399,361,000	5,240,995,000	841,634,000
1930 (9 months).....	12,401,838,000	12,958,509,000	1,556,671,000
Total, 16 years and 9 months.....	57,884,910,337	85,661,904,161	27,776,993,824

<sup>1</sup> 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.....	685,990,234	155,792,927		530,197,307
1917.....	552,454,374	371,883,884		180,570,490
1918.....	62,042,748	41,069,813		20,972,930
1919.....	76,534,046	368,185,248	291,651,202	
1920.....	419,068,273	322,091,208		94,977,065
1921.....	691,248,297	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.....	128,723,172	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.....	168,897,000	560,760,000	391,863,000	
1929.....	291,649,000	116,583,000		175,066,000
1930 (9 months).....	287,473,000	101,658,000		185,815,000
Total, 16 years and 9 months.....	5,209,617,990	3,022,926,950	983,109,235	3,169,800,275

SILVER

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.....	68,117,000	87,382,000	19,265,000	
1929.....	63,940,000	83,407,000	19,467,000	
1930 (9 months).....	34,178,000	42,158,000	7,980,000	
Total, 16 years and 9 months.....	1,032,840,839	1,642,111,688	630,922,229	21,651,380

## MONETARY STOCK OF 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 years 1928 and 1929:

*Monetary stock of principal countries of the world, end of calendar year 1928*

[The compilations have been made from such data as are available. 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 banks. All foreign coin which comes into possession of the Government is converted into bullion.]

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

Country	Monetary standard	Monetary unit		Gold stock					Silver stock in banks and treasuries	Paper circulation, in monetary unit of issuing country	Popula- tion	Per capita		
		Name	United States equiv- alent	Authenticated statistics		Unauthenticated or estimates		Total gold stock				Gold	Silver	Paper
				In central banks or government treasuries <sup>36</sup>	Total au- thenticated gold holdings <sup>37</sup>	In banks	Outside banks and gov- ernment treas- uries <sup>38</sup>							
North America:														
United States.....	Gold.....	Dollar.....	\$1. 00	\$3, 746, 112	\$3, 762, 686	\$24, 800	\$353, 935	\$4, 141, 421	\$849, 995	4, 124, 456	122, 698	\$33. 75	\$6. 93	33. 61
Canada.....	do.....	do.....	1. 00	113, 948	<sup>1</sup> 160, 856			160, 856	<sup>3</sup> 27, 738	193, 156	9, 797	16. 42	2. 83	19. 72
Mexico.....	do.....	Peso.....	. 4985	6, 238	<sup>2</sup> 19, 474			19, 474	<sup>4</sup> 12, 765	3, 628	16, 404	1. 19	. 78	. 22
British Honduras.....	do.....	Dollar.....	1. 00						<sup>5</sup> 202	546	50		4. 00	10. 92
Costa Rica.....	do.....	Colon.....	. 25	<sup>6</sup> 10	10			10	<sup>3</sup> 366	24, 138	504	. 02	. 73	47. 89
Cuba.....	do.....	Peso.....	1. 00	11, 095	12, 562		22, 256	34, 818	8, 631	( <sup>7</sup> )	3, 599	9. 67	2. 40	
Dominican Republic.....	do.....	Dollar.....	1. 00			90		90	240	( <sup>7</sup> )	1, 200	. 075	. 20	
Guatemala.....	do.....	Quetzal.....	1. 00	1, 618	2, 466		100	2, 566	<sup>3</sup> 1, 312	9, 200	2, 177	1. 18	. 60	4. 23
Haiti.....	do.....	Gourde.....	. 20			<sup>8</sup> 125		<sup>8</sup> 125	<sup>8</sup> 30	13, 270	2, 500	. 05	. 01	5. 31
Honduras <sup>9</sup> .....	do.....	Lempira.....	. 50			40		40	500	( <sup>9</sup> )	800	. 05	. 62	
Newfoundland <sup>9</sup> .....	do.....	Dollar.....	1. 00			1, 000		1, 000	2, 300	<sup>10</sup> 185	271	3. 69	8. 49	. 68
Nicaragua.....	do.....	Cordoba.....	1. 00						<sup>3</sup> 440	3, 505	750		. 59	4. 67
Panama.....	do.....	Balboa.....	1. 00				10	10	90	( <sup>11</sup> )	467	. 02	. 19	
Salvador.....	do.....	Colon.....	. 50	4, 911	4, 911			4, 911	<sup>3</sup> 69	17, 241	1, 723	2. 85		10. 01
Virgin Islands.....	do.....	Franc.....	. 193			86	2	88	<sup>8</sup> 500	21	4. 19	3. 29		23. 81
British West Indies—														
Barbados <sup>9</sup> .....	do.....	Pound.....	4. 8665						1	<sup>9</sup> 4	164			. 07
Jamaica.....	do.....	do.....	4. 8665						<sup>3</sup> 791	308	994		. 79	. 31
Trinidad.....	do.....	do.....	4. 8665				10	10	<sup>3</sup> 6, 448	<sup>12</sup> 2, 187	397	. 03	16. 24	5. 51
Dutch West Indies.....	do.....	Guilder.....	. 402	953	1, 047			1, 047	155	5, 298	66	15. 86	2. 35	80. 27



## Monetary stock of principal countries of the world, end of calendar year 1928—Continued

Country	Monetary standard	Monetary unit		Gold stock					Silver stock in banks and treasuries	Paper circulation, in monetary unit of issuing country	Population	Per capita		
		Name	United States equivalent	Authenticated statistics		Unauthenticated or estimates		Total gold stock						
				In central banks or government treasuries <sup>26</sup>	Total authenticated gold holdings <sup>27</sup>	In banks	Outside banks and government treasuries <sup>28</sup>							
Asia:														
British North Borneo	Gold	Dollar	\$0. 5678							2, 383	293			8. 13
Ceylon	do	Rupee	. 365	\$14	\$14			\$14	<sup>5</sup> \$12, 945	57, 417	5, 479	\$2. 36		10. 48
China <sup>26</sup>	Silver	Dollar	( <sup>27</sup> )						142, 553	590, 018	489, 500	. 29		1. 21
Cyprus Island	Gold	Pound	4. 8665				\$292	292	766	412	349	\$0. 84	2. 19	1. 18
Federated Malay States	do	Dollar	. 5678						158	8, 472	3, 919	. 04		2. 16
India, British	do	Rupee	. 365	<sup>1</sup> 124, 000	<sup>1</sup> 124, 000			124, 000	1, 671, 482	1, 891, 023	318, 942	. 39	5. 24	5. 93
Indo-China, French	Silver	Pilaster	( <sup>27</sup> )						<sup>28</sup> 22, 042	141, 875	21, 200	1. 04		6. 69
Japan, including Chosen, Taiwan, Kwantung	Gold	Yen	. 4985	540, 873	540, 873			540, 873	221, 850	1, 866, 541	83, 457	6. 48	2. 66	22. 37
Netherland East Indies	do	Guilder	. 402	68, 264	68, 264			68, 264	160, 119	356, 545	52, 825	1. 29	3. 03	6. 75
Palestine	do	Pound	4. 8665						<sup>8</sup> 2, 920	2, 000	900	3. 24		2. 22
Persia <sup>8</sup>	Silver	Kran	( <sup>27</sup> )						32, 726	116, 403	10, 000	3. 27		11. 64
Philippine Islands	Gold	Peso	. 50	3, 926	3, 518			3, 518	19, 089	130, 912	11, 922	. 30	1. 60	10. 98
Sarawak	do	Dollar	. 5678						<sup>29</sup> 96		600	. 16		
Siam	do	Baht or tical	. 4424						23, 005	129, 068	11, 506	2. 00		11. 22
Straits Settlements	do	Dollar	. 5678	1, 598	1, 630			1, 630	<sup>3</sup> 12, 763	146, 931	1, 199	1. 39	10. 92	125. 69
Syria	do	Pound	3. 859			<sup>2</sup> \$6, 746	<sup>13</sup> 15, 680	22, 426		8, 610	2, 832	7. 92		3. 04
Turkey	do	Lira	4. 3965							153, 749	13, 850			11. 10
Africa:														
Algeria	do	Franc	. 0392	<sup>2</sup> 8, 955	8, 955			8, 955		1, 777, 481	6, 255	1. 43		284. 16
Belgian Congo	do	do	. 0278	1, 948	1, 948			1, 948		157, 587	10, 000	. 19		15. 75
Egypt	do	Pound	4. 9431	19, 006	19, 006			19, 006	<sup>31</sup> 28, 231	30, 398	14, 319	1. 33	1. 97	2. 12
Eritrea <sup>8</sup>	Silver	Thalari	( <sup>27</sup> )						1, 692		450	3. 76		
Ethiopa (Abyssinia)	do	do	( <sup>27</sup> )						22, 043		1, 324	10, 000	2. 20	13
French Equatorial Africa	Gold	Franc	. 0392							<sup>32</sup> 606, 099	3, 130			196. 64
French West Africa	do	do	. 0392							622, 467	13, 800			45. 11
Gambia	do	Pound	4. 8665							191	210			. 91
Gold Coast	do	do	4. 8665							1, 797	2, 838			. 63
Kenya and Uganda <sup>32</sup>	do	Shilling	. 2433						20, 042	30, 451	6, 147	3. 26		4. 95
Madagascar	do	Franc	. 0392							294, 051	3, 744			78. 54
Morocco	do	do	. 0392	3, 119	3, 119			3, 119		709, 065	5, 000	. 62		141. 81

Nigeria	do	Pound	4.8665					2,251	227	18,810		.11	.01
Nyasaland	do	do	4.8665	118	118	42	160	1,605		1,360	.11	1.18	
Portuguese East Africa	do	Escudo	1.0805	438	438		438		75,712	3,520	.12		21.51
Portuguese West Africa	do	Angolar	1.0805						69,172	2,512			27.54
Reunion Island	do	Franc	.0392						<sup>33</sup> 40,475	174			232.61
Rhodesia—													
Northern	do	Pound	4.8665	10	16	24	40	787	122	1,309	.03	.60	.09
Southern	do	do	4.8665	842	842		842	925	953	1,014	.83	.91	.94
Sierra Leone <sup>8</sup>	do	do	4.8665					107	155	1,700		.06	.09
Somaliland—													
British	do	Rupee	.365					475	750	345		1.38	2.17
French <sup>9</sup>	do	Franc	.0392	191	191		191		4,410	.65	2.93		67.85
Italian <sup>8</sup>	do	Lira	.0526					1,863	2,000	1,000		1.86	2.00
Sudan, Anglo-Egyptian	do	Pound	4.9431	63	70		70	8,896		6,553	.01	1.36	
Tanganyika	do	Shilling	2.433					4,637	9,844	4,748		.98	2.07
Tunis <sup>8</sup>	do	Franc	.0392						239,654	2,180			109.94
Union of South Africa	do	Pound	4.8665	31,975	<sup>1</sup> 45,942	33,074	79,016	16,389	7,227	7,895	10.00	2.08	.92
Zanzibar	do	Rupee	.365					550	2,799	203		2.71	13.78
Oceania:													
Australia	do	Pound	4.8665	108,430	<sup>2</sup> 115,044	<sup>2</sup> 126,076	241,120		45,645	6,414	37.59		7.12
New Zealand	do	do	4.8665		<sup>2</sup> 34,866		34,866		7,460	1,486	23.46		5.02
Fiji Islands	do	do	4.8665	<sup>13</sup> 431	431		431	<sup>2 13</sup> 401	432	180	2.39	2.23	2.40
Society Islands	do	Franc	.0392						18,952	36			526.44
Total				10,025,900	10,219,586	160,602	467,613	10,847,801	4,285,793	1,937,173	5.60	2.21	

<sup>1</sup> In part held abroad, either reported as earmarked (set aside and not included in the claimed assets of the holding institution, as opposed to being merely deposited abroad or representing a receivable balance), or considered to be earmarked by United States Federal Reserve Board experts.

<sup>2</sup> Including some silver.

<sup>3</sup> Including silver in circulation.

<sup>4</sup> On Apr. 30, 1928.

<sup>5</sup> On Oct. 31, 1928.

<sup>6</sup> United States bank notes.

<sup>7</sup> United States Government notes.

<sup>8</sup> Last year's figures or figures of previous years.

<sup>9</sup> In United States dollars.

<sup>10</sup> Newfoundland Government notes only.

<sup>11</sup> There is no Panama paper money. United States bills circulate, but the amount thereof is unknown.

<sup>12</sup> In Trinidad dollars.

<sup>13</sup> Figure for 1929.

<sup>14</sup> Including some nickel.

<sup>15</sup> Paper currency stabilized at 42.61 Paraguayan paper to 1 Argentine gold peso and 18.75 Paraguayan paper to 1 Argentine paper peso.

<sup>16</sup> Exclusive of 1-schilling and ½-schilling coins.

<sup>17</sup> On Dec. 25.

<sup>18</sup> Including some minor coin.

<sup>19</sup> Including State notes.

<sup>20</sup> On Dec. 29.

<sup>21</sup> Exclusive of Spanish bank notes.

<sup>22</sup> On Dec. 26.

<sup>23</sup> On Jan. 1, 1930.

<sup>24</sup> Includes platinum.

<sup>25</sup> Estimate.

<sup>26</sup> Incomplete.

<sup>27</sup> Fluctuates with the price of silver.

<sup>28</sup> May include some gold.

<sup>29</sup> Includes notes.

<sup>30</sup> Monetary standard not established.

<sup>31</sup> In circulation.

<sup>32</sup> On June 30, 1928.

<sup>33</sup> On June 30, 1929.

<sup>34</sup> Paper peso currency legally convertible at 44% of face value.

<sup>35</sup> Value of paper currency fixed at 4.567 paper milreis to the gold milreis (\$0.1196) for payment of public dues.

<sup>36</sup> From United States Mint interrogatories and/or published official sources.

<sup>37</sup> Includes in addition to holdings of central banks and governments, holdings of other banks where authenticated.

<sup>38</sup> Data known to be incomplete.

## Monetary stock of the principal countries of the world, end of calendar year 1929 (subject to revision)

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

Country	Monetary standard	Monetary unit		Gold stock					Silver stock in banks and treasuries	Paper circulation, in monetary unit of issuing country	Population	Per capita		
		Name	United States equivalent	Authenticated statistics		Unauthenticated or estimates		Total gold stock				Gold	Silver	Paper
				In central banks or government treasuries <sup>30</sup>	Total authenticated gold holdings <sup>31</sup>	In banks	Outside banks and government treasuries <sup>32</sup>							
North America:														
United States.....	Gold.....	Dollar.....	\$1. 00	\$3, 900, 160	\$3, 915, 433	\$24, 000	\$344, 490	\$4, 283, 923	\$855, 498	4, 024, 525	122, 698	\$34. 91	\$6. 97	32. 80
Canada.....	do.....	do.....	1. 00	77, 626	<sup>2</sup> 124, 478			124, 478	<sup>34</sup> 28, 638	337, 979	9, 797	12. 81	2. 92	34. 50
Mexico.....	do.....	Peso.....	. 4985	7, 229	<sup>6</sup> 19, 474			<sup>6</sup> 19, 474	<sup>5</sup> 9, 566	2, 721	16, 404	1. 19	. 58	. 17
British Honduras.....	do.....	Dollar.....	1. 00						<sup>6</sup> 202	501	50		4. 04	10. 00
Costa Rica <sup>6</sup> .....	do.....	Colon.....	. 25	10	10			10	366	24, 138	504	. 02	. 73	47. 89
Cuba.....	do.....	Peso.....	1. 00	11, 160	12, 792		22, 027	34, 819	<sup>4</sup> 8, 631	( <sup>7</sup> )	3, 599	9. 67	2. 40	
Dominican Republic.....	do.....	Dollar.....	1. 00			129		129	<sup>4</sup> 51, 284	( <sup>8</sup> )	1, 200	. 11	1. 07	
Guatemala.....	do.....	Quetzal.....	1. 00	2, 167	2, 167	502	221	2, 890	1, 512	8, 361	2, 177	1. 33	. 69	3. 84
Haiti.....	do.....	Gourde.....	. 20			128		128	16	9, 436	2, 500	. 05	. 01	3. 77
Honduras.....	do.....	Lempira.....	. 50			50	20	70	500	1, 200	800	. 09	. 63	1. 50
Newfoundland.....	do.....	Dollar.....	1. 00			1, 000		<sup>6</sup> 1, 000	<sup>6</sup> 2, 300	<sup>9</sup> 185	271	3. 69	8. 49	. 68
Nicaragua.....	do.....	Cordoba.....	1. 00						529	6, 152	750		. 71	8. 20
Panama.....	do.....	Balboa.....	1. 00				<sup>6</sup> 10	10	<sup>10</sup> 175	( <sup>11</sup> )	467		. 37	
Salvador <sup>6</sup> .....	do.....	Colon.....	. 50	4, 911	4, 911			4, 911		17, 241	1, 723	2. 85		10. 61
Virgin Islands.....	do.....	Franc.....	. 193		82		9	91	<sup>4</sup> 93	209	21	4. 33	4. 43	9. 95
British West Indies—														
Barbados.....	do.....	Pound.....	4. 8665						1	1	164			
Jamaica.....	do.....	do.....	4. 8665						<sup>4</sup> 951	393	994		. 96	. 40
Trinidad <sup>6</sup> .....	do.....	do.....	4. 8665				10	10	<sup>4</sup> 6, 448	<sup>26</sup> 2, 187	397	. 03	16. 24	5. 51
Dutch West Indies.....	do.....	Guilder.....	. 402	1, 696	1, 743			1, 743	278	5, 992	66	26. 41	4. 21	90. 79
French West Indies—														
Guadeloupe.....	do.....	Franc.....	. 0392			296		296	24	42, 457	236	1. 25	. 10	179. 88
Martinique.....	do.....	do.....	. 0392			20		20		46, 709	228	. 09		204. 86
South America:														
Argentina.....	do.....	Peso <sup>28</sup> .....	. 9648	433, 816	444, 429			444, 429		1, 247, 000	11, 193	39. 71		111. 41
Bolivia.....	do.....	Boliviano.....	. 3650	4, 978	4, 978			4, 978	10	42, 526	3, 104	1. 60		13. 70
Brazil.....	do.....	Milreis <sup>29</sup> .....	<sup>12</sup> 5462	150, 138	150, 138			150, 138		3, 394, 980	39, 104	3. 84		86. 81
Chile.....	do.....	Peso.....	. 1217	7, 695	7, 695	<sup>6</sup> 1, 633		9, 328	<sup>3</sup> 1, 285	351, 620	4, 364	2. 14	. 29	80. 59
Colombia.....	do.....	do.....	. 9733	21, 774	23, 932			23, 932	<sup>34</sup> 11, 778	47, 070	7, 993	2. 99	1. 47	5. 89
Ecuador.....	do.....	Sucre.....	. 2000	1, 114	1, 114		22	1, 136	<sup>4</sup> 900	29, 977	2, 500	. 45	. 36	11. 99





Monetary stock of the principal countries of the world, end of calendar year 1929—Continued

Country	Monetary standard	Monetary unit		Gold stock					Silver stock in banks and treasuries	Paper circulation, in monetary unit of issuing country	Popula- tion	Per capita		
		Name	United States equiv- alent	Authenticated statistics		Unauthenticated or estimates		Total gold stock				Gold	Silver	Paper
				In central banks or government treasuries <sup>30</sup>	Total au- thenticated gold holdings <sup>31</sup>	In banks	Outside banks and gov- ernment treas- ures <sup>32</sup>							
Asia—Continued.														
Iraq (Mesopotamia)	( <sup>30</sup> ) Rupee	\$0. 3650					<sup>17</sup> \$10, 000	\$10, 000	<sup>4</sup> \$25, 000		2, 849	\$3. 51	\$8. 72	
Japan, including Chosen, Taiwan, Kwantung.	Gold Yen	. 4985		\$542, 475	\$542, 475			542, 475	<sup>6</sup> 221, 850	1, 650, 481	83, 457	6. 50	2. 65	19. 77
Netherland East Indies.	do Guilder	. 4020		56, 067	56, 067			56, 067	<sup>4</sup> 164, 760	331, 721	52, 825	1. 06	3. 12	6. 28
Palestine <sup>6</sup>	do Pound	4. 8665							2, 920	2, 000	900		3. 24	2. 22
Persia <sup>21</sup>	Silver Kran	( <sup>19</sup> ) .5000		3, 011	3, 441				<sup>4</sup> 48, 427	164, 710	10, 000		4. 84	16. 47
Philippine Islands	Gold Peso	. 5000		3, 011	3, 441			3, 441	<sup>4</sup> 19, 161	101, 957	11, 922	. 29	1. 61	8. 55
Sarawak	do Straits dollar	. 5678								<sup>22</sup> 1, 393	600			2. 32
Siam	do Baht or tical	. 4424							<sup>4</sup> 71, 701	110, 218	11, 506		6. 23	9. 58
Straits Settlements	do Dollar	. 5678		1, 598	1, 633			1, 633	<sup>4</sup> 21, 573	104, 297	1, 169	1. 39	18. 45	89. 22
Syria	do Pound (Syrian)	3. 859				<sup>6</sup> \$6, 746	<sup>17</sup> 15, 680	22, 426	<sup>4</sup> 17 3, 136	<sup>17</sup> 8, 500	2, 832	7. 92	1. 11	3. 00
Turkey	do Lira (pound)	4. 3965								158, 749	13, 850			11. 46
Africa:														
Algeria	do Franc	. 0392		8, 790	8, 790			8, 790	702	2, 002, 664	6, 255	1. 41	. 11	320. 17
Belgian Congo	do do	. 0278		1, 041	1, 041			1, 041		183, 632	10, 000	. 10		18. 36
Egypt	do Pound	4. 9431		18, 789	18, 789			18, 789	<sup>6</sup> 28, 231	28, 300	14, 319	1. 31	1. 97	1. 97
Eritrea	Silver Thalari	( <sup>19</sup> ) .0392							<sup>6</sup> 1, 692		450		3. 76	
Ethiopia (Abyssinia)	do do	( <sup>19</sup> ) .0392							<sup>4</sup> 20, 164	800, 000	10, 000		2. 02	80. 00
French Equatorial Africa.	Gold Franc									<sup>6</sup> 23 606, 099	3, 130			193. 64
French West Africa	do do	. 0392								558, 209	13, 800			40. 44
Gambia	do Pound	4. 8665								202	210			. 96
Gold Coast	do do	4. 8665								1, 944	2, 838			. 78
Kenya and Uganda <sup>23</sup>	do Shilling	. 2433							<sup>4</sup> 20, 505	28, 100	6, 147		3. 33	4. 57
Madagascar	do Franc	. 0392								263, 785	3, 744			70. 45
Mauritius <sup>24</sup>	do Rupee	3. 650							1, 743	14, 653	373		4. 67	39. 28
Morocco	do Franc	. 0392		2, 580	2, 580			2, 580	<sup>4</sup> 3, 010	603, 878	5, 000	. 52	. 60	120. 77
Nigeria	do Pound	4. 8665							<sup>4</sup> 1, 240	262	18, 810		. 06	. 01

Nyasaland	do.	do.	4.8665			252	49	301	<sup>4</sup> 1,869		1,360	.22	1.23	
Portuguese East Africa.	do.	Escudo.	1.0805			<sup>6</sup> 438		<sup>6</sup> 438		77,529	3,520	.12		22.02
Portuguese West Africa.	do.	Angolar.	1.0805							51,208	2,512			20.38
Reunion Island.	do.	Franc.	.0392							<sup>23</sup> 40,475	174			232.61
Rhodesia—														
Northern	do.	Pound	4.8665	15	64		24	88	<sup>4</sup> 916	80	1,309	.06	.69	.06
Southern	do.	do.	4.8665		647			647	<sup>4</sup> 2,677	996	1,014	.63	2.64	.98
Sierra Leone	do.	do.	4.8665						<sup>4</sup> 37	17 50	1,700		.02	.03
Somaliland—														
British	do.	Rupee	.3650						<sup>4</sup> 401	476	345		1.16	1.38
French <sup>6</sup>	do.	Franc.	.0392			<sup>6</sup> 191		191		4,410	65	2.94		67.85
Italian <sup>6</sup>	do.	Lira.	.0526						1,863	2,000	1,000		1.86	2.00
Sudan, Anglo-Egyptian.	do.	Pound	4.9431	18	20			20	<sup>4</sup> 8,808		6,553		1.34	
Tanganyika.	do.	Shilling	.2433						<sup>4</sup> 3,592	21,094	4,748		.75	4.44
Tunis.	do.	Franc.	.0392							500,000	2,180			229.35
Union of South Africa	do.	Pound	4.8665	36,474	43,714		32,160	75,874	<sup>4</sup> 15,938	6,950	7,895	9.49	2.02	.88
Zanzibar	do.	Rupee	.3650						374	2,967	203		1.84	14.61
Oceania:														
Australia	do.	Pound	4.8665	88,884	88,884	<sup>23</sup> 108,017		196,901		27,115	6,414	30.70		4.23
New Zealand	do.	do.	4.8665	<sup>2</sup> 31,978	31,978			31,978		7,340	1,486	21.52		4.94
Fiji Islands	do.	do.	4.8665	431	431			431	<sup>4</sup> 401	412	180	2.39	2.23	2.29
Society Islands	do.	Franc.	.0392							12,501	36			347.25
New Guinea, British.	do.	Pound	4.8665		13			13	7	( <sup>25</sup> ) 201	201	.06	.04	
Total				10,277,098	10,446,567	164,556	461,247	11,072,370	4,039,914		1,940,829	5.74	2.07	

<sup>1</sup> In part held abroad, either reported as earmarked (set aside and not included in the claimed assets of the holding institution, as opposed to being merely deposited abroad or representing a receivable balance) or considered to be earmarked by U. S. Federal Reserve Board experts.

<sup>2</sup> Includes some silver.

<sup>3</sup> Includes base metal coin.

<sup>4</sup> Estimated silver circulation included.

<sup>5</sup> Includes some gold.

<sup>6</sup> Prior year's figures.

<sup>7</sup> United States bank notes.

<sup>8</sup> United States Government notes.

<sup>9</sup> Exclusive of Canadian bank notes which are the principal circulating media.

<sup>10</sup> Panama coin only. In addition to this, there is circulating an unknown amount of silver.

<sup>11</sup> United States currency.

<sup>12</sup> Equivalent of old milreis; new valuation at \$0.1196+ not yet fully established.

<sup>13</sup> On Dec. 27.

<sup>14</sup> Exclusive of Spanish bank notes and British treasury notes.

<sup>15</sup> British currency.

<sup>16</sup> Includes platinum.

<sup>17</sup> Estimate.

<sup>18</sup> Incomplete.

<sup>19</sup> Fluctuates with the price of silver.

<sup>20</sup> Monetary standard not established.

<sup>21</sup> Mar. 21, 1930 (end of Persian year).

<sup>22</sup> Sarawak coin and notes; Straits coin and notes also circulate.

<sup>23</sup> June 30, 1929.

<sup>24</sup> May, 1930.

<sup>25</sup> Australian notes.

<sup>26</sup> In Trinidad dollars.

<sup>27</sup> Almost the entire amount held abroad.

<sup>28</sup> Paper peso currency legally convertible at 44% of face value.

<sup>29</sup> Value of paper currency fixed at 4.567 paper milreis to the gold milreis (\$0.1196) for payment of public dues.

<sup>30</sup> From United States Mint interrogatories and/or published official sources.

<sup>31</sup> Includes, in addition to holdings of central banks and governments, holdings of other banks where authenticated.

<sup>32</sup> Data known to be incomplete.

## FEDERAL LAND BANKS

The statement following shows the condition of the 12 Federal land banks September 30, 1930, compiled from their reports to the Federal Farm Loan Board.

*Consolidated statement September 30, 1930, compiled from reports to the Federal Farm Loan Board*

ASSETS		
Gross mortgage loans.....	\$1, 315, 759, 089. 50	
Less payments on principal.....	124, 054, 099. 13	
Net mortgage loans.....	1, 191, 704, 990. 37	
Less principal of delinquent installments.....	1, 434, 928. 02	
		\$1, 190, 270, 062. 35
United States Government securities.....		16, 677, 070. 32
Bonds of other Federal land banks.....		8, 093, 611. 26
Other securities.....		3, 705, 633. 27
Cash deposits for matured or called bonds.....		10, 000. 00
Cash on hand and in banks.....		9, 676, 435. 90
Accounts receivable:		
Tax advances.....	900, 619. 91	
Other.....	527, 637. 12	
		1, 428, 257. 03
Notes receivable, etc.:		
Notes.....	349, 098. 27	
Purchase money, first mortgages.....	6, 145, 409. 98	
Purchase money, second mortgages.....	1, 090, 435. 91	
Real estate sales contracts.....	10, 649, 417. 55	
Total.....	18, 234, 361. 71	
Less reserves for purchase money mortgages and/or contracts.....	3, 228, 798. 10	
		15, 005, 563. 61
Delinquent installments (principal and interest):		
Less than 30 days.....	1, 021, 833. 11	
30 to 60 days.....	505, 317. 87	
60 to 90 days.....	780, 669. 03	
90 days and over.....	3, 048, 751. 42	
Total.....	5, 356, 571. 43	
Less partial payments.....	399, 795. 81	
Less reserves for delinquent installments.....	3, 299, 514. 69	
		1, 657, 260. 93
Interest accrued:		
Mortgage loans.....	21, 710, 992. 44	
Other.....	381, 529. 74	
		22, 092, 522. 18
Real estate owned:		
Owned outright.....	20, 377, 402. 15	
Real estate subject to optional sales contract.....	61, 136. 01	
Total.....	20, 438, 538. 16	
Less reserves for real estate.....	8, 129, 414. 64	
		12, 309, 123. 52
Sheriffs' certificates, judgments, etc. (subject to redemption):		
(a) Foreclosures under first mortgages.....	5, 631, 096. 22	
(b) Foreclosures under installments or second mortgages.....	163, 950. 85	
(c) Banks' mortgages on property covered by (b).....	1, 167, 000. 85	
		6, 962, 047. 92

Spokane participation certificates.....	\$2, 799, 850. 18	
Less reserves for Spokane participation certificates.....	2, 799, 850. 18	
Banking houses.....		\$2, 638, 099. 65
Furniture, fixtures, equipment, etc.....		291, 873. 44
Prepaid and deferred expenses.....		489, 257. 62
Other assets.....		651, 981. 71
Total.....		<u>1, 291, 958, 800. 71</u>

## LIABILITIES

Farm loan bonds (unmatured).....	\$1, 180, 990, 480. 00	
Less held by banks of issue.....	1, 526, 000. 00	
		1, 179, 464, 480. 00
Sold subject to repurchase agree- ment.....	(3, 077, 500. 00)	
Farm loan bonds matured or called.....		10, 000. 00
Notes payable, etc.....		500, 000. 00
Dividends declared but unpaid.....		572, 930. 72
Matured coupons on farm loan bonds.....		822, 618. 82
Due borrowers.....		910, 829. 75
Accounts payable.....		843, 480. 93
Interest accrued:		
Farm loan bonds.....	17, 513, 893. 83	
Other.....	543, 918. 59	
		18, 057, 812. 42
Advance installment payments (partial, and interest portion full).....		1, 733, 138. 62
Other liabilities.....		553, 096. 87
Spokane participation certificates.....		2, 799, 850. 18
Deferred income.....		2, 207, 315. 79
Capital stock:		
United States Government.....	\$267, 724. 25	
Individual subscribers.....	345. 00	
Individual subscribers through Porto Rico branch.....	702, 320. 00	
National farm loan associations.....	64, 886, 157. 50	
Borrowers through agents.....	128, 680. 00	
		65, 985, 226. 75
Legal reserves.....		13, 281, 233. 67
Other reserves.....		8, 270. 58
Undivided profits.....		4, 208, 515. 61
Total.....		<u>1, 291, 958, 800. 71</u>

## JOINT-STOCK LAND BANKS

The statement following shows the condition of the 49 joint-stock land banks September 30, 1930, compiled from their reports to the Federal Farm Loan Board.

*Consolidated statement September 30, 1930, compiled from reports to the Federal Farm Loan Board*<sup>1</sup>

## ASSETS

Gross mortgage loans.....	\$615, 822, 139. 04	
Less payments on principal.....	52, 417, 285. 85	
Net mortgage loans.....	563, 404, 853. 19	
Less principal of delinquent installments.....	657, 600. 69	
Less reserves for mortgage loans—foreclo- sures pending.....	788, 837. 01	
		<u>\$561, 953, 415. 49</u>

<sup>1</sup> Joint-stock land banks in receivership are not included in this statement.

United States Government securities.....		\$3, 522, 056. 02
Farm loan bonds of other banks.....		15, 000. 00
Other securities.....		136, 711. 61
Cash deposits for matured or called bonds.....		1, 500. 00
Cash on hand and in banks.....		9, 262, 403. 31
Accounts receivable:		
Tax advances.....	\$496, 322. 81	
Other.....	192, 378. 67	
Total.....	688, 701. 48	
Less reserves for accounts receivable....	44, 956. 41	
		643, 745. 07
Notes receivable, etc.:		
Notes.....	258, 596. 13	
Purchase money, first mortgages.....	3, 113, 890. 54	
Purchase money, second mortgages.....	2, 024, 002. 17	
Real estate sales contracts.....	6, 305, 911. 11	
Total.....	11, 702, 399. 95	
Less reserves for purchase money mort- gages and/or contracts.....	300, 161. 41	
		11, 402, 238. 54
Delinquent installments (principal and interest):		
Less than 30 days.....	594, 715. 24	
30 to 60 days.....	280, 449. 59	
60 to 90 days.....	422, 862. 51	
90 days and over.....	1, 672, 419. 28	
Total.....	2, 970, 446. 62	
Less partial payments.....	301, 352. 96	
Less reserves for delinquent install- ments.....	1, 051, 084. 81	
		1, 618, 008. 85
Interest accrued:		
Mortgage loans.....	10, 158, 640. 73	
Other.....	55, 920. 52	
		10, 214, 561. 25
Real estate owned:		
Owned outright.....	16, 969, 150. 24	
Less mortgages not assumed.....	26, 070. 00	
Total.....	16, 943, 080. 24	
Real estate subject to optional sales contracts.....	579, 247. 84	
Total.....	17, 522, 328. 08	
Less reserves for real estate.....	885, 765. 57	
		16, 636, 562. 51
Sheriffs' certificates, judgments, etc. (sub- ject to redemption):		
(a) Foreclosures under first mortgages.....	2, 784, 386. 88	
(b) Foreclosures under installments or second mortgages.....	205, 868. 14	
(c) Banks' mortgages on property covered by (b).....	1, 605, 150. 33	
Total.....	4, 595, 405. 35	
Less reserve for sheriffs' certificates....	255, 172. 97	
		4, 340, 232. 38
Banking house.....		20, 000. 00
Furniture, fixtures, equipment, etc.....		107, 126. 76
Prepaid and deferred expenses.....		158, 887. 12
Other assets.....	346, 192. 83	
Less reserve for other assets.....	7, 748. 75	
		338, 444. 08
Total.....		620, 375, 892. 99

## LIABILITIES

Farm loan bonds (unmatured).....	\$558, 748, 000. 00	
Less held by banks of issue.....	6, 595, 500. 00	
		\$552, 152, 500. 00
Sold subject to repurchase agreement..	(696, 000. 00)	
Farm loan bonds matured or called.....		3, 600. 00
Notes payable, etc.....		2, 696, 468. 35
Mortgages assumed on real estate owned.....		24, 318. 86
Dividends declared but unpaid.....		73, 310. 89
Matured coupons on farm loan bonds.....		965, 302. 21
Due borrowers.....		234, 514. 34
Accounts payable.....		148, 112. 19
Interest accrued:		
Farm loan bonds.....	8, 944, 337. 14	
Other.....	4, 799. 29	
		8, 949, 136. 43
Advance installment payments (partial, and interest portion full).....		568, 352. 15
Other liabilities.....		41, 065. 52
Deferred income.....		1, 996, 044. 61
Capital stock paid in.....		41, 743, 060. 24
Surplus paid in.....		1, 575, 059. 00
Surplus earned.....		2, 719, 186. 06
Legal reserves.....		5, 540, 199. 67
Other reserves.....		739, 954. 55
Undivided profits.....		2, 884, 470. 86
Deficits.....		2, 678, 762. 94
Total.....		620, 375, 892. 99

## FEDERAL INTERMEDIATE CREDIT BANKS

The statement following shows the condition of the 12 Federal intermediate credit banks September 30, 1930, compiled from their reports to the Federal Farm Loan Board.

*Consolidated statement September 30, 1930, compiled from reports to the Federal Farm Loan Board*

## ASSETS

Loans and discounts:		
Cooperative associations.....	\$57, 645, 011. 05	
Financing institutions.....	65, 690, 947. 60	
United States Government securities.....	5, 350, 744. 24	
Debentures of other Federal intermediate credit banks.....	2, 360, 000. 00	
Cash deposits for matured debentures.....	150, 000. 00	
Cash on hand and in banks.....	\$5, 752, 408. 63	
Less cash held as collateral.....	111, 914. 85	
		5, 640, 493. 78
Notes receivable.....	6, 680. 00	
Accounts receivable.....	23. 106. 93	
Interest accrued:		
Loans and discounts.....	647, 470. 74	
Other.....	61, 793. 36	
		709, 264. 10
Furniture, fixtures, equipment, etc.....	10, 911. 57	
Prepaid and deferred expenses.....	19, 966. 84	
Other assets.....	126, 872. 96	
Capital stock subscription callable from U. S. Treasury.....	30, 000, 000. 00	
Total.....		167, 733, 999. 07

## LIABILITIES

Debentures (unmatured).....	\$102, 850, 000. 00	
Less held by banks of issue.....	400, 000. 00	
		\$102, 450, 000. 00
Debentures matured.....		150, 000. 00
Rediscounts with banks other than Federal intermediate credit banks.....		365, 200. 00
Accounts payable.....		14, 961. 33
Deferred proceeds, loans and discounts.....		15, 427. 01
Interest collected, not earned.....		464, 078. 30
Matured interest on debentures.....		196, 638. 18
Interest accrued:		
Debentures.....		915, 915. 98
Other liabilities.....		69, 339. 12
Capital stock:		
Paid in.....	30, 000, 000. 00	
Callable from U. S. Treasury.....	30, 000, 000. 00	
		60, 000, 000. 00
Surplus (earned).....		1, 971, 938. 61
Reserves for estimated losses and contingencies.....		1, 506, 569. 74
Undivided profits.....		306, 960. 49
Deficit (Columbia).....		693, 029. 69
Total.....		167, 733, 999. 07

## 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 September 24, 1930, appears below.

## RESOURCES

Cash on hand and in banks.....	\$16, 177. 07
United States bonds.....	260, 398. 23
Loans.....	3, 071, 245. 13
Furniture and fixtures.....	2, 386. 34
Accounts receivable.....	1, 815. 26
Other assets.....	8, 699. 24
Customers funds held in trust.....	50, 079. 28
Total.....	3, 410, 800. 55

## LIABILITIES

Capital stock.....	500, 000. 00
Surplus.....	95, 000. 00
Undivided profits.....	431. 04
Discounts.....	2, 755, 930. 88
Reserve for taxes.....	3, 887. 55
Other liabilities.....	5, 471. 80
Undistributed trustee funds.....	50, 079. 28
Total.....	3, 410, 800. 55

**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, 1929 and 1930, together with a summary of the postal savings business for the fiscal year ended June 30, 1930, by States. (The total number of depositors on June 30, 1930, was 466,401, an increase of 49,817 in the year, and the average amount of deposit per depositor was \$375.80, compared to \$368.82 a year ago.)



*Comparative balance sheet for June 30, 1930, and June 30, 1929*

Items	June 30, 1930	June 30, 1929	Increase	Decrease
<b>RESOURCES</b>				
Working cash:				
Depository banks.....	\$147,878,328.50	\$127,491,263.27	\$20,387,065.23	-----
Postmasters.....	736,147.39	345,487.01	390,660.38	-----
	\$148,614,475.89	\$127,836,750.28	20,777,725.61	-----
Special funds:				
Treasurer of the United States—				
Reserve fund.....	7,691,493.45	7,459,986.92	231,506.53	-----
Miscellaneous (working) funds.....	1,574,819.10	1,449,971.26	124,847.84	-----
	9,266,312.55	8,909,958.18	356,354.37	-----
Accounts receivable:				
Accrued interest on bond investments.....	295,650.26	287,004.01	8,646.25	-----
Due from discontinued depository banks.....		15.22		\$15.22
Due from late postmasters.....	47,580.30	40,496.00	7,084.30	-----
	343,230.56	327,515.23	15,715.33	-----
Investments, carried at cost price:				
United States bonds—				
Postal savings 2½'s.....	Par value \$11,839,320.00	11,147,620.00	691,700.00	-----
Fourth Liberty 4½'s.....	16,676,750.00	14,516,329.13		-----
	26,355,649.13	25,663,949.13	691,700.00	-----
28,516,070.00	184,579,668.13	162,738,172.82	21,841,495.31	-----
<b>LIABILITIES AND SURPLUS FUNDS</b>				
Due depositors:				
Outstanding principal, represented by certificates of deposit.....	175,271,686.00	153,644,529.00	21,627,157.00	-----
Accrued interest on certificates of deposit.....	4,575,940.39	4,853,571.05	222,369.34	-----
Outstanding savings stamps.....	57,597.30	57,438.50	158.80	-----
	179,905,223.69	158,055,538.55	21,849,685.14	-----
Accounts payable:				
Due Postal Service—interest and profits.....	4,438,901.84	4,446,745.44		7,843.60
Due discontinued depository banks.....	1,027.48		1,027.48	-----
	4,439,929.32	4,446,745.44		6,816.12
Total liabilities.....	184,345,153.01	162,502,283.99	21,842,869.02	-----
Surplus funds: Interest and profits (undistributed earnings) subject to future allocation of maturing interest charges.....	234,515.12	235,888.83		1,373.71
	184,579,668.13	162,738,172.82	21,841,495.31	-----

## Comparative statement of interest-earning resources and interest-bearing liabilities for June 30, 1930, and June 30, 1929

Items	June 30, 1930	June 30, 1929	Increase	Decrease
<b>RESOURCES—INTEREST-EARNING</b>				
Working cash: Depository banks, per balance sheet.....	\$147,878,328.50	\$127,491,263.27	\$20,387,065.23	-----
Investments, carried at cost price, per balance sheet.....	26,355,649.13	25,663,949.13	691,700.00	-----
	<u>\$174,233,977.63</u>	<u>\$153,155,212.40</u>	<u>21,078,765.23</u>	-----
<b>LIABILITIES—INTEREST-BEARING</b>				
Due depositors: Outstanding principal, represented by certificates of deposit, per balance sheet.....	175,271,686.00	153,644,529.00	21,627,157.00	-----
Excess of interest-bearing liabilities.....	<u>1,037,708.37</u>	<u>489,316.60</u>	<u>548,391.77</u>	-----

## Comparative statement of interest and profits for the fiscal years ended June 30, 1930, and June 30, 1929

Items	Fiscal year 1930	Fiscal year 1929	Increase	Decrease
<b>Credits:</b>				
Interest on bank deposits.....	\$3,457,277.68	\$3,192,466.59	\$264,811.09	-----
Interest on bond investments.....	997,677.76	988,148.26	9,529.50	-----
Miscellaneous receipts.....	45.31	264.63	-----	\$219.32
Profit realized on sale of investments.....	-----	1,473,593.77	-----	1,473,593.77
Final adjustment—previous year.....	<u>1,373.71</u>	-----	<u>1,373.71</u>	-----
	<u>\$4,456,374.46</u>	<u>\$5,654,473.25</u>	<u>1,198,098.79</u>	-----
<b>Debits:</b>				
Interest credited to depositors.....	2,893,395.00	2,765,008.10	128,386.90	-----
Allowances to postmasters—	-----	-----	-----	-----
Losses by fire, burglary, etc.....	822.62	—252.40	1,075.02	-----
Erroneous payments, uncollectible items, etc.....	50.00	3,545.00	-----	3,495.00
Miscellaneous losses.....	-----	193.34	-----	193.34
Final adjustment—previous year.....	-----	<u>9,184.21</u>	-----	<u>9,184.21</u>
	<u>2,894,267.62</u>	<u>2,777,678.25</u>	<u>116,589.37</u>	-----
Excess of income.....	<u>1,562,106.84</u>	<u>2,876,795.00</u>	<u>1,314,688.16</u>	-----

*Summary of postal savings business for the fiscal year ended June 30, 1930, by States*

State	Balance to the credit of depositors June 30, 1929	Deposits <sup>1</sup>	Withdrawals <sup>1</sup>	Balance to the credit of depositors June 30, 1930	Increase in balances to the credit of depositors <sup>2</sup>	Savings stamps		Amount at interest in banks June 30, 1930	Interest received from banks	Interest paid depositors	Amount of deposits surrendered for bonds
						Sold	Re-deemed				
United States.....	\$153, 644, 529	\$163, 548, 458	\$141, 921, 301	\$175, 271, 686	\$21, 627, 157	\$26, 104. 00	\$25, 946. 00	\$148, 255, 213. 01	\$3, 457, 277. 68	\$2, 671, 025. 66	\$2, 337, 540
Alabama.....	328, 448	1, 130, 995	526, 561	932, 882	604, 434	10. 70	7. 00	722, 297. 29	11, 594. 58	5, 882. 66	3, 100
Alaska.....	687, 672	434, 489	472, 610	649, 551	—38, 121	—	—	505, 804. 24	13, 273. 72	11, 785. 13	12, 600
Arizona.....	1, 370, 689	1, 634, 885	1, 472, 359	1, 533, 215	162, 526	32. 50	35. 00	1, 283, 492. 76	28, 816. 31	20, 094. 72	25, 000
Arkansas.....	3, 974, 081	1, 017, 634	708, 422	985, 243	309, 212	18. 60	21. 00	948, 906. 09	20, 183. 73	10, 850. 46	33, 200
California.....	3, 113, 574	3, 596, 464	3, 297, 337	3, 412, 721	299, 147	358. 10	322. 00	2, 518, 815. 44	61, 773. 81	56, 930. 16	51, 800
Colorado.....	3, 850, 337	3, 402, 410	3, 371, 587	3, 831, 160	30, 823	127. 40	130. 00	3, 322, 556. 43	80, 591. 76	64, 548. 02	46, 620
Connecticut.....	1, 113, 160	1, 030, 129	907, 037	1, 241, 252	123, 092	383. 00	445. 00	1, 032, 231. 39	22, 243. 18	24, 227. 39	—
Delaware.....	99, 202	99, 527	93, 570	105, 159	5, 957	6. 30	7. 09	76, 510. 21	1, 808. 07	1, 961. 93	—
District of Columbia.....	368, 561	427, 952	387, 997	408, 516	39, 955	210. 90	192. 00	351, 803. 85	8, 250. 00	6, 473. 63	7, 820
Florida.....	7, 599, 229	23, 793, 351	15, 203, 289	16, 489, 291	8, 590, 062	626. 00	516. 00	16, 081, 873. 17	305, 761. 76	99, 728. 45	149, 720
Georgia.....	1, 996, 635	3, 119, 983	2, 299, 483	2, 817, 135	820, 500	84. 50	89. 00	2, 643, 971. 56	57, 269. 12	27, 967. 56	23, 260
Hawaii.....	19, 979	40, 071	35, 401	24, 649	4, 670	—	4. 00	24, 702. 86	626. 10	284. 77	—
Idaho.....	2, 613, 850	2, 494, 571	2, 466, 958	2, 641, 463	27, 613	49. 20	43. 00	2, 239, 415. 39	55, 884. 72	42, 964. 18	13, 500
Illinois.....	6, 582, 946	8, 432, 946	5, 547, 574	9, 468, 318	2, 885, 372	599. 40	568. 00	7, 948, 714. 05	153, 163. 39	122, 547. 38	87, 980
Indiana.....	1, 509, 907	1, 630, 939	1, 237, 252	1, 903, 594	393, 687	87. 40	77. 00	1, 684, 239. 52	36, 722. 32	21, 934. 77	103, 780
Iowa.....	8, 249, 346	7, 042, 491	6, 891, 637	8, 400, 200	150, 854	51. 20	46. 00	7, 861, 212. 48	198, 372. 35	133, 860. 44	197, 300
Kansas.....	3, 563, 791	3, 431, 713	3, 122, 741	3, 922, 763	358, 972	155. 70	103. 00	3, 587, 203. 02	85, 941. 21	55, 060. 36	174, 440
Kentucky.....	234, 861	260, 648	229, 036	266, 473	31, 612	26. 10	29. 00	202, 193. 78	4, 698. 79	4, 070. 02	200
Louisiana.....	362, 673	449, 050	338, 980	472, 743	110, 070	39. 50	39. 00	404, 640. 64	8, 455. 84	7, 116. 33	500
Maine.....	112, 387	68, 068	70, 537	109, 918	—2, 469	18. 90	15. 00	91, 334. 90	2, 380. 76	1, 810. 75	—
Maryland.....	117, 427	134, 193	112, 669	138, 951	21, 524	3. 30	8. 00	104, 446. 22	2, 560. 30	2, 053. 77	—
Massachusetts.....	6, 190, 599	3, 806, 346	4, 105, 793	5, 891, 152	—299, 447	580. 10	648. 00	4, 191, 141. 51	109, 112. 94	115, 506. 87	9, 520
Michigan.....	2, 095, 622	2, 166, 809	1, 779, 376	2, 483, 055	387, 433	98. 00	93. 00	1, 951, 790. 40	40, 246. 39	41, 582. 88	16, 020
Minnesota.....	8, 241, 537	7, 210, 955	6, 564, 024	8, 888, 468	646, 931	271. 10	231. 00	8, 522, 644. 95	210, 501. 18	127, 329. 90	249, 800
Mississippi.....	109, 565	117, 382	88, 624	138, 353	28, 758	10. 80	13. 00	124, 359. 26	2, 753. 62	1, 753. 13	2, 500
Missouri.....	5, 265, 426	5, 050, 916	4, 439, 023	5, 877, 319	611, 893	130. 10	148. 00	5, 380, 810. 91	124, 165. 73	87, 150. 47	95, 800
Montana.....	6, 181, 292	4, 848, 221	5, 254, 979	5, 774, 534	—406, 758	46. 30	45. 00	5, 475, 420. 41	144, 191. 99	108, 686. 62	78, 960
Nebraska.....	1, 943, 703	3, 622, 647	1, 714, 257	3, 252, 093	1, 908, 390	81. 30	60. 00	2, 802, 434. 88	47, 123. 65	17, 733. 21	120, 300
Nevada.....	390, 695	480, 747	459, 749	411, 693	20, 998	14. 40	6. 00	330, 229. 49	8, 159. 75	7, 085. 83	5, 000
New Hampshire.....	299, 691	229, 844	179, 280	350, 255	50, 564	103. 70	111. 00	301, 687. 56	6, 218. 21	6, 247. 92	1, 000
New Jersey.....	2, 102, 766	2, 580, 357	2, 421, 537	2, 261, 586	158, 820	1, 195. 70	1, 158. 00	1, 667, 686. 43	43, 994. 03	46, 791. 62	100
New Mexico.....	1, 635, 403	1, 518, 958	1, 388, 529	1, 668, 832	130, 429	23. 10	22. 00	1, 274, 074. 08	29, 539. 60	22, 551. 25	20, 000
New York.....	28, 093, 883	22, 959, 425	24, 553, 070	26, 500, 238	—1, 593, 645	4, 544. 60	4, 723. 00	18, 922, 106. 37	488, 001. 93	579, 077. 58	27, 500
North Carolina.....	542, 402	1, 152, 285	613, 973	1, 080, 714	538, 312	17. 30	13. 00	950, 578. 43	17, 043. 70	6, 714. 71	16, 720
North Dakota.....	2, 156, 277	2, 067, 072	1, 761, 202	2, 462, 147	295, 870	127. 70	105. 00	2, 248, 648. 86	56, 270. 83	30, 002. 71	21, 120
Ohio.....	2, 972, 358	2, 742, 196	2, 260, 655	3, 453, 899	431, 541	308. 40	289. 00	2, 808, 010. 70	62, 549. 27	56, 114. 64	119, 220
Oklahoma.....	5, 606, 876	6, 184, 059	5, 309, 390	6, 481, 545	874, 669	115. 10	71. 00	5, 990, 570. 82	141, 495. 38	80, 530. 84	90, 360
Oregon.....	3, 802, 736	4, 042, 149	3, 586, 263	4, 288, 622	455, 886	187. 30	207. 00	3, 693, 193. 10	90, 372. 94	60, 812. 84	144, 060
Pennsylvania.....	8, 513, 663	6, 441, 703	6, 366, 161	8, 589, 205	75, 542	1, 341. 10	1, 387. 00	6, 612, 032. 78	165, 008. 26	163, 614. 06	56, 940
Porto Rico.....	141, 517	196, 029	199, 643	137, 903	—3, 614	13, 185. 30	13, 095. 00	120, 317. 61	3, 196. 13	1, 967. 04	—

Rhode Island.....	422,585	305,927	338,417	390,095	-32,490	193.20	221.00	281,598.51	7,318.38	9,839.63	5,040
South Carolina.....	1,527,315	2,124,515	1,523,164	2,128,666	601,351	45.40	46.00	1,885,516.41	39,301.59	23,039.11	36,260
South Dakota.....	4,401,492	3,998,800	3,779,630	4,620,662	219,179	86.60	86.00	4,073,131.44	98,307.56	69,619.60	48,400
Tennessee.....	606,956	575,074	526,929	655,101	48,145	32.70	30.00	568,223.28	13,973.06	8,967.15	11,160
Texas.....	4,228,276	5,002,391	4,077,431	5,153,236	924,960	130.00	115.00	4,447,386.23	97,316.55	63,622.56	78,400
Utah.....	615,969	461,593	487,547	590,015	-25,954	3.80	6.00	422,511.12	11,173.98	11,509.46	3,960
Vermont.....	54,242	26,624	34,491	46,375	-7,867	8.10	10.00	42,608.65	1,114.83	881.30	5,000
Virginia.....	254,356	703,944	384,215	574,085	319,729	33.80	39.00	513,564.74	11,247.17	4,007.12	16,120
Virgin Islands.....	22,751	26,187	21,680	27,258	4,507	7.10	7.00			110.85	
Washington.....	6,846,965	5,136,466	5,404,058	6,579,373	-267,592	104.80	100.00	5,254,728.66	135,353.72	125,442.92	59,700
West Virginia.....	857,274	1,090,973	643,969	1,304,878	447,004	57.30	42.00	1,167,579.57	24,977.50	10,837.74	7,100
Wisconsin.....	1,447,446	1,238,919	1,129,252	1,557,113	109,667	92.10	91.00	1,328,856.41	31,706.24	28,140.03	30,960
Wyoming.....	1,895,556	1,726,436	1,731,973	1,890,019	-5,537	34.90	32.00	1,386,004.15	35,169.77	31,646.19	29,700

<sup>1</sup> These totals include the amount of \$3,539,387, transferred between depository offices.

<sup>2</sup> 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 school years ended 1929 and 1930, with comparative yearly totals beginning with the school year ended 1920, are shown in the following table:

*School savings, by States, 1928-29 and 1929-30*

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

States	Number of schools		Number participating		Deposits		Net savings	
	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30	1928-29	1929-30
United States	14,254½	14,610½	4,222,935	4,597,731	\$28,672,496.00	\$29,113,063.48	\$10,539,928.46	\$7,690,529.68
Alabama	73	73	37,726	39,129	190,095.07	178,050.87	86,018.47	73,800.84
Arizona	30	26	11,056	12,265	62,610.14	59,274.18	41,443.63	26,332.68
Arkansas	7	7	2,124	2,129	8,976.62	9,756.37	474.31	520.19
California	2,463	2,488	382,460	416,990	1,761,277.56	1,278,268.20	976,632.11	672,402.62
Colorado	28	3	578	590	13,206.60	1,434.57	+7,223.63	-----
Connecticut	705	530	126,896	123,601	1,032,170.94	1,034,138.38	472,308.25	253,993.58
Delaware	63	58	31,694	33,755	216,645.33	216,404.50	10,533.16	13,466.78
District of Columbia	50	49	5,538	5,978	50,409.30	44,709.02	50,409.30	44,709.02
Florida	35	29	17,335	8,130	80,452.19	64,472.42	1,405.32	11,370.71
Georgia	98	104	53,534	57,835	185,962.36	187,905.98	39,352.48	31,609.64
Hawaii	36	97	-----	2,059	11,768.80	24,906.28	11,768.80	24,789.14
Idaho	11	36	-----	8,126	5,365.89	34,668.26	5,365.89	21,388.29
Illinois	513	521	138,979	147,109	1,977,470.94	1,282,845.08	935,817.78	111,765.76
Indiana	287	273	81,204	99,322	704,824.74	660,382.81	172,320.00	66,767.46
Iowa	203	513	66,991	62,973	444,227.80	418,248.42	72,508.51	51,202.21
Kansas	78	79	34,905	38,916	222,404.52	205,851.60	52,987.82	22,676.70
Kentucky	55	60	9,433	10,695	57,793.91	54,675.37	12,187.15	5,169.38
Louisiana	16	16	1,319	1,686	14,451.16	14,485.52	5,733.07	2,974.26
Maine	374	338	30,075	38,627	150,014.00	173,269.19	92,977.06	89,070.00
Maryland	120	106	60,531	46,148	299,144.56	367,659.40	169,472.84	31,054.83
Massachusetts	1,130	1,224	217,337	250,047	1,479,423.54	1,440,521.33	809,034.92	585,993.73
Michigan	452	465	148,125	149,642	959,243.44	895,754.00	244,513.44	108,576.59
Minnesota	545	430	155,275	159,547	699,360.75	773,288.28	324,232.23	209,773.85
Mississippi	8	2	2,491	905	11,593.82	11,044.13	3,617.37	1,333.59
Missouri	141	203	8,474	42,996	379,504.11	536,097.30	75,410.77	216,982.02
Montana	8	-----	3,264	-----	29,655.18	-----	29,655.18	-----
Nebraska	51	50	28,083	40,638	209,614.27	249,788.00	41,177.81	53,000.00
Nevada	2	2	104	300	496.54	355.78	168.77	13.73
New Hampshire	91	97	5,588	8,018	27,465.55	41,948.45	17,387.23	17,526.56
New Jersey	747	811	228,856	270,576	2,094,937.23	2,159,443.08	693,070.09	382,901.30
New Mexico	-----	10	-----	2,947	16,532.21	-----	-----	12,259.26
New York	1,315½	1,464½	878,400	970,226	4,841,605.19	5,217,804.25	2,917,011.85	2,836,149.48
North Carolina	70	66	28,861	13,719	95,383.77	88,904.78	33,963.50	10,953.28
North Dakota	-----	16	-----	633	-----	1,913.97	-----	1,229.84
Ohio	816	728	321,529	290,595	1,997,634.52	1,937,729.50	502,324.61	209,926.44
Oklahoma	69	65	24,063	16,302	121,062.02	225,917.49	107,415.82	227,020.67
Oregon	121	137	67,117	57,639	359,708.21	404,359.23	99,907.06	95,297.13
Pennsylvania	2,054	1,876	550,062	738,186	4,313,716.43	4,832,618.56	817,034.11	640,677.02
Rhode Island	328	344	106,886	111,762	995,271.11	1,031,258.98	75,061.99	1,774.08
South Dakota	57	56	12,181	11,348	108,185.76	113,816.95	37,838.90	27,020.02
Tennessee	69	36	31,925	21,188	194,450.76	160,129.21	26,032.14	9,321.93
Texas	125	188	38,461	76,482	260,451.07	367,199.64	159,629.77	166,866.89
Utah	18	37	8,350	12,008	29,644.87	43,893.53	12,100.94	12,868.77
Vermont	31	29	4,213	4,407	900,959.94	7,880.21	8,692.04	4,422.52
Virginia	89	85	34,024	31,818	210,231.42	221,632.09	137,493.33	20,751.87
Washington	262	312	123,080	130,661	909,833.70	1,119,372.66	109,551.03	194,267.52
West Virginia	92	145	19,587	29,484	110,485.72	162,087.26	28,729.60	22,581.17
Wisconsin	317	324	83,788	81,097	731,204.65	738,247.09	125,562.64	63,555.73
Wyoming	1	2	395	-----	1,000.00	2,120.10	800.00	2,120.10

*School savings—Continued*

## TOTALS, UNITED STATES

	Number of schools	Number partici- pating	Deposits	Net savings
1929-30	14, 610½	4, 597, 731	\$29, 113, 063. 48	\$7, 690, 529. 68
1928-29	14, 254½	4, 222, 935	28, 672, 496. 00	10, 539, 928. 46
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, 960. 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, 236, 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 following statement.

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

Country	Population <sup>1</sup>	Date of report	Form of savings bank	Deposits
Argentina.....	10,850,000	Dec. 31, 1929	Postal savings.....	\$41,091,600
Australia.....	6,337,000	Mar. 31, 1930	Commonwealth bank, and State and Commonwealth savings bank.....	£213,300,000
Austria.....	6,671,000	Aug. 31, 1930	(Postal savings banks.....	\$14,241,000
Belgium.....	7,996,000	.....do.....	(Other savings banks.....	\$129,656,000
Bulgaria.....	5,713,000	.....do.....	General savings banks.....	\$188,842,000
Canada.....	9,658,000	July 31, 1930	Post-office savings banks.....	\$5,720,056
Chile.....	4,840,473	Dec. 31, 1929	Chartered, Government and postal.....	\$1,427,000,000
China.....	442,000,000	Dec. 31, 1927	National Savings Bank and the Savings Bank of Public Employees.....	\$29,293,190
Czechoslovakia.....	14,439,000	May 30, 1930	Post-office savings bank.....	\$3,769,427
Danzig.....	3,500,000	Dec. 30, 1928	Savings banks.....	\$1,873,969
Denmark.....	3,500,000	Sept. 30, 1930	.....do.....	\$546,208,800
Egypt.....	14,213,000	July 31, 1930	.....do.....	\$7,797,000
Estonia.....	1,115,000	Dec. 1, 1928	Banks and postal-savings banks.....	\$570,086,000
Finland.....	3,582,000	Sept. 30, 1930	Governmental.....	£154,200,000
France.....	40,920,000	Aug. 31, 1930	Post office and savings banks, cooperative societies.....	\$16,523,700
Germany.....	63,751,000	Sept. 30, 1930	National savings banks.....	\$112,626,000
Greece.....	6,205,000	Apr. 30, 1930	Savings banks.....	\$539,526,000
Hungary.....	.....	Sept. 30, 1930	Post-office savings banks.....	\$2,403,372,000
India.....	318,942,000	Mar. 31, 1929	.....do.....	\$5,942,300
Italy.....	41,799,000	Aug. 31, 1930	.....do.....	\$12,250,000
Japan.....	83,457,000	July 31, 1930	(Postal savings banks.....	\$344,908,000
Netherlands.....	7,731,000	Aug. 31, 1930	(Other savings banks.....	\$632,944,000
New Zealand.....	1,466,000	.....do.....	Postal Savings System.....	\$736,216,000
Norway.....	2,811,000	Sept. 30, 1930	Savings banks.....	\$2,301,558,879
Peru.....	6,075,000	May 30, 1930	(Postal savings banks.....	\$1,512,219,000
Poland.....	30,213,000	Sept. 30, 1930	(Other savings banks.....	\$142,710,000
Siam <sup>6</sup> .....	9,939,000	Mar. 31, 1927	Postal and private.....	\$111,354,000
South Africa.....	7,778,000	Sept. 30, 1930	Savings banks.....	\$56,800,000
Sweden.....	6,105,000	.....do.....	National Savings Bank, savings banks, and savings departments of commercial banks.....	\$494,276,000
Switzerland.....	4,018,000	.....do.....	Post-office savings banks.....	\$9,042,000
United Kingdom.....	45,625,000	.....do.....	Treasury savings banks.....	\$250,544,000
Foreign countries, total.....	1,207,249,473	.....do.....	Post-office savings banks.....	\$2,266,643
United States and possessions.....	125,136,000	June 30, 1930	Postal and savings banks.....	\$32,604,550
Philippines.....	11,325,000	.....do.....	Cantonal banks.....	\$174,880,000
Grand total.....	1,343,710,473	.....do.....	Savings banks, post-office and trustee savings banks.....	\$367,472,000
				\$1,997,211,600
				\$175,272,000
				\$10,357,161,000
				\$4,121,000

<sup>1</sup> Figures taken from 1929 Commerce Yearbook, Vol. II.<sup>2</sup> Yuan: "Big dollar" accounts.<sup>3</sup> Small coin accounts.<sup>4</sup> Rupees.<sup>5</sup> Yen.<sup>6</sup> Statistical Year Book of the Kingdom of Siam (1926-27), p. 125.<sup>7</sup> Ticals.

NOTE.—Source: Data on European countries taken from the League of Nations Monthly Bulletin of Statistics; that for Australia, Egypt, and New Zealand from same bulletin for September, 1930.

## RESOURCES OF LEADING FOREIGN BANKS OF ISSUE

The total resources of 41 foreign banks of issue converted at the existing rate of exchange on or about June 30, 1930, were \$18,694,241,-000, in comparison with resources of \$17,946,814,000 reported by the same foreign banks on or about June 30, 1929.

The statement below, prepared by the Federal Reserve Board, shows, with reference to the 41 banks of issue, the country of each bank, the date of the bank's statement, and its total assets in local currency and in dollars at the current rate of exchange.

*Total assets of principal banks of issue about June 30, 1930*

[In thousands of local currency and of dollars]

Country	Date	Local currency	Total assets <sup>1</sup> of the bank of issue in local cur- rency	Rate of exchange into dollars on given date	Total assets <sup>1</sup> of the bank of issue in dollars
Albania.....	June 30	Franc.....	83,842	<sup>2</sup> 0.19295	1,618
Australia.....	do.....	Pound.....	83,855	4.562618	382,598
Austria.....	do.....	Schilling.....	1,399,501	1.140948	197,257
Belgium.....	June 19	Belga.....	3,158,324	1.139473	440,501
Bolivia.....	June 30	Boliviano.....	88,315	3.600000	31,793
Brazil.....	do.....	Milreis.....	3,981,320	1.12462	447,747
Bulgaria.....	do.....	Lev.....	7,374,536	.007208	53,158
Chile.....	do.....	Peso.....	603,554	1.209338	72,993
Colombia.....	do.....	do.....	52,278	9.66400	50,501
Czechoslovakia.....	do.....	Crown.....	8,369,178	.029661	248,238
Danzig.....	do.....	Gulden.....	49,136	<sup>2</sup> 1.194661	9,565
Denmark.....	do.....	Kroner.....	479,907	2.67630	128,438
Ecuador.....	do.....	Sucre.....	52,043	20.0000	10,409
Egypt.....	do.....	Egyptian pound.....	55,595	4.983817	277,075
England.....	June 25	Pound.....	497,868	4.860156	2,419,716
Estonia.....	June 30	Kroon.....	63,896	<sup>2</sup> 2.67990	17,123
Finland.....	do.....	Markka.....	2,686,635	.025174	67,633
France.....	June 27	Franc.....	90,104,016	.039272	3,538,565
Germany.....	June 30	Reichsmark.....	6,061,821	2.38307	1,444,574
Greece.....	do.....	Drachma.....	8,415,722	.012955	109,026
Guatemala.....	do.....	Quetzal.....	11,769	<sup>2</sup> 1.000000	11,769
Hungary.....	do.....	Pengo.....	609,339	1.74813	106,520
Italy.....	do.....	Lira.....	21,578,760	.052381	1,130,317
Japan.....	June 28	Yen.....	2,143,623	.494265	1,059,518
Java.....	do.....	Florin.....	363,944	4.402300	146,415
Latvia.....	June 25	Lat.....	253,641	<sup>2</sup> 1.192948	48,940
Lithuania.....	June 30	Lita.....	221,452	<sup>2</sup> 1.00000	22,145
Mexico.....	do.....	Peso.....	162,767	.473512	77,072
Netherlands.....	do.....	Florin.....	919,797	.401921	369,686
Norway.....	do.....	Krone.....	476,737	2.67745	127,644
Peru.....	do.....	Sol.....	77,052	3.85000	29,665
Poland.....	do.....	Zloty.....	1,991,318	1.12005	223,038
Portugal.....	June 25	Escudo.....	4,182,480	.044958	188,036
Rumania.....	June 28	Lei.....	30,501,159	.005949	181,451
Russia.....	July 1	Chervonetz.....	609,339	5.150009	3,447,096
South Africa.....	June 27	Pound.....	17,670	4.848161	85,667
Spain.....	June 28	Peseta.....	5,769,540	1.20453	694,958
Sweden.....	June 30	Krona.....	885,791	2.68615	237,937
Switzerland.....	do.....	Franc.....	1,123,597	1.193770	217,719
Uruguay.....	do.....	Peso.....	210,391	.857125	180,531
Yugoslavia.....	do.....	Dinar.....	9,046,042	.017604	159,789
<b>Total.....</b>					<b>18,694,241</b>

<sup>1</sup> In the compilation of total assets certain contra accounts have been omitted.<sup>2</sup> Par of exchange, as no quotation for date given is available.



## 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, 1930, it will be noted that the aggregate expenses were \$6,164,433.84, of which \$1,174,600.95 was paid from appropriations and \$4,989,832.89 reimbursements by the banks. The salary rolls aggregated \$616,642.35, of which \$274,362.59 was paid from appropriations and the remainder from funds reimbursed by the banks.

Taxes paid by national banks on circulating notes issued amounted to \$3,248,327.85. Deducting from this amount the expenses of the bureau paid from congressional appropriations, \$1,174,600.95, leaves the net income to the Government on account of the tax on circulation at \$2,073,726.90.

*Expenses incident to maintenance of Currency Bureau and net income derived by Government from taxes on national-bank notes, fiscal year ended June 30, 1930*

	Expenses paid from appropriation	Expenses reimbursed by banks	Total expenses
<b>Salaries:</b>			
Regular roll, including retirement deductions and temporary force.....	\$274,362.59		
National currency reimbursable roll, including retirement and temporary force.....		\$65,778.23	
Federal reserve issue and redemption division, including retirement deductions and temporary force.....		83,737.81	
Insolvent national-bank division, including retirement deductions.....		192,763.72	
Total salaries.....			\$616,642.35
<b>General expenses:</b>			
Printing and binding.....	25,710.18	4,597.38	
Stationery.....	11,086.51	89.40	
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	6,726.50	2,625.48	
Special examination of national banks, repairs to macerator, etc.....	745.04		
Total general expenses.....			51,580.49
<b>Currency issues:</b>			
National-bank notes—			
Paper.....	131,162.30		
Printing, etc.....	724,807.83		
Plates (reimbursed).....		10,566.00	
Federal reserve notes—			
Paper.....		295,978.09	
Plates.....		185,113.45	
Printing, etc.....		1,339,529.52	
Total currency issues.....			2,687,157.19
Expenses on account of national-bank examining service paid by banks.....		2,553,703.97	2,553,703.97
Postage on shipments of national-bank notes.....		86,358.57	86,358.57
Postage on shipments of Federal reserve notes.....		66,794.84	66,794.84
Insurance on shipments of national-bank notes.....		28,980.49	28,980.49
Insurance on shipments of Federal reserve notes.....		73,215.94	73,215.94
Total expenses paid from appropriations.....	1,174,600.95		
Total expenses reimbursed by banks.....		4,989,832.89	
Total expenses.....			6,164,433.84

Tax paid by national banks on circulating notes.....	\$3,248,327.85
Total expenses of Currency Bureau paid from congressional appropriations.....	1,174,600.95

Net income to Government from taxes on circulation.....	2,073,726.90
---	--------------

Respectfully submitted.

JOHN W. POLE,  
Comptroller of the Currency.

To the SPEAKER OF THE HOUSE OF REPRESENTATIVES.

---

# APPENDIX

---

# DIGEST OF DECISIONS RELATING TO NATIONAL BANKS

THE FOLLOWING CASES WERE REPORTED IN VOLUMES 279, 280, AND 281 U. S., VOLUMES 34 TO 42 FEDERAL REPORTER, SECOND SERIES; TOGETHER WITH ONE CASE EACH FROM VOLUMES 120 ATL. REP., 99 N. E. REP., 105 N. E. REP., 171 N. E. REP., 223 N. W. REP., 265 PAC. REP., 272 PAC. REP., 275 PAC. REP., 283 PAC. REP., 146 S. E. REP., 153 S. E. REP., 127 SOUTH. REP., 269 S. W. REP., 22 S. W. REP. (2D SERIES), AND 30 S. W. REP. (2D SERIES); AND TWO CASES EACH FROM VOLUMES 281 PAC. REP., AND 289 PAC. REP.

IN ADDITION TO THE CASES REFERRED TO THERE HAVE BEEN ADDED REFERENCES TO A NUMBER OF DECISIONS OF STATE COURTS DURING THE PAST YEAR, WHICH WERE FURNISHED THIS OFFICE BY MR. THOMAS B. PATON, THE GENERAL COUNSEL FOR THE AMERICAN BANKERS ASSOCIATION.

## AFFILIATED CORPORATION

### CROSS REFERENCES:

#### TAXATION—

TAXATION OF AFFILIATED CORPORATIONS-----	Page 222
--	-------------

## CHECKS

*Power of Federal reserve bank to charge checks to account of drawee bank not revoked by drawee's insolvency.*

(U. S. Sup. 1930.) A circular of a Federal reserve bank, authorized by law, provided that when checks were received by the reserve bank for collection and forwarded to the member bank on which they were drawn, the drawee should remit or provide funds to meet them within an agreed transit time, failing which the amount should be chargeable against the reserve account of the drawee in the reserve bank; but that the reserve bank reserved the right to charge checks so forwarded against the drawee's reserve account at any time when in any particular case it deemed it necessary to do so. *Held*—

1. That the last provision, consented to by the drawee bank, created a power, in the interest and for the security of the owners of such checks, which was not revoked by insolvency of the drawee bank, and that upon learning of such insolvency it became the duty of the reserve bank, even though the transit time had not expired, to charge such checks against the reserve account of the drawee.

2. This lien was not affected by the fact that the drawee bank had retained the right to draw drafts on the reserve. (30 Fed. Rep. (2d series), 198, affirmed.) (Early, Receiver, v. Federal Reserve Bank of Richmond, 281 U. S. R. 84.)

*Bank held not liable to corporation for aiding fraud in payment of unauthorized notes, where it derived no benefit from checks or notes except small collection fees.*

(U. S. C. C. A. 1929.) In suit by corporation against bank on ground that payment of unauthorized notes by checks drawn through deposits constituted fraud which bank aided, dismissal of bill *held* proper, where defendant had no knowledge of infirmity in notes except such as appeared on face and derived no benefit from any of checks or notes except small collection fees. (Lincoln Oil Producing Co. v. Clark National Bank, 35 Fed. Rep. (2d series), 6.)

*That one directing bank to draw on corporation for payment of note signed by him afterwards countersigned check for payment did not require bank to inquire whether note or check was authorized.*

(U. S. C. C. A. 1929.) Fact that one directing bank to draw on corporation for payment of note which bore his signature as one of makers countersigned check for such payment *held* not to require defendant to go to extent of inquiring whether note or check had been authorized by board of directors, or whether there was possibility of some future complaint by minority stockholders. (Ib.)

*That corporation executed note payable to officer did not show breach of trust.*

(U. S. C. C. A. 1929.) Corporations frequently execute notes payable to their officers, and such a circumstance did not justify conclusion that breach of trust had been committed by officer or that misapplication of funds was intended by him as respects bank's liability. (Ib.)

*Bank was bound to honor corporation's checks drawn in proper form as long as there were sufficient funds.*

(U. S. C. C. A. 1929.) Defendant bank *held* bound to honor checks of corporation when drawn in proper form as long as there were sufficient funds, since its relation to corporation was simply that of debtor and creditor and not agent or trustee. (Ib.)

*Equity—Corporation's suit against bank for assisting fraud of officers held properly dismissed for laches.*

(U. S. C. C. A. 1929.) Suit by corporation against bank on theory that bank has aided fraud by officers of corporation in payment of unauthorized notes *held* properly dismissed for laches, where suit could have been brought earlier, and in meantime of those primarily liable, if liability existed, some were dead, some gone from State, and some insolvent. (Ib.)

*Absent contrary written agreement, bank receiving check for deposit became merely depositor's collecting agent.* (Laws Minn., 1927, ch. 138, sec. 1.)

(U. S. D. C. 1929.) Under Laws Minn., 1927, chapter 138, section 1, providing that bank receiving items for deposit or collection, in absence of written agreement to contrary, shall act only as depositor's collecting agent, that all items shall be credited subject to final payment in cash or solvent credits, and that bank shall not be liable for default or negligence of its duly selected correspondents, there was a conclusive presumption, in absence of required written agreement, that bank, when it received check from payee for deposit, became merely depositor's collecting agent, and that relation of debtor and creditor never existed between it and drawers of check, and that it never owned check. (Schram v. Askegaard, 34 Fed. Rep. 348.)

*Bills and notes—Drawers who stopped payment on check held not liable to collecting bank's correspondent which had credited collecting bank with amount thereof before it closed its doors.* (Laws Minn. 1927, ch. 138, sec. 1.)

(U. S. D. C. 1929.) Since under Laws Minn., 1927, chapter 138, section 1, bank receiving payee's check for deposit never became more than depositor's collecting agent, and did not own such check, correspondent bank to which collecting bank sent check for collection never became anything more than its agent for collection, and drawers of check stopping payment thereon therefore did not become liable to said correspondent on its failure to make collection and inability to recover amount of check previously credited to collecting bank because latter had closed its doors. (Ib.)

## COLLATERAL SECURITIES

*Pledges—Assignee of bankrupt's note and collateral securing other demands of "payee" could not apply collateral to other notes of bankrupt held by him.*

(U. S. C. C. A. 1929.) Where bankrupt's note provided that collateral was deposited for payment of such note and other demands of "payee," assignee of note and collateral could not apply such collateral to other notes of bankrupts held by him, in view of obvious intention of parties. (Jones v. Kendall. In re Haynsworth et al., 34 Fed. Rep. (2d series), 344.)

*Bankruptcy—Order for disposition of stock held by trustees of separate bankruptcy estates held not erroneous, where sale as whole would be more advantageous.*

(U. S. C. C. A. 1929.) Order for disposition of corporate stock held by trustees of separate bankruptcy estates held not erroneous, where combined stock represented controlling interest in corporation, in view of more advantageous sale of entire stock. (Ib.)

*Bankruptcy—Substantial right and justice should control in bankruptcy proceeding.*

(U. S. C. C. A. 1929.) Bankruptcy proceeding is litigation in which substantial right and justice, rather than technical form, should control. (Ib.)

*Bankruptcy—Bankrupt's assignment of stock to bank held void, as "preference," where bankrupts were insolvent and bank's president had knowledge of their condition. (Bankruptcy act, sec. 60; 11 U. S. C. A., sec. 96.)*

(U. S. C. C. A. 1929.) Transfer by bankrupts to bank of equity in certain stock, either as collateral to secure past indebtedness or as payment thereon, was "preference," and should be avoided under bankruptcy act, section 60 (11 U. S. C. A., Sec. 96), where bankrupts were insolvent and president of bank had full knowledge of their condition, though trustee may move before referee for order permitting him to hold such transfer for benefit of estate. (Ib.)

*Subrogation—Contractor's surety, paying materialmen and taking assignment of their claims, became subrogated to rights of materialmen.*

(U. S. C. C. A. 1929.) Highway contractor's surety, paying claims of materialmen and taking assignments of their claims, became subrogated to rights of materialmen. (Riverview State Bank v. Wentz et al., 34 Fed. Rep. (2d series), 419.)

*Subrogation—Contractor's surety, paying claims of materialmen and taking assignments, had right to funds due contractor superior to bank lending contractor money and taking assignment of money due.*

(U. S. C. C. A. 1929.) Rights of highway contractor's surety, paying materialmen's claims and taking assignments of claims, to funds due contractor, held superior to rights of bank lending money to contractor and securing loan by an assignment of money due and to become due contractor for work done, notwithstanding contract provided that highway commission, if it so elected, could hold any balance due contractor for payment of labor and materialmen, where highway commission paid fund into court. Symes, district judge, dissenting. (Ib.)

*Bank authorized to deliver bonds held as securities.*

(U. S. C. C. A. 1930.) Bank accepting order to deliver bonds held as securities is presumed to have acted within its powers. (Sibert v. Continental National Bank of Jackson County, Mo., et al., 41 Fed. Rep. (2d series), 35.)

*Evidence held not to show agreement for or actual substitution of accounts for accounts assigned.*

(U. S. D. C. 1930.) Evidence held not to show agreement between newspaper company in hands of receivers and bank for substitution, nor actual substitution, of accounts for specific accounts assigned to bank in writing by company as security for loans. (Queen City Printing Ink Co. v. Rochester Herald Co. Claim of Commonwealth Bank of New York, 38 Fed. Rep. (2d series), 254.)

*Pledges—Agreement to substitute, and actual substitution of, accounts for accounts assigned, are prerequisites to substitution thereof.*

(U. S. D. C. 1930.) To substitute accounts for accounts specifically assigned in writing as security for loans to assignor, there must be an agreement to substitute them and actual substitution thereof. (Ib.)

*Corporations—Proceeds of receivers' sale exceeding amount necessary to pay half of claims of all creditors except bank, to which corporation assigned certain accounts as security for loans, held not collected for bank.*

(U. S. D. C. 1930.) Proceeds of receivers' sale of corporation's property in excess of amount necessary to pay half of claims of all creditors except

bank, to which corporation assigned certain accounts as security for loans, held not collected for bank so as to entitle it to payment in full; receivers having no power to determine validity of bank's claim to preference or collect money for bank. (Ib.)

*Pledges—Assignee of bankrupt's note and collateral securing other demands of "payee" could not apply collateral to other notes of bankrupt held by him.*

(U. S. D. C. 1928.) Where bankrupt's note provided that collateral was deposited for payment of such note and other demands of "payee," assignee of note and collateral could not apply such collateral to other notes of bankrupt held by him, in view of obvious intention of parties. (In re Haynsworth et al., 34 Fed. Rep. (2d series), 334.)

*Pledges—Collateral pledged by bankrupts to secure note and other demands of payee does not cover demands against bankrupts jointly with others.*

(U. S. D. C. 1928.) Where bankrupts pledged collateral to secure certain note and other demands of payee, such collateral can not be applied to any demands, except those against bankrupts alone, and does not cover demands against them jointly with others. (Ib.)

*Pledges—Collateral pledged by bankrupts could not be applied to notes, in absence of showing of any assumption of payment of such notes by bankrupt.*

(U. S. D. C. 1928.) Collateral pledged by bankrupts to secure payment of certain note and other demands of payee can not be applied to payment of other notes, in absence of sufficient showing that there was assumption of payment of such notes by bankrupt. (Ib.)

*Evidence—Ex parte statement, without right of cross-examination, that bankrupts assumed note, is not binding on trustee or other creditors.*

(U. S. D. C. 1928.) Ex parte statement, without right of cross-examination, that payment of certain notes was assumed by bankrupt firm, is not binding on trustee or other creditors. (Ib.)

*Bankruptcy—Where no action was taken on bankrupt's note providing for attorney's fee before filing of petition in bankruptcy, attorney's fee is not proper claim. (11 U. S. C. A., sec. 103.)*

(U. S. D. C. 1928.) Where bankrupt's note contained provision for attorney's fee, and was secured by mortgage or collateral, and petition in bankruptcy was filed before any action was taken to institute suit, and there was no contest over validity of note, nor right to have property sold, attorney's fee is not proper claim, under 11 U. S. C. A., section 103, and can not be charged against proceeds of property. (Ib.)

*Bankruptcy—Bankrupt's assignment of stock to bank held void as "preference," where bankrupts were insolvent and bank's president had knowledge of their condition. (Bankruptcy act, sec. 60; 11 U. S. C. A., sec. 96.)*

(U. S. D. C. 1928.) Transfer by bankrupts to bank of equity in certain stock, either as collateral to secure past indebtedness or as payment thereon, was "preference," and should be avoided, under bankruptcy act, section 60 (11 U. S. C. A., sec. 96), where bankrupts were insolvent and president of bank had full knowledge of their condition, though trustee may move before referee for order permitting him to hold such transfer for benefit of estate. (Ib.)

*Pledges—Negotiability of bankrupts' note did not affect indebtedness to which collateral was applicable.*

(U. S. D. C. 1928.) Fact that note of bankrupts was negotiable did not add to or diminish indebtedness to which collateral was applicable. (Ib.)

*Evidence—As regards admissibility of ex parte statement, right of cross-examination is not saved merely because party making ex parte statement is sworn and subject to cross-examination later.*

(U. S. D. C. 1928.) As regards admissibility of ex parte statement, right of cross-examination is not saved, where no right to cross-examination at time can be had, simply by party being sworn and subject to cross-examination later. (Ib.)

*Bills and notes—Party can not declare note due and payable by secret intention, never disclosed by act or word.*

(U. S. D. C. 1928.) Party having option to declare note due and payable can not claim that he has made such declaration by secret intention, never disclosed by act or word. (Ib.)

*Bankruptcy—Order for sale as whole of stock in certain company owned by bankrupt estates held not disturbed.* (11 U. S. C. A., sec. 110 (b).)

(U. S. D. C. 1928.) Order under 11 U. S. C. A., sec. 110 (b), for sale as whole of stock in certain company belonging to bankrupt estates, *held* not disturbed, as against contention that stock pledged to secure particular note should be sold separately, where sale as whole would bring in larger sum for entire stock, since it represented controlling interest in corporation, especially in view of agreement between original holders of stock not to sell separately. (Ib.)

*Shipping—Bills of lading—Drafts—Collateral security.*

(U. S. D. C. 1929.) Bank *held* under agreements, to have bills of lading and drafts covering shipments wrongfully delivered as collateral security for shipper's outstanding indebtedness.

(The libellant bank suing carrier for wrongful delivery was a creditor of the shipper and was in possession of two hypothecation agreements to effect that all promissory notes, bills of lading, etc., pledged or otherwise deposited with bank, or which might come into bank's possession, should be held by bank as collateral security for any and all indebtedness owing to bank by shipper, and that such securities should be deemed pledged to bank for payment of such indebtedness from moment they or any of them should come into bank's possession.) (Bank of California N. A. v. International Mercantile Marine Co., 40 Fed. Rep. (2d series) 80.)

*Shipping—Misdelivery—Liability of carrier.*

(U. S. D. C. 1929.) Carrier's misdelivery of freight to person not entitled thereto subjects it to liability to anyone having right of property or entitled to possession. (Ib.)

*Shipping—Wrongful delivery—Order bill of lading—Carrier's liability.*

(U. S. D. C. 1929.) Carrier's liability for misdelivery extends to anyone who for value and in good faith purchases order bill of lading, either before or after wrongful delivery. (Ib.)

*Shipping—Wrongful delivery—Parties entitled to sue—Bank holding documents.*

(U. S. D. C. 1929.) Bank holding bills of lading and drafts as collateral security could sue carrier wrongfully delivering goods. (Ib.)

*Shipping—Arrival of goods—Carrier's duty—Storing merchandise.*

(U. S. D. C. 1929.) Where salmon was shipped on order bill of lading, carrier was required to store salmon for owner's account if unable to find consignee or indorsee of bills of lading. (Ib.)

*Shipping—Delivery of goods—Strangers.*

(U. S. D. C. 1929.) Carrier has no right under any circumstances to deliver goods to stranger. (Ib.)

*Shipping—Wrongful delivery—Carrier's liability—Time of fixing.*

(U. S. D. C. 1929.) Carrier's liability for wrongful delivery should be fixed as of time it made it possible for person receiving goods to receive goods, though actual delivery was later. (Ib.)

## COLLECTIONS

*Federal reserve bank receiving checks for collection held agent of forwarding bank, and not creditor of drawee bank.*

(U. S. D. C. 1930.) Federal reserve bank receiving checks for collection *held* agent of forwarding bank, and not creditor of drawee bank, so as to constitute its remittances unlawful preference on latter's failure. (12 U. S. C. A., sec. 91.)

(Federal reserve bank, as a clearing house and agent for its member banks, received checks for collection and mailed cash letters, being checks designated to drawee bank for collection and remittance. Reserve account of the drawee bank in Federal reserve bank not being large enough to take care of draft covering cash letters, drawee bank sent reserve bank checks for collection and credits drawn by others on other banks and designated amount in currency which was credited to drawee's reserve account. Checks and currency in question were mailed to reserve bank after board of directors of drawee bank adopted resolution closing drawee

bank because of its insolvency, and both remittances were made in contemplation of insolvency.) (*Hirning v. Federal Reserve Bank of Minneapolis*, Minn., 42 Fed. Rep. (2d series), 925.)

*Federal reserve bank receiving uncollectible draft as remittance for cash letter, acting as agent for collection from itself, held entitled to enforce trust upon cash in drawee bank.*

(U. S. D. C. 1930.) Federal reserve bank receiving uncollectible draft as remittance for cash letter, drawee bank acting as agent for collection from itself, *held* entitled to enforce trust upon cash in drawee bank sufficient to satisfy draft. (Ib.)

*Drafts placed by bank to trust company's credit for borrower held collected by company on being credited by bank, making checks issued for drafts preferred claim against insolvent company. (Banking act, sec. 34 and sec. 19, subd. 4, as amended by Laws, 1925, p. 129, sec. 8.)*

(Ga. Sup. Ct. 1929.) Kuniansky obtained two loans from the Mortgage Bond Co. of New York. When the papers were completed they were attached to drafts drawn by the brokers on the lender. These drafts were left with the Colonial Trust Co. for collection. The trust company issued its checks to Kuniansky for the amount of the loan. It deposited the drafts with the Fulton National Bank in its regular checking account. The drafts were accepted by the bank, with the understanding that, if not paid, they would be charged back to the trust company's account. Before the checks given by the trust company to Kuniansky could be cleared, that company failed. It had not checked out its balance; on the contrary, the balance had been largely increased. The Mortgage Bond Co. refused payment of the drafts, and returned them to the bank. At the time the Colonial Trust Co. closed its doors, it was indebted to the Fulton National Bank on notes larger in amount than the balance to its credit in its checking account. The bank undertook to set off this balance against the notes, as it had a right to do, under an express agreement in writing. It then proved against the trust company a claim on the Kuniansky drafts. Thereafter Kuniansky filed his claim against the trust company, based on the checks which the trust company had given to him, and claiming a lien on the trust company's assets under section 34 of article 19 of the banking law. (Laws, 1919, p. 206.) Shortly thereafter he transferred this claim to the Fulton National Bank. The State superintendent of banks rejected the claim, and Kuniansky, for the use of the bank, brought this suit to establish the claim under section 17 of article 7 (Laws, 1919, p. 159), and at the same time to enjoin the superintendent from paying out the funds of the trust company until the question could be determined. *Held*, that the court erred in refusing an injunction, inasmuch as the petitioner was entitled, under the facts, to assert the lien claimed. (*Kuniansky v. Mobley, Superintendent of Banks, et al.*, 146 S. E. R. 898.)

## CONSOLIDATION

### CROSS REFERENCES:

#### TAXATION—

TAXATION OF CONSOLIDATED BANKS.....	Page 222
TAXATION OF REORGANIZED BANKS.....	222
TAXATION OF AFFILIATED CORPORATIONS.....	222

#### TRUSTS—

CONSOLIDATION OF STATE BANK WITH NATIONAL BANK—SUCCESSION OF NATIONAL BANK TO TRUSTS HELD BY STATE BANK.....	234
--	-----

*Contract to purchase stock of consolidated bank held terminated under new plan requiring purchase of such stock and shares of speculative corporation; "as issued."*

(U. S. C. A. 1929.) Contract for purchase of stock of consolidated bank, which contemplated nothing more than the purchase of additional stock in established national bank under original plan, *held* terminated, where new plan required purchase of units including not only stock of consolidated bank, but equal number of shares of presumably more speculative corporation, where both sides contracted with reference to original plan; words "as issued" in original plan relating to right to purchase stock of consolidated bank, not including obligation to purchase units comprising shares of consolidated bank and more speculative corporation. (In re Civic et al., 34 Fed. Rep. (2d series), 624.)



*Corporations—Consolidation—Rights and liabilities of consolidated corporation.*

(Ill. Sup. Ct. 1914.) By the consolidation of two corporations under statutory authority, the original corporations ceased to exist, and the consolidated corporation acquired and succeeded to all the faculties, property, rights, and franchises of its component parts, and became subject to all the duties, obligations, and conditions imposed upon them. (*Chicago Title & Trust Co. v. Zinser et al.*, 105 N. E. R. 718.)

*Trusts—Delegation of powers—Discretionary powers.*

(Ill. Sup. Ct. 1914.) If a power is given to an executor or trustee which is not ministerial or given for the purpose of executing a declared trust which the court can enforce, but which involves the exercise of discretion and judgment, the power can not be delegated or transferred to another, either by the trustee or a court. (Ib.)

*Corporations—Acting as trustees—Delegation of powers.*

(Ill. Sup. Ct. 1914.) The rule prohibiting a trustee from delegating powers involving the exercise of discretion is not applicable, where the trustee is a corporation, as the element of trust in the trustee's judgment and discretion is entirely wanting; a corporation being without personality and subject to change in its administration and organization. (Ib.)

*Corporations—Trusts—Delegation of powers—Consolidation.*

(Ill. Sup. Ct. 1914.) A consolidated corporation was entitled to execute a trust as executor under a will naming a corporation, which was consolidated into it, as executor to administer the trust, as the testatrix, in making the appointment, knew that the corporation named was subject to change in its administration, and that the statute authorized changes in its organization and consolidations with other corporations, and therefore contemplated such a consolidation. (Ib.)

*State legislation is not essential to authorizing consolidation of State and national bank.*

(Va. Sup. Ct. App. 1930.) State legislation is not essential to operation of Federal act for consolidation of State and national banks (12 U. S. C. A., secs. 30, 34a). (*Hofheimer v. Seaboard Citizens' Nat. Bank of Norfolk*, 153 S. E. R. 656.)

*State statute governing conversion of State bank into national bank does not apply to consolidation of State bank with national bank.*

(Va. Sup. Ct. App. 1930.) State statute governing change of State bank to national bank and consolidation *held* not to apply to consolidation of State with national bank. (Acts 1928, ch. 507, secs. 8, 9a; 12 U. S. C. A. secs. 30, 34a.)

(Acts 1928, ch. 507, sec. 8, relates to change of status from State bank to national bank, while section 9a, providing that State banks may be merged or consolidated with other State or with national banks, refers to procedure under statutes having to do only with cases where national banks become consolidated with State banks, and thus the provisions of the national banking act relative to consolidation of State banks with national banks.) (12 U. S. C. A. secs. 30, 34a, apply in full force in Virginia.) (Ib.)

## DEPOSITS

	Page
GENERAL OR SPECIAL.....	171
RECEIPT OF DEPOSITS.....	172
DEPOSIT OF SCHOOL FUNDS.....	173
APPLICATION OF DEPCSIT ON CLAIM.....	174
SPECIAL DEPOSITS.....	175
CERTIFICATE OF DEPOSIT.....	175
INSURANCE OF DEPOSITS.....	175
ESCHEAT OF DEPOSITS TO STATE.....	177
ACTIONS BY DEPOSITORS.....	177

## GENERAL OR SPECIAL

*Deposits—Special—General—Relationship.*

(U. S. C. C. A. 1930.) If deposits are special, relationship between bank and depositor is trust relationship, but, if deposits are general, relation-

ship is that of creditor and debtor. (*Pitts v. Pease et al.*, 39 Fed. Rep. (2d series) 14.)

*"Special deposit."*

(U. S. C. C. A. 1930.) Bank deposit is special where bank becomes bailee, and title to deposit remains in depositor; "special deposit." (Ib.)

*"General deposit."*

(U. S. C. C. A. 1930.) If title to deposit passes to bank with right to use deposit in its business, it being bound only to return equal amount, deposit is general; "general deposit." (Ib.)

*Bondholders' assessments—Deposit—Nature.*

(U. S. C. C. A. 1930.) Bondholders' assessments deposited under agreement for purpose of retiring notes at maturity *held* to constitute general and not special deposit.

(Agreement under which deposit was made provided that legal title to deposits should be in bank, but that beneficial interest therein, subject to bank's rights, should remain in depositors, that deposits should draw interest at specified rate per annum until maturity of notes, and that, after notes were paid, bank should account to depositors for amount thereof with interest.) (Ib.)

*Subrogation—Promissory notes—Indorsers.*

(U. S. C. C. A. 1930.) Indorser paying notes before maturity, accepting bank's obligation to hold bondholders' assessments deposited to retire notes at maturity, *held* not entitled to be subrogated to depositor's rights.

Bondholder's assessments were deposited in bank under agreement between depositors and bank for purpose of retiring notes at maturity. On paying notes before maturity, bank assigned to indorser without recourse bonds which it held as collateral, and agreed to hold deposits of bondholders for his benefit.) (Ib.)

*Usury—Interest—Eight per cent—Directly or indirectly.*

(U. S. C. C. A. 1930.) Interest exceeding 8 per cent annually, either directly or indirectly by way of commission for advances or discount, constitutes usury. (*Park's Ann. Civ. Code Ga. sec. 3436.*) (Ib.)

## RECEIPT OF DEPOSITS

*Appeal and error—Findings on substantially conflicting evidence that bond interest coupons were deposited with bank for collection only will not be disturbed on appeal.*

(Cal. Dist. Apps. 1928.) Findings, based on substantially conflicting evidence, that depositor and bank agreed that bond interest coupons, amount of which were credited to depositor's account, were deposited for collection only, and that advance to depositor was conditioned on collection thereof, and that depositor was instructed not to draw any further checks against account until bank reported collection, will not be disturbed on appeal. (*Anthony v. Crocker First National Bank*, 272 Pac. R. 767.)

*Appeal and error—Contention that bank pass book constituted written contract, which could not be varied by parol testimony, can not prevail on appeal, where no objection was made to such evidence.* (Code Civ. Proc. sec. 1856.)

(Cal. Dist. Apps. 1928.) Contention that bank pass book, showing unrestricted credit for amount of bond interest coupons, constituted written contract, which could not be varied by parol testimony that coupons were deposited for collection only, under Code Civ. Proc., section 1856, can not prevail on appeal, where no objection was made to such evidence. (Ib.)

*Evidence—Bank pass book is not "written contract," which can not be varied by parol testimony.* (Civ. Code, sec. 1625; Code Civ. Proc. sec. 1856.)

(Cal. Dist. Apps. 1928.) A bank pass book does not constitute a contract in writing, within Civ. Code, section 1625, so as to preclude parol testimony, under Code Civ. Proc., section 1856, that bond interest coupons, amount of which was credited to depositor, were deposited for collection only. (Ib.)

*Statute held to entitle bank to charge uncollectible bond interest coupons to depositor's account. (Bank act, sec. 16c.)*

(Cal. Dist. Apps. 1928.) Under bank act (St. 1925, p. 513), section 16c, which became part of terms under which uncollectible bond interest coupons were deposited with bank, which forwarded them for collection on following day, it was entitled to charge them to depositor's account, in absence of written agreement to contrary. (Ib.)

*Bank held entitled to judgment against depositor for amount advanced on uncollectible bond interest coupons deposited for collection only, irrespective of statute. (Bank act, sec. 16c.)*

(Cal. Dist. Apps. 1928.) Uncollectible bond interest coupons having been deposited with bank for collection only, not sold to it, it was entitled to judgment against depositor for amount advanced thereon, irrespective of bank act (St. 1925, p. 513), section 16c. (Ib.)

#### DEPOSIT OF SCHOOL FUNDS

*Depositories—School funds—Oral designation—Assumption of duties.*

(U. S. C. C. A. 1930.) Bank, orally designated as school district depository, by giving bond, receiving money, and undertaking to act, can not subsequently complain that it was not legally designated. (Gen. St. Minn. 1923, sec. 2836.)

(Gen. St. Minn. 1923, sec. 2836, requires designation of depository for school district to be in writing, which shall set forth all terms and conditions upon which deposits are made.) (Richfield Nat. Bank of Richfield, Minn., v. American Surety Co. of New York et al., 39 Fed. Rep. (2d series), 387.)

*Depositories—Deposits—Conditions—Officers—Authority.*

(U. S. C. C. A. 1930.) Absent contrary statute, school district officers may prescribe manner in which fund deposited in depository bank should be handled. (Gen. St. Minn. 1923, sec. 2836.) (Ib.)

*Depositories—School fund—Deposit—Terms—Agreement.*

(U. S. C. C. A., 1930.) Bank designated as depository of school funds, by acquiescing in terms of deposit, amounting to agreement regarding disbursements, held bound thereby. (Gen. St. Minn. 1923, sec. 2836.)

(Officials of school district followed custom of combining in one instrument warrants of district with check of treasurer, thereby disbursing all funds only upon such instrument when signed by three officials, namely, chairman, clerk, and treasurer. When bank became depository, it was advised in writing that no funds should be disbursed, except upon warrant or check bearing signature of such officials.) (Ib.)

*Depositories—School fund—Deposit—Instructions—Authority.*

(U. S. C. C. A. 1930.) Bank designated as depository of school funds, having been advised by clerk of terms of deposit, can not subsequently contend board's instructions were unauthorized.

(Bank, when it accepted deposit, had right to and should have presumed that such instructions were regularly authorized. Record also disclosed that board regularly approved action of clerk, and deposit was received and accepted upon terms set forth in instructions given by clerk.) (Ib.)

*Subrogation—School fund—Misapplication—Knowledge—Evidence—Sufficiency—Surety.*

(U. S. C. C. A. 1930.) Evidence in suit by school treasurer's surety to be subrogated to district's rights against bank held to show bank had knowledge of treasurer's default.

(Defendant bank had been designated as depository of school district funds. Treasurer defaulted and absconded, and surety duly paid full amount of defalcation, and, claiming to be subrogated to rights of school district, sought reimbursement from bank on ground that it had wrongfully aided such defalcation or had cashed checks with knowledge that sums paid would be misapplied.) (Ib.)

*Subrogation—School treasurer's bond—Surety—Defalcation—Payment.*

(U. S. C. C. A. 1930.) School treasurer's surety having paid defalcation *held* subrogated to rights of school district against depository bank aiding wrongdoer.

(School district acknowledged payment by surety and ceded to surety all of its rights against depository bank. Bank having paid irregular checks with knowledge of their misapplication, its equities are neither superior nor equal.) (Ib.)

*Subrogation—School treasurer—Bond—Surety—Laches—Estoppel—Evidence.*

(U. S. C. C. A. 1930.) Subrogation suit by school treasurer's surety against depository bank *held* not barred by laches or estoppel under facts showing discovery of defalcations.

(School authorities had no knowledge of defalcations of treasurer until about time he absconded, and it did not appear that they at any time owed any duty to check up on his transactions.) (Ib.)

## APPLICATION OF DEPOSIT ON CLAIM

*Set-off and counterclaim—Real debt, as between persons with mutual account, is difference between two accounts.*

(U. S. D. C. 1930.) Where two persons have dealings out of which each becomes indebted to the other, and they have what are called mutual accounts, and respective debts are of a like kind, and each due and payable, the real debt of one to the other is difference between two accounts. (Charles A. Eaton Co. v. Louis Mark Shoes, Inc., 37 Fed. Rep. (2d series), 715.)

*Set-off and counterclaim—Right of set-off is purely statutory.*

(U. S. D. C. 1930.) Right of set-off as between mutual accounts, or to defalk one account against the other, is purely statutory. (Ib.)

*Payment—Pleading—Defenses of payment and set-off are set up through counterclaim.*

(U. S. D. C. 1930.) Defenses of payment, payment with leave and set-off are, under present practice, set up through a counterclaim. (Ib.)

*Relation of bank and depositor under Pennsylvania law is that of debtor and creditor.*

(U. S. D. C. 1930.) Under the law of Pennsylvania, the relation between bank and depositor is that of debtor and creditor, the bank being debtor and depositor creditor. (Ib.)

*On demand by depositor for balance of deposit, bank had right to appropriate account to payment of its debt.*

(U. S. D. C. 1930.) On demand of depositor for balance of deposit, bank had right to appropriate account to payment of its debt, which was payable on demand, regardless of whether there had been a waiver or withdrawal of previous demand for payment, which, under law of Pennsylvania, would not of itself deprive bank of right to set off its debt. (Ib.)

*Receivers—Equity receivers represent court, have no authority outside jurisdiction, and have only defendant's rights.*

(U. S. D. C. 1930.) Equity receivers are no more than the hand of the court, to take assets of defendant into possession and hold them, subject to such disposition as court may decree, and they have no existence outside of the jurisdiction of their appointment, and even within that jurisdiction can, generally speaking, enforce no rights against third persons, other than those defendant himself could have asserted. (Ib.)

*Bank deposit, though ultimately found to belong to bank as set-off, must during receivership be in possession of court.*

(U. S. D. C. 1930.) In case of receivership, though deposit of defendant in bank may ultimately be found to belong to bank as set-off against its debt, and may be so awarded, it must in the meantime be in possession of court. (Ib.)

*Bills and notes—Bank, accepting payments on demand note after demand or payment, did not waive rights or withdraw demand made; “waiver.”*

(U. S. D. C. 1930.) Acceptance by bank of payments on demand note after demand for payment did not justify finding that bank waived any of its rights, or withdrew demand made, since mere withholding of enforcement of its right to payment was not a “waiver” of anything. (Ib.)

*Receivers had no equity relative to bank deposit by reason of bank's failure to appropriate balance to payment of debt until after appointment of receivers.*

(U. S. D. C. 1930.) Receivers had no equity as to bank deposit by reason of failure of bank to appropriate balance to payment of its debt until after appointment of receivers, since all that court took under its control by virtue of receivership was a chose in action to be enforced against bank. (Ib.)

#### SPECIAL DEPOSITS

*Director of insolvent bank held not entitled to recover out of bank's assets value of bonds stolen from bank by employee.*

(U. S. C. C. A. 1930.) Director of insolvent bank held not entitled to recover out of bank's assets value of bonds stolen from bank by employee.

(Even if bank held bonds, which plaintiff held as trustee for himself for life with remainder in others, as bailee and was negligent, such negligence consisted in failure of directors, including plaintiff, to exercise proper care in selecting employees or in failing to discover that one of them was dishonest.) (Johnson v. National Bank of Franklin et al., 41 Fed. Rep. (2d series) 364.)

#### CERTIFICATE OF DEPOSIT

*Courts—Holding of court of appeals as to authority of bank cashier not in conflict with Supreme Court decisions.*

(Mo. Sup. 1925.) Holding of court of appeals that Revised Statutes, 1919, section 11752, prohibiting bank cashier from issuing bills payable without consent of directors did not apply to certificate of deposit, held not in conflict with decisions of Supreme Court; the question never having been decided. (State ex rel. Cole et al. v. Trimble et al., Judges, 269 S. W. Rep. 959.)

*Courts—Holding that title of transferee of certificate of deposit payable to trustee was for jury not in conflict with decision of Supreme Court.*

(Mo. Sup. 1925.) The holding of the court of appeals that, where certificate of deposit was issued to payee as trustee and purchased on his indorsement on statement that he was short of funds, there being no evidence of existence of trust or any beneficiary, question whether he acquired title was for jury, held not in conflict with any decision of the Supreme Court, especially in view of Revised Statutes, 1919, section 13426, and negotiable instruments act. (Rev. St., 1919, secs. 811, 817, 818, 830, 837, 838, 842, and 843.) (Ib.)

*Bills and notes—Courts—Court's certificate of deposit payable in current funds held negotiable; decision as to negotiability not in conflict with Supreme Court decision; “currency.”*

(Mo. Sup. 1925.) Certificate of deposit payable in current funds held negotiable, and decision to that effect by court of appeals not in conflict with any decision of Supreme Court conditions under which rule that payment in “currency” rendered instrument not negotiable being no longer pertinent, especially in view of Revised Statutes, 1919, section 793; “currency” meaning anything in general lawful use as money and accepted as such without discount. White and Woodson, JJ., dissenting. (Ib.)

#### INSURANCE OF DEPOSITS

*Insurance of deposits.*

(U. S. C. C. A. 1930.) Certificate of deposit, though in effect becoming demand certificate on due date, was not covered by bond guaranteeing deposit of account subject to check.

(The bond as finally executed was on condition that bank receiving deposit should promptly pay over on proper legal order such cash and

cash items as should have been actually and regularly deposited with it during term of bond in an account subject to check, together with the balance of cash or cash items to the credit of obligee at beginning of term.) (*Clarksburg Trust Co. v. Commercial Casualty Ins. Co.*, 40 Fed. Rep. (2d series) 626.)

*Insurance of deposits.*

(U. S. C. C. A. 1930.) Bond given to secure deposit generally will be held to secure deposits for which interest-bearing certificates have been issued. (Ib.)

*Insurance of deposits.*

(U. S. C. C. A. 1930.) General language of bond in case of compensated surety will be construed most strongly against company issuing it. (Ib.)

*Insurance of deposits.*

(U. S. C. C. A. 1930.) Certificate of deposit, forwarded for collection, was not "cash item" deposited in account subject to check within meaning of bond. (Ib.)

*Equity.*

(U. S. C. C. A. 1930.) Equity will not ordinarily relieve against mere mistake of law. (Ib.)

*Equity.*

(U. S. C. C. A. 1930.) Equity will grant relief in case of mistake of law going, not to import of agreement actually made, but to meaning of language used in embodying same in written instrument. (Ib.)

*Insurance of deposits.*

(U. S. C. C. A. 1930.) Bond of compensated surety is construed by court as is an insurance contract. (Ib.)

*Reformation of instruments.*

(U. S. C. C. A. 1930.) Equity will reform written instrument to make it conform to true agreement. (Ib.)

*Reformation of instruments.*

(U. S. C. C. A. 1930.) Complaint alleging facts showing that parties were mistaken as to effect of language used in bond was sufficient to warrant reformation. (Ib.)

*Courts.*

(U. S. C. C. A. 1930.) Court has power of its own motion to transfer cause to equity and send it back for hearing in accordance with equitable rights of parties. (Jud. Code, sec. 274 (a) (28 U. S. C. A., sec. 397.)

(Although Judicial Code, sec. 274 (a), act March 3, 1915, 38 Stat. 956 (28 U. S. C. A., sec. 397), authorizing amendment to pleadings in case of suit brought in equity, which should have been brought at law, or suit at law, which should have been brought in equity, does not abolish distinctions between actions at law and suits in equity, its purpose was nevertheless to end unseemly practice of turning litigant out of court because of failure to institute action on proper side.) (Ib.)

*Courts.*

(U. S. C. C. A. 1930.) Parties by instituting action at law did not elect between legal and equitable right so as to be estopped from seeking transfer of cause. (Jud. Code, sec. 274 (a) (28 U. S. C. A., sec. 397).) (Ib.)

*Appeal and error.*

(U. S. C. C. A. 1930.) Ordinarily, in order that points may be passed on by appellate court, they must have been reserved in lower court. (Ib.)

*Courts.*

(U. S. C. C. A. 1930.) Appellate court will transfer cause from law to equity, or vice versa, on its own motion, regardless of failure to properly raise question in lower court when otherwise failure of justice may result. (28 U. S. C. A., sec. 391.) (Ib.)

*Reformation of instruments.*

(U. S. C. C. A. 1930.) Parol proof to warrant reformation of instrument must be of the clearest and most satisfactory character. (Ib.)

## ESCHEAT OF DEPOSITS TO STATE

*Escheat—Power of legislature to prescribe.*

(U. S. C. C. A. 1930.) Legislature has power to prescribe that property shall escheat on giving preliminary show cause order by publication. (Territory of Alaska v. First National Bank of Fairbanks, 41 Fed. Rep. (2d series), 186.)

*Escheat—Presumption of intestacy.*

(U. S. C. C. A. 1930.) Where no administration has been had after disappearance for 10 years, presumption of intestacy obtains. (Ib.)

*Escheat—When heir can not make claim.*

(U. S. C. C. A. 1930.) When owner's right escheats by absence, heir is foreclosed on failure to make claim after giving citation. (Ib.)

*Escheat—When Territory became entitled to bonds by escheat.*

(U. S. C. C. A. 1930.) Territory became entitled to bonds by escheat, on proof owner had not been heard from for 10 years, and that no claim was made by heirs in response to published citation.

(The owner deposited war-savings certificates and United States bonds in bank in 1918, and then disappeared. The bank endeavored without success to locate the depositor during the last two years preceding the trial and made inquiries at post office and probate court. An order to show cause described the property and stated that it had escheated to the Territory of Alaska, described the depository, and the time for hearing, and admonished all persons to appear and make claim or show cause why escheat should not be decreed.) (Ib.)

*Escheat—Presumption that decedent leaves next of kin is rebutted by deceased's absence for 10 years without probate proceedings.*

(U. S. C. C. A. 1930.) Presumption that decedent leaves next of kin is rebutted by deceased's absence for 10 years without probate proceedings, and by default in asserting claim, after show cause order. (Ib.)

## ACTIONS BY DEPOSITORS

*Insolvency—Certificate of deposit—Action—Petition—Sufficiency.*

(U. S. C. C. A. 1930.) Substituted petition, in action on certificate of deposit issued by bank prior to receivership, held sufficient to state cause of action.

(Substituted petition in first count set out certificate of deposit, and alleged that name of bank of deposit was stamped on instrument over part of printed words constituting name of another savings bank. Second count of petition alleged circumstances under which deposit was made, including preliminary negotiations, in order to shed further light on dubious document.) (Deutschle v. Wilson et al., 39 Fed. Rep. (2d series), 406.)

*Evidence—Contracts—Ambiguity—Preliminary negotiations.*

(U. S. C. C. A. 1930.) Where contract is ambiguous, preliminary negotiations may be considered in determining their true intent. (Ib.)

*Contracts—Written portion—Printed portion—Inconsistency—Construction.*

(U. S. C. C. A. 1930.) Where written and printed parts of contract are apparently inconsistent, or there is reasonable doubt as to meaning written words will control. (Ib.)

*Contracts—"Written portion"—Printed portion—Construction.*

(U. S. C. C. A. 1930.) Under rule that "written portion" of contract will control printed portion when two are inconsistent, it is immaterial whether written portion be by hand, typewriter, or stamped. (Ib.)

## EXCHANGE

*Liability of writer of letter of credit.*

(U. S. C. C. A. 1930.) Writer of letter of credit is liable to addressee, paying money on face thereof, to extent determined by letter. (*Grouf v. State National Bank of St. Louis*, 40 Fed. Rep. (2d series), 2.)

*Equities in favor of beneficiary afford no defense.*

(U. S. C. C. A. 1930.) Equities, in favor of beneficiary of letter of credit, afford no defense to issuer of letter against addressee paying money on faith thereof. (Ib.)

*Estoppel.*

(U. S. C. C. A. 1930.) Equitable estoppel requires false representation knowingly made to party not having means of knowledge and relying thereon to his prejudice.

Defense of estoppel must be pleaded. (Ib.)

*When circuit court of appeals will not disturb finding.*

(U. S. C. C. A. 1930.) Finding, supported by substantial evidence, can not be disturbed by circuit court of appeals. (Ib.)

*Foreign bank cashing drafts payable in dollars not agreeing to accept kronen in payment not estopped to deny payment.*

(U. S. C. C. A. 1930.) Foreign bank, cashing drafts payable in dollars on basis of letter of credit, not agreeing to accept kronen tendered in payment held not estopped to deny payment against issuer of letter.

(American bank issued letter of credit to resident of Austria and Austrian bank cashed resident's drafts on basis of letter of credit, drafts being payable in dollars. On demand for payment, resident tendered payment in kronen which Austrian bank refused and placed to savings account of resident. There was testimony showing that Austrian bank agreed with resident to accept kronen in payment but there was evidence to contrary and no finding that Austrian bank did agree to accept kronen.) (Ib.)

*Foreign bank refusing to return kronen tendered in payment and placing kronen in savings account for drawers of drafts held not estopped from denying payment of drafts.*

(U. S. C. C. A. 1930.) Foreign bank, refusing to return kronen tendered in payment of drafts and placing kronen in blocked savings account for drawers of drafts, held not estopped from denying payment of drafts. (Ib.)

*Addressee cashing drafts on faith of letter of credit, but making no representations to issuer of letter, held not estopped against issuer from denying payment of drafts.*

(U. S. C. C. A. 1930.) Addressee cashing drafts on faith of letter of credit, but making no representations to issuer of letter, held not estopped against issuer from denying payment of drafts.

(Foreign bank as addressee in letter of credit paid drafts drawn by beneficiary of letter. Evidence showed no representation by addressee to issuer of letter on which issuer relied to his detriment, but merely negotiations between addressee and beneficiary of letter looking to payment of draft, though beneficiary procured fund from issuer to pay addressee.) (Ib.)

*Swiss bank sold \$3,000,000 Polish marks to American bank at 60 cents, available at Warsaw bank, on June 6, 1920.*

(U. S. C. C. A. 1930.) Swiss bank, cabling American bank, "sell best three million Warsaw limit 60," and receiving reply, "sold three million Warsaw 60 value June sixth pay Polskakasa account bank United States," held to have agreed to sell American bank, at 60 cents, Polish marks to be made available to United States bank at Warsaw bank on June 6.

(The reply cable was confirmed by letter stating: "We informed you that we sold \* \* \* three million (3,000,000) Polish marks, at the rate of 60, value June 6th," and "instructed you to remit the amount to the Polish State Loan Bank, Warsaw, to be placed to the credit of the bank of United States." Subsequently, the Swiss bank wrote to the American bank: "We \* \* \* enclose our exchange of cables \* \* \* according to which you sold for our account," and later, "with reference to our letter \* \* \* regarding your sale for our account," but, in letters after dispute arose, spoke of transaction as "our sale to you," and alleged



in answer to American bank's complaint praying restitution of amount paid that transaction was "a purchase by the plaintiff from the defendant \* \* \* of foreign exchange." (American Union Bank v. Swiss Bank Corporation, 40 Fed. Rep. (2d series), 446.)

*Contract was not fulfilled when marks were not delivered to Warsaw bank until four days after time for performance of contract.*

(U. S. C. C. A. 1930.) Swiss bank, whose correspondent bank did not transmit Polish marks, purchased by American bank, to Warsaw bank, at which Swiss bank agreed to make them available to another American bank, nor notify Warsaw bank that correspondent bank was holding them for it, until four days after time for performance, did not fulfill contract. (Ib.)

*Words "sixty value June 6" in American bank's cable related not to time interest began to run but to time for establishment of credit for United States bank at Warsaw bank.*

(U. S. C. C. A. 1930.) Words "60 value June sixth" in American bank's cable to Swiss bank, "sold three million Warsaw 60 value June sixth pay Polskakasa account Bank United States," held to relate, not to time interest began to run, but to time for establishment of credit for United States bank at Warsaw bank. (Ib.)

*Law of State wherein money was paid by American bank for Polish marks governed in determining time for performance.*

(U. S. C. C. A. 1930.) Law of State wherein money was paid by American bank for Polish marks, which Swiss bank agreed to make available to third bank at Warsaw bank, governed in determining time for performance in American bank's action for restitution. (Ib.)

*Swiss bank placing correspondent bank in funds without instructing correspondent to do more than pay money to the Swiss bank's account failed to form contract.*

(U. S. C. C. A. 1930.) Swiss bank, merely placing correspondent bank in funds to establish credit for American bank, as directed by another American bank, without instructing correspondent to do more than pay money to Swiss bank's account, failed to perform contract. (Ib.)

*Warsaw bank at which American bank directed Swiss bank to make Polish marks available was not agent of purchasing bank.*

(U. S. C. C. A. 1930.) Warsaw bank, at which American bank directed Swiss bank to make Polish marks, purchased by American bank, available to another American bank, held not purchasing bank's agent, whose failure to set up credit must be imputed to such bank. (Ib.)

*Evidence—Custom—Admissibility.*

(U. S. C. C. A. 1930.) Questions as to custom of banks to charge account of customer for foreign exchange, held properly excluded. (Aachen & Munich Fire Insurance Co. v. Guaranty Trust Co. of New York, 39 Fed. Rep. (2d series), 578.)

*Customs and usages—Evidence—Foreign exchange—Failure to transmit—Recovery of consideration.*

(U. S. C. C. A. 1930.) Evidence of custom did not establish that debit of depositor's account for transmissal of marks was final, so that cause of action for consideration accrued at that time without completed transfer.

(Plaintiff sued to recover amount charged against plaintiff's account as purchase price of a wireless transfer of marks to Germany, which were never rendered available to plaintiff, wherein defendant pleaded custom of banks dealing in foreign exchange to charge account of purchasers on day of transfer and to treat such charge as final, whether transfer was subsequently completed abroad. Defendant attempted to show that under such custom the debit to plaintiff's account was final and that, because plaintiff thereafter no longer stood in position of customer, right of action to recover the consideration accrued upon the failure to transmit the marks rather than after demand for payment as in case of bank deposit.) (Ib.)

*Depositor—Status—Termination.*

(U. S. C. C. A. 1930.) Termination of status as depositor requires some act by bank, at request of customer, prejudicing rights of former. (Ib.)

*Limitation of actions—Statute of limitations does not run against alien enemy during war.*

(U. S. C. C. A. 1930.) War can only end by treaty of peace between belligerents, and while war continues, courts of each belligerent are closed to nationals of the other and statute of limitations will not be permitted to run against alien enemy. (*First Nat. Bank of Pittsburgh v. Anglo-Oesterreichische Bank for Use of Anglo-Austrian Bank, Limited, for Use of Grouf*, 37 Fed. Rep. (2d series), 564.)

*Limitation of actions—As regards limitation of actions, signing of treaty of St. Germain in 1919 did not terminate war with Austria.*

(U. S. C. C. A. 1930.) As regards statute of limitations, signing of treaty of St. Germain in 1919 did not terminate war with Austria, and, even if effect is given to it by reason of its incorporation into treaty of Vienna, it did not become effective until ratification of latter treaty on November 8, 1921. (Ib.)

*Limitation of actions—As regards limitation of action, joint resolution of Congress of July 2, 1921, did not terminate war with Austria.*

(U. S. C. C. A. 1930.) As regards to statute of limitation, joint resolution of Congress of July 2, 1921 (42 Stat. 105), did not terminate war with Austria, since such resolution was not legally binding on Austria, and restoration of peace can be accomplished only by bilateral treaty. (Ib.)

*Limitation of actions—As regards limitation of actions, private rights could not be affected by nunc pro tunc declaration of peace with Austria in 1921.*

(U. S. C. C. A. 1930.) Although proclamation by President on November 17, 1921 (42 Stat. 1946), proclaimed peace treaty which had been ratified November 8, and stated peace was proclaimed as of July 2, 1921, private rights, including running of statute of limitation, can not be affected by such nunc pro tunc declaration, since treaty itself specified when it should take effect, and proclamation can not vary terms of treaty. (Ib.)

*Courts—In construing limitation statute, Federal court follows rulings of State Supreme Court.*

(U. S. C. C. A. 1930.) In construing statute of limitations, Federal court will follow rulings of Supreme Court of State. (Ib.)

*Limitation of actions—Limitation against action by Austrian bank against American bank involving settlement of accounts after war held under facts not to begin to run before August 1, 1921.*

(U. S. C. C. A. 1930.) Action by Austrian bank against bank in United States, brought after close of World War to recover amount received by defendant from Treasurer of United States pursuant to Alien Property Custodian's direction, defendant having taken such amount in settlement of its claim against plaintiff for its kronen balance, *held* not barred by limitation, since under facts statute did not begin to run before August 1, 1921. (Ib.)

*War—Action by Austrian bank against American bank involving settlement of accounts after war held not barred on theory Alien Property Custodian's demand on defendant transferred title, where defendant did not comply with demand. (Trading with the enemy act sec. 9 (50 U. S. C. A., appendix, sec. 9, note).)*

(U. S. C. C. A. 1930.) Action by Austrian bank against bank in United States to recover amount defendant received pursuant to direction of Alien Property Custodian, defendant having taken such amount in settlement of its claim against plaintiff for its kronen balance, *held* not barred on theory that Alien Property Custodian's demand in April, 1918, had effect of transferring title to custodian of plaintiff's dollar balance with defendant, where defendant did not comply with custodian's demand, since under trading with the enemy act, section 9 (50 U. S. C. A., appendix, sec. 9, note), payment to custodian is defense only to extent of such payment. (Ib.)

*Set-off and counterclaim—Right of set-off depends on fact that debts have mutually matured. (Practice act, 1915 Pa., sec. 14 (Pa. Stat. 1920, sec. 17194).)*

(U. S. C. C. A. 1930.) Right of set-off depends on fact that debts have mutually matured and are due and payable in hands of parties for and against whom set-off is sought under practice act, 1915, Pennsylvania, section 14. (Pa. Stat. 1920, sec. 17194.) (Ib.)

*Set-off and counterclaim*—American bank, not having matured kronen account with Austrian bank, could not set off amount received through Alien Property Custodian after war representing part of Austrian bank's pre-war-account. (*Trading with the enemy act*, sec. 8 (50 U. S. C. A., appendix, sec. 8).)

(U. S. C. C. A. 1930.) After World War, American bank held not entitled to set-off against its kronen account with Austrian bank amount received through Alien Property Custodian representing part of Austrian bank's balance with it, where it had not matured its kronen account in Vienna, such account not having been matured by outbreak of war, joint resolution of Congress July 2, 1921 (42 Stat. 105), treaty of Vienna of November 8, 1921, nor erection of custody deposit, and defendant not having availed itself of provisions of trading with the enemy act, section 8 (50 U. S. C. A., appendix, sec. 8). (Ib.)

*Payment*—Only rate at which dollars and kronen can be set off against each other is rate at time of set-off.

(U. S. C. C. A. 1930.) In settlement of account between Austrian bank and bank in United States, only rate at which dollars and kronen can be set off against each other is rate at time of set-off. (Ib.)

## FEDERAL RESERVE BANKS

### CROSS REFERENCES:

CHECKS—	Page
POWER OF FEDERAL RESERVE BANK TO CHARGE CHECKS TO ACCOUNT OF DRAWEE BANK NOT REVOKED BY DRAWEE'S INSOLVENCY-----	165
COLLECTIONS—	
FEDERAL RESERVE BANK RECEIVING CHECKS FOR COLLECTION HELD AGENT OF FORWARDING BANK AND NOT CREDITOR OF DRAWEE BANK-----	169

*Federal reserve bank could engage in open market transactions by sale of securities, fix rediscount rate, and decline to rediscount eligible paper.* (12 U. S. C. A., ch. 3, secs. 353-357.)

(U. S. C. C. A. 1929.) Federal reserve bank held entitled to engage in open market transactions by the sale of securities, to fix a rediscount rate, and to decline to discount eligible paper, irrespective of purpose to reduce volume of broker's loans, since purchases and sales in the open market are specifically authorized by 12 U. S. C. A., chapter 3, sections 353-357. (*Raichle v. Federal Reserve Bank of New York*, 34 Fed. Rep. (2d series), 910.)

*Federal reserve bank, subject to Federal Reserve Board's supervision, determines what will be reasonable discount.* (*Federal reserve act*, 12 U. S. C. A., sec. 221 et seq.)

(U. S. C. C. A. 1929.) Under Federal reserve act (12 U. S. C. A., sec. 221 et seq.), it is for the Federal reserve bank, subject to supervision of the Federal Reserve Board, to determine what will be a reasonable discount. (Ib.)

*Statements as to condition of affairs, such as money shortage, etc., may be made public by Federal Reserve Board, council, and banks.* (*Federal reserve act*, 12 U. S. C. A., sec. 221 et seq.)

(U. S. C. C. A. 1929.) Under Federal reserve act (12 U. S. C. A., sec. 221 et seq.), statements as to condition of affairs, such as money shortage and increased volume of collateral loans, may be made public by the Federal Reserve Board, the council, and the Federal reserve banks, in view of provisions for detailed reports on conditions of banks and for intercommunication between the board and council regarding the general affairs of the reserve banking system. (Ib.)

*Bill alleging conduct of Federal reserve bank causing general reduction of security prices held insufficient, absent allegation of bad faith or attempt to injure plaintiff.*

(U. S. C. C. A. 1929.) Bill by owner of securities to restrain Federal reserve bank from doing various acts in derogation of plaintiff's alleged rights, alleging that bank had engaged in a course of conduct which has had for its purpose reduction in the volume of collateral and brokers' loans, and general reduction of security prices, held insufficient, where it

was nowhere stated that bank had acted in bad faith or had aimed to injure the plaintiff. (Ib.)

*Federal reserve bank may sell its securities in open market, fix discount rates, and refuse to discount eligible paper, though policy may be mistaken. (Federal reserve act, 12 U. S. C. A., sec. 221 et seq.)*

(U. S. C. C. A. 1929.) Under Federal reserve act (12 U. S. C. A., sec. 221 et seq.) a Federal reserve bank may sell its securities in the open market, fix discount rates which are unreasonably high, or refuse to discount eligible paper, even though its policy may be mistaken and its judgment bad. (Ib.)

*Bill charging Federal reserve bank and Federal reserve system with causing general reduction of security prices held dismissible for failure to join Federal Reserve Board. (12 U. S. C. A., ch. 3, sec. 248 (j).)*

(U. S. C. C. A. 1929.) Bill by owner of securities to restrain Federal reserve bank from doing various acts in derogation of plaintiff's alleged rights, in that bank and Federal reserve system generally spread propaganda concerning an alleged money shortage and increasing volume of collateral loans, thereby causing a general reduction of security prices, *held* dismissible, under 12 U. S. C. A., ch. 3, sec. 248 (j), for failure to join members of the Federal Reserve Board as parties. (Ib.)

### FORGED OR ALTERED PAPER

*Pleading—Affidavit in lieu of demurrer admits only facts well pleaded. (Practice act Pa., sec. 20 (Pa. St. 1920, sec. 17200).)*

(U. S. C. C. A. 1930.) Affidavit of defense filed in lieu of demurrer, in conformity with practice act, Pennsylvania, sec. 20 (act May 14, 1915, P. L. 486 (Pa. St. 1920, sec. 17200)), does not admit facts in plaintiff's statement which are not well pleaded or not sufficiently pleaded. (Grange Trust Co. of Huntingdon, Pa., v. American Surety Co. of New York, 37 Fed. Rep. (2d series), 479.)

*Insurance—Where forged name appeared on note as maker and there was no fraud or mistake, no recovery could be had under policy covering losses from forgery of indorser's signature.*

(U. S. C. C. A. 1930.) Where forged name appears at end of note on face thereof as one of joint makers, and note was in common form of judgment note, and there was no allegation of fraud, accident, or mistake as between parties to suit or to the note, loss resulting from the forgery was not within forgery and alteration policy covering loss occasioned by payment of promissory note upon which signature of any indorser shall have been forged. (Ib.)

*Pleading—Allegation in statement that indorser's name was forged held not admitted by affidavit in lieu of demurrer, where forged name on note appeared that of joint maker. (Practice act Pa., sec. 20 (Pa. St. 1920, sec. 17200).)*

(U. S. C. C. A. 1930.) In action on bankers' blanket forgery and alteration policy covering loss resulting from forgery of indorser's signature, allegation in plaintiff's statement to the effect that the forged name was that of indorser constituted variance from note, and was not admitted by affidavit of defense in lieu of demurrer, under practice act, Pennsylvania, sec. 20 (act May 14, 1915, P. L. 486 (Pa. St. 1920, sec. 17200)), where the forged name appeared on the face of the note as that of joint maker, and where there was no allegation of fraud, accident, mistake, or ambiguity; parol evidence to alter the meaning of note being inadmissible. (Ib.)

*Accommodation note without consideration.*

(U. S. C. C. A. 1930.) Plaintiff executing accommodation note without consideration, to replace note forged in plaintiff's name, *held* entitled to cancellation of note in hands of bank's receiver.

(Forged note purporting to be signed by plaintiff was placed in assets of bank, and when it became due president of bank, who was personal friend of plaintiff, induced plaintiff to execute new note, for which plaintiff received no credit or other consideration, and president guaranteed plaintiff against liability thereon. Plaintiff issued another note of like tenor when prior note became due, which came into hands of receiver of bank. Plaintiff was depositor in bank and carried account therein for companies

in which he was interested, but otherwise had no connection with bank as stockholder, director, or officer.) (Lensing v. Rayzor, 41 Fed. Rep. (2d series), 224.)

### GUARANTY

*Courts—General finding in favor of plaintiff, supported by evidence, was not reviewable in appellate court. (28 U. S. C. A. sec. 879.)*

(U. S. C. C. A. 1929.) General finding in favor of plaintiff, supported by evidence, was not subject to review in circuit court of appeals, under 28 U. S. C. A., section 879. (Nye et al. v. Chase National Bank, 34 Fed. Rep. (2d series), 435.)

*Contracts—Guaranty held enforceable, though it contained invalid stipulation precluding defense, where such stipulation was unnecessary to plaintiff's case.*

(U. S. C. C. A. 1929.) Contract of guaranty held enforceable, though it contained invalid stipulation that guarantors covenanted that they had no defense whatever to any action, suit, or proceeding at law or otherwise, since such stipulation was unnecessary to plaintiff's case, and valid provisions of contract were separate and could be enforced. (Ib.)

*Contracts—Agreement will be enforced, though incidentally connected with illegal transaction, provided plaintiff does not require aid of illegal transaction to make out case.*

(U. S. C. C. A. 1929.) An agreement will be enforced, even if it is incidentally or indirectly connected with an illegal transaction, provided it is supported by an independent consideration or if plaintiff will not require aid of illegal transaction to make out his case. (Ib.)

### INSOLVENCY AND RECEIVERS

	Page
EVIDENCE OF INSOLVENCY.....	183
ACTIONS BY RECEIVERS.....	184
COLLECTIONS OF ASSETS BY RECEIVERS.....	184
SALE OF ASSETS BY RECEIVERS.....	185
ACTIONS AGAINST RECEIVERS.....	185
PREFERENCES IN INSOLVENCY.....	186
DEPOSIT OF COUNTY FUNDS.....	190
INSOLVENT STATE BANKS:	
RECEIVERS APPOINTED BY STATE OFFICERS AND NOT BY COURT....	193
PRIORITY OF CLAIMS OF UNITED STATES.....	193
NATIONAL BANK TAKING OVER ASSETS AND ASSUMING LIABILITIES OF INSOLVENT STATE BANKS.....	194
INSOLVENT TRUST COMPANIES.....	195
CROSS REFERENCES:	
CHECKS—	
POWER OF FEDERAL RESERVE BANK TO CHARGE CHECKS TO ACCOUNT OF DRAWEE BANK NOT REVOKED BY DRAWEE'S INSOLVENCY.....	165
DEPOSITS—	
DIRECTOR OF INSOLVENT BANK HELD NOT ENTITLED TO RECOVER OUT OF BANK'S ASSETS VALUE OF BONDS STOLEN FROM BANK BY EMPLOYEE.....	175
OFFSETS—	
OFFSETS BETWEEN INSOLVENT BANKS AND THEIR CUSTOMERS..	212

### EVIDENCE OF INSOLVENCY

*Payment of depositors and creditors in usual and ordinary course of business is controlling factor in determining solvency of bank.*

(U. S. C. C. A. 1930.) Payment of depositors and creditors in usual and ordinary course of business constitutes controlling factor in determining solvency of bank, regardless of fact that at some time in the future some of the assets may possibly be made available and debts paid. (Cronkleton v. Ebmeier, 38 Fed. Rep. (2d series), 748.)

*Insolvency of bank is question of fact.*

(U. S. C. C. A. 1930.) Whether or not a bank is insolvent constitutes a question of fact. (Ib.)

*Evidence sustained finding that bank was insolvent at time of receiving deposit.*

(U. S. C. C. A. 1930.) Evidence in suit to establish deposit as a preferred claim against insolvent bank held to sustain finding that bank was insolvent at time deposit was received. (Ib.)

*Knowledge of bank's insolvency on part of officers may be shown by circumstances.*

(U. S. C. C. A. 1930.) Knowledge of insolvency of bank on part of officers may be shown by circumstances without violating rule as to presuming fraud, in that there is some responsibility on officers and directors of a bank to know its financial condition. (Ib.)

*Evidence sustained finding that officers of bank had knowledge, at time of receiving deposit, that bank was insolvent.*

(U. S. C. C. A. 1930.) Evidence, in suit to establish deposit as a preferred claim against insolvent bank, held sufficient to sustain finding that managing officers and directors of bank, at time of receiving deposit, knew that bank was insolvent. (Ib.)

#### ACTIONS BY RECEIVERS

##### COLLECTIONS OF ASSETS BY RECEIVERS

*Receiver of insolvent bank stands in no better position than bank stood in collecting notes.*

(U. S. C. C. A. 1930.) Receiver of insolvent bank stands in no better position than bank stood as going concern as respects right to collect on accommodation notes. (Andresen v. Kaercher, 38 Fed. Rep. (2d series), 462.)

*Neither bank nor receiver could collect on accommodation notes on theory purpose was to deceive examiner.*

(U. S. C. C. A. 1930.) Neither bank nor its receiver could collect on accommodation notes on theory that there was purpose to deceive examiner, since court will not lend its assistance in any way towards carrying out illegal contract, nor will it enforce any alleged rights directly springing from such contract. (Ib.)

*Evidence—Bank which continued as going concern for two years after entering contract is presumed solvent when contract was executed.*

(U. S. C. C. A. 1930.) Where bank continued to be going concern for two years after entering contract under which accommodation notes were given, its solvency at time contract was executed must be presumed. (Ib.)

*Bank as going concern could take real estate in collecting debts.*

(U. S. C. C. A. 1930.) As going concern, bank had full power to collect debts, and officers could take real estate for this purpose, especially where reasonable equity in land over incumbrances was nearly double amount of debt. (Ib.)

*Bills and notes—Bank can not enforce accommodation notes executed without consideration.*

(U. S. C. C. A. 1930.) Notes executed to bank without consideration and solely for accommodation can not be enforced if remaining in hands of bank. (Ib.)

*Trial—Where facts are admitted or undisputed and only one conclusion can be drawn, court must declare that conclusion to jury.*

(U. S. C. C. A. 1930.) Where facts are admitted or are undisputed, and are such that reasonable men can draw but one conclusion from them, it is duty of court to declare that conclusion to jury. (Ib.)

*Trial—Court must instruct verdict where contrary verdict would have to be set aside.*

(U. S. C. C. A. 1930.) Where situation is such that, if contrary verdict were reached, court would be compelled to set it aside, it is duty of court to instruct verdict. (Ib.)

*Bills and notes—In action on accommodation notes, testimony respecting want of consideration held admissible.*

(U. S. C. C. A. 1930.) In action on notes, admission of testimony of defendants as to want of consideration for notes sued on, which were accommodation notes, and as to value of land transferred in payment of debts, at time accommodation notes were given, *held* not error. (Ib.)

#### SALE OF ASSETS BY RECEIVERS

*National bank—Liquidation—Sale of assets—Court's power.*

(U. S. D. C. 1930.) Court's power respecting sale of assets of national bank in liquidation by receiver extends no further than to order sale made on terms and grant or refuse confirmation of sale made and to it reported. (12 U. S. C. A., sec. 192.)

(12 U. S. C. A., sec. 192, provides that receiver in charge of liquidation of national bank may, on the order of a court of record of competent jurisdiction, sell all the real and personal property of such banking association on such terms as the court shall direct.) (In re First National Bank of Billings, 39 Fed. Rep. (2d series), 663.)

*National bank—Liquidation—Order of sale—Time.*

(U. S. D. C. 1930.) Court order directing sale of assets of national bank in liquidation must precede sale by receiver. (12 U. S. C. A., sec. 192.) (Ib.)

*National bank—Liquidation—Reopening bids.*

(U. S. D. C. 1930.) Bids for assets of national bank in liquidation could not be reopened for a trifling advance of less than one-half of 1 percent to creditors. (Ib.)

#### ACTIONS AGAINST RECEIVERS

*Removal of causes—Action against receiver of national bank having to do with winding up of affairs is removable to Federal court.* (28 U. S. C. A., secs. 41 (16), 71.)

(U. S. C. C. A. 1929.) An action against the receiver of national bank having to do with winding up of affairs of such bank is within Federal jurisdiction in accordance with provisions of 28 U. S. C. A., section 41 (16), and removable from State court by virtue of section 71. (Fleming et al. v. Gamble, 37 Fed. Rep. (2d series), 72.)

*Corporations—Those claiming note executed by corporation was ultra vires had burden of proof.*

(U. S. C. C. A. 1929.) Note executed by corporation was presumably a valid act, with burden on those attacking it as ultra vires of pleading and proving facts showing it to be beyond powers of corporation. (Ib.)

*Corporations—Courts will not grant relief concerning note executed by corporation after payment thereof.*

(U. S. C. C. A. 1929.) Where note executed by corporation was paid and transaction closed, courts will not grant relief concerning it on ground it was ultra vires. (Ib.)

*Pleading—Judgment on pleadings insufficient to sustain different judgment is generally proper.*

(U. S. C. C. A. 1929.) Generally a judgment on the pleadings is proper, where they are insufficient to sustain a different judgment. (Ib.)

*Pleading—Well-pleaded allegations by opposite party are to be taken as true in determining judgment on pleadings.*

(U. S. C. C. A. 1929.) Allegations made by opposite party, in so far as they are well pleaded, are to be taken as true in determining whether judgment on pleadings should be entered. (Ib.)

*Bills and notes—Bank's payment of note executed by stockholders was sufficient consideration for note of accommodation maker to bank.*

(U. S. C. C. A. 1929.) Payment by bank of note executed by stockholders as guaranty of payment was sufficient consideration to bind accommodation maker on note, regardless of whether there was direct consideration to maker. (Ib.)

*Bills and notes—Accommodation note is binding, where consideration is given to another party.*

(U. S. C. C. A. 1929.) An accommodation note is binding obligation, where consideration was given to another party, regardless of whether there was direct consideration between parties thereto. (Ib.)

#### PREFERENCES IN INSOLVENCY

*Bank selling note and mortgage, paid for by check on another bank, became trustee, obligated to preserve intact and account to customer for trust fund.*

(U. S. C. C. A. 1930.) Bank selling note and mortgage to customer, who paid amount thereof by check on another bank, was not such customer's creditor, as in case of ordinary depositors, but a trustee, owing obligation to preserve trust fund intact and account to customer therefor. (*Blumenfeld v. Union Nat. Bank of Beloit, Kans., et al.*, 38 Fed. Rep. (2d series), 455.)

*One claiming preference for amount paid insolvent bank for note and mortgage wrongfully appropriated by it was bound to trace fund into assets or specific property held by receiver.*

(U. S. C. C. A. 1930.) It was incumbent on one claiming preference against assets of bank in hands of receiver for amount paid bank for note and mortgage wrongfully appropriated by it to trace fund into assets taken over by receiver or some specific property held by him by proof that fund was kept by bank in cash or substituted property at all times after its receipt and not dissipated. (Ib.)

*Insolvent bank, in which sufficient amount remains to cover trust fund, is presumed to have made authorized payments from other funds.*

(U. S. C. C. A. 1930.) Where sufficient amount remains in insolvent bank to cover a trust fund, it is presumed that bank first made payments it had right to make from other funds in disposing of its money from time to time. (Ib.)

*To establish preference, it is insufficient to trace trust fund into insolvent bank and show that its cash or equivalent on its failure exceeded claim.*

(U. S. C. C. A. 1930.) To establish a preference against an insolvent bank's assets for a trust fund, it is insufficient to trace fund into bank and show that its cash or equivalent on its failure exceeded beneficiary's claim. (Ib.)

*Trusts—Wholly depleted trust fund can not be treated as reappearing in subsequent accumulations.*

(U. S. C. C. A. 1930.) A trust fund, which is wholly depleted at any time, can not be treated as reappearing in subsequent accumulations. (Ib.)

*Trusts—Claimant of trust fund must identify it.*

(U. S. C. C. A. 1930.) A claimant of a trust fund has the burden of identifying it. (Ib.)

*One purchasing note and mortgage from insolvent bank wrongfully appropriating them and proceeds of sale of mortgaged land held not entitled to preference, in absence of evidence of amount remaining in bank from time it acquired fund until receiver took charge.*

(U. S. C. C. A. 1930.) One purchasing note and mortgage from insolvent bank, which wrongfully appropriated them and turned proceeds from partition sale of mortgaged land into its assets, held not entitled to preferential payment of amounts paid therefor, in absence of evidence of amount of money remaining in bank from time it acquired trust fund until receiver took charge. (Ib.)

*Appeal and error—Fact intimated in lower court's opinion, but not appearing in evidence brought to appellate court, can not be considered.*

(U. S. C. C. A. 1930.) A fact not appearing in the evidence brought to the Circuit Court of Appeals is not entitled to consideration, though intimated in the opinion of the court below. (Ib.)



*Appeal and error—Denial of rehearing to show that amount of insolvent bank's credit in correspondent bank at date of receivership exceeded trust fund held not prejudicial to owner claiming preference.*

(U. S. C. C. A. 1930.) In absence of showing that correspondent bank of bank in hands of receiver had not disbursed trust fund, which receiver stated was deposited in former bank, or that owner thereof would be able to show it had not done so, denial of rehearing to receive evidence as to greater amount of insolvent bank's credit in correspondent bank at date of receivership was not prejudicial to owner claiming preference against insolvent bank's assets for amount of such fund. (Ib.)

*Claim against bank as trustee is established if credits can be traced to receiver.*

(U. S. C. C. A. 1930.) In proceeding to impress trust on funds of insolvent bank, it is not necessary to trace coin or currency belonging to claimant, but it is sufficient if credits can be traced into receiver's hands. (Washington Loan & Banking Co. v. Fourth National Bank of Macon et al, 38 Fed. Rep. (2d series), 772.)

*Proceeds of drafts sent bank for collection were sufficiently traced into receiver's hands, where credited by correspondent and no withdrawals had been made.*

(U. S. C. C. A. 1930.) If proceeds of drafts sent to insolvent bank for collection and transmitted by it to other bank went into general account of insolvent bank with its correspondents and had not been withdrawn, customer bank seeking to establish trust on funds of insolvent bank as to proceeds of the drafts sufficiently traced proceeds into hands of insolvent bank's receiver, so that receiver was required to account. (Ib.)

*Contract determines relationship of bank to draft turned over to it.*

(U. S. C. C. A. 1930.) Relationship of bank to draft or check turned over to it by customer depends on their contract respecting it, and contract may appear in form of indorsement or otherwise. (Ib.)

*Bills and notes—Notice is carried to all persons dealing with paper of contract between customer and bank only if contract appears from indorsement.*

(U. S. C. C. A. 1930.) If contract between bank and customer turning over draft or check is in form of indorsement, notice is carried to all persons dealing with the paper, but otherwise not. (Ib.)

*Statute and banking customs may influence contract between customer and bank.*

(U. S. C. C. A. 1930.) Contract between bank and customer turning over paper to bank may be influenced or controlled by statute and local and general banking customs. (Ib.)

*Bank indorsing drafts in blank, with letter to another bank stating indorsement was for collection and credit or prompt return if unpaid, made collecting bank agent and became general creditor only when proceeds were made available to it.*

(U. S. C. C. A. 1930.) Where bank sending drafts to another bank for collection sent letter which stated that each draft was indorsed for collection first and for credit after its collection or prompt return if unpaid, ownership of drafts remained in the customer bank, and collecting bank and its correspondents were merely agents for collection, and agency ceased and relationship of general depositor began only when collection had been made and the collecting bank, having the proceeds of drafts made available to it, in turn made them available to its customer by passing them to customer's checking account, and fact that drafts were indorsed in blank and were immediately posted to credit of customer bank did not create debtor-creditor relation prior to effecting the collection. (Ib.)

*Where correspondent made proceeds of drafts immediately subject to check, collecting bank after reasonable time for notice must permit checking against fund by customer.*

(U. S. C. C. A. 1930.) Bank to which drafts were sent for collection, which sent them on to correspondent bank where proceeds were thereafter subject to check, was bound, after reasonable time for notice of draft's collection or its return in default of collection, to assume that collection had been made and to permit checking by customer bank, in determining whether funds collected were held in trust for customer bank on insolvency of collecting bank. (Ib.)

*Customer had preferred claim for drafts sent bank for collection where drafts were collected but proceeds were not made available to bank.*

(U. S. C. C. A. 1930.) Where collections on drafts sent bank were not made available to bank because of failure to notify correspondent of bank, the collections were incomplete and the drafts sent to the bank for credit, if collected, remained the property of bank's customer, giving customer right to preferred claim against bank for proceeds. (Ib.)

*Customer sending drafts to bank for collection which transmitted them to correspondent, receiving credit, became general depositor as to collections, completed in sufficient time to notify bank before its failure.*

(U. S. C. C. A. 1930.) Where bank to which drafts were sent for collection in turn sent them to correspondent where proceeds were entered to credit of first bank and subject to its check, collections, made in sufficient time for notice to have been given first bank before its failure, became general deposits of customer, precluding claim against bank's receiver for preference, unless by earlier knowledge of bank's insolvency officers were precluded from accepting such proceeds as deposits. (Ib.)

*Assignments—Where drawer bank closed before drawee bank opened letter containing check, receiver was entitled to funds as against payee.*

(U. S. C. C. A. 1929.) Where claimant had on deposit with bank, which later closed, more than \$4,000, and requested bank to transmit \$4,000 to its deposit account in C. bank, and bank mailed check on C. bank, as requested, for credit to claimant's account, but first bank closed before C. bank opened letter containing check, receiver of closed bank was entitled to sum C. bank paid into court as against claimant, since claimant, as payee of check, could have no right of action on it against C. bank until latter had accepted it. (Wrightsville & T. R. Co. v. Citizens' & Southern National Bank et al.; Whitman v. Bragg, Millsaps & Blackwell, Inc., 36 Fed. Rep. (2d series), 736.)

*Assignments—Where draft was to be paid from special funds, and drawee traced proceeds into collecting bank receiver's hands, proceeds belonged to drawer.*

(U. S. C. C. A. 1929.) B., principal of drawee of claimant's draft, drew draft in order to provide funds with which to pay claimant's draft, and gave collecting bank check for amount of draft. After payment of B.'s draft was received by F. bank, collecting bank accepted B.'s check for amount of claimant's draft and mailed its own check to claimant for like amount, but failed before check was paid. Claimant showed that proceeds of his draft, at time of collecting bank's failure, were in F. bank, and that it subsequently came into hands of collecting bank's receiver. Held that, since circumstances showed collecting bank treated proceeds of B.'s draft as special funds out of which claimant's draft was to be paid, there was equitable assignment, and money belonged to claimant. (Ib.)

*Equity—Doctrine of equitable assignment rests on maxim that equity regards as done that which should be done, and under doctrine effect will be given intention of parties to contract to make particular property security for debts.*

(U. S. C. C. A. 1929.) Doctrine of equitable assignment or liens rests on maxim that equity regards as done that which ought to be done, and under it effect will be given to intention of parties to contract to make some particular property or fund security for debt or other obligation. (Early & Daniel Co. v. Pearson; Pearson v. Summey & Tolson; Farmers' National Bank of Monticello et al. v. Pearson, 36 Fed. Rep. (2d series), 732.)

*Assignments—To make equitable assignment doctrine applicable, fund must be identified or capable of identification.*

(U. S. C. C. A. 1929.) In order to make doctrine of equitable assignment or liens applicable, it is necessary that property or fund be identified or rendered capable of identification. (Ib.)

*Assignments—It is sufficient if property is in existence during time within which equitable assignment may operate.*

(U. S. C. C. A. 1929.) It is not essential, in order to make doctrine equitable assignment or liens applicable, that property or fund be in existence at time contract was made, but it is sufficient if it is in existence during time within which assignment may operate. (Ib.)

*Trusts*—*Cestui que trust has right to property mingled with trustee's property, which may be identified in original or substituted form.*

(U. S. C. C. A. 1929.) Right of cestui que trust to property which has become mingled with trustee's property continues to exist so long as it is possible to identify property of cestui que trust, either in original or substituted form, but ceases to exist, and trust is destroyed, when trust property has become so intermingled with general property of trustee that it can no longer be traced and identified, and, in case of an insolvent trustee, cestui que trust occupies no better position than that of general creditor. (Ib.)

*Assignments*—*Check does not constitute equitable assignment pro tanto of indebtedness owing by bank.*

(U. S. C. C. A. 1929.) Check drawn in ordinary form does not, as between maker and payee, constitute equitable assignment pro tanto of indebtedness owing by bank on which check has been drawn. (Ib.)

*Assignments*—*Where parties agree check should be satisfied out of specified fund, equity court will carry agreement into effect against drawer, volunteers, and parties charged with notice.*

(U. S. C. C. A. 1929.) Where, in transaction connected with delivery of check, it was understanding and agreement of parties that advance about to be made should be charge on and be satisfied out of specified fund, court of equity will lend its aid to carry such agreement into effect as against drawer of check, mere volunteers, and parties charged with notice. (Ib.)

*Where bank mingled proceeds of draft with general mass of unidentified bank funds, drawer had no preferred claim.*

(U. S. C. C. A. 1929.) Where drawer sent draft for collection to bank, which later closed, and draft contained provision that funds obtained through collection should not be commingled with other funds of collecting bank, but proceeds of draft were mingled with and became part of general mass of unidentified funds of bank, drawer's claim was no better than that of general creditor. (Ib.)

*Where proceeds of draft were traceable into balance another bank paid to collecting bank's receiver, drawer could recover amount of draft from receiver.*

(U. S. C. C. A. 1929.) Where drawer sent draft to bank, which later closed, for collection and remittance to another bank for drawer's credit, and drawee gave in payment of draft his check on C bank, and proceeds of draft were traceable into balance with C bank, after collecting bank's failure, paid to receiver, receiver came into possession of identified fund, which belonged, not to failed bank, but to drawer, and he was entitled to judgment against receiver for amount of draft thus obtained. (Ib.)

*Assignments*—*Where M bank, later closing, agreed with depositing banks to arrange with reserve bank to credit their checks to their reserve accounts immediately and charge M bank's reserve account, there was equitable assignment.*

(U. S. C. C. A. 1929.) Where M bank, which later closed, agreed with depositing banks to make arrangements with Federal reserve bank to credit all checks of depositing banks drawn on it to reserve account of drawer, and charge them to reserve account of M bank immediately on receipt of such checks by Federal reserve bank, and agreed to maintain on deposit with Federal reserve bank sufficient funds to cover checks of depositing banks, and Federal reserve bank agreed to such plan, and at time of M bank's failure it had on deposit with Federal reserve bank sufficient funds to pay checks of depositing banks, there was an equitable assignment to such banks of funds of M bank in Federal reserve bank at time of M bank's failure. (Ib.)

*Holder of cashier's check not entitled to preference where bank refused payment because of insolvency.*

(U. S. D. C. 1930.) Holder of cashier's check held not entitled to preference where bank refused payment because of insolvency. (The holder of the check and the bank were in the relation of debtor and creditor, but preference would have been given to company which made deposit and received cashier's check in return because bank was insolvent at the time with the

knowledge of two vice presidents whose fraud caused the insolvency and whose knowledge became the knowledge of the bank.)

General rule is cashier's check is merely evidence of debt of bank, and holder is not entitled to preference on bank's insolvency before check is cashed. (*Charleroi Supply Co. v. Kelly*, 40 Fed. Rep. (2d series), 297.)

*Claimants held to have only partially traced trust funds, as against receiver representing general creditors of insolvent national bank; claimants tracing trust funds held entitled to preference, as against receiver representing general creditors of insolvent national bank.*

(Neb. Sup. 1929.) Evidence examined, and held, that claimants, as against the defendant receiver representing the general creditors of an insolvent national bank, have traced "trust funds" involved in this controversy, to the extent of \$2,520.73 only, into assets coming into the possession and under the control of such receiver, and that they are entitled, as to such sum, to an order granting them a preference thereto. (*Gering, County Treasurer, v. Buerstetta et al.*, 223 N. W. Rep. 625.)

*Claimants, tracing trust funds after insolvency of national bank, were not entitled to recover interest.*

(Neb. Sup. 1929.) Under the facts in this case, claimants are not entitled to interest on and after December 14, 1926. (Ib.)

*Cashier of insolvent bank, made party to proceeding to establish preference, was entitled to jury trial. (Const. art. I, sec. 6.)*

(Neb. Sup. 1929.) As to defendant George O. Dovey, the issues in this case were properly triable by a jury and the court erred in overruling his application and demand therefor. (Ib.)

*Depositor may rescind deposit received by insolvent national bank with knowledge that it can not pay its debts.*

(Neb. Sup. 1929.) Where national bank, being insolvent, receives a deposit with knowledge that it can not pay its debts and must fail in business, depositor may rescind for fraud and reclaim the deposit, or its proceeds, out of funds, if traced into specific assets of insolvent bank coming into hands of receiver. (Ib.)

*Public funds, deposited by county treasurer without authority of law in national bank, with full knowledge of facts, constitute trust fund.*

(Neb. Sup. 1929.) Where public funds, deposited by county treasurer without authority of law and in express violation of its inhibitions, are received by a national bank with full knowledge of the facts, they constitute a trust fund, and can be recovered as such. Goss, circuit judge, and Rose, judge, dissenting. (Ib.)

#### DEPOSIT OF COUNTY FUNDS

*Vice president's authority to obtain county deposit implied authority to pledge notes by bank to security deposit.*

(U. S. C. C. A. 1929.) Where vice president of national bank was expressly authorized to obtain deposit of county funds, authority carried by necessary implication power to give security necessary to obtain deposit, and hence pledging of notes held by bank as security for county deposit was not void because not authorized by directors and beyond powers of vice president. (*Burrowes v. Nimocks*, County Treasurer, 35 Fed. Rep. (2d series), 152.)

*Pledge of notes by bank as temporary security for county deposit pending reduction of deposit to save bond premiums held reasonable exercise of authority to give security.*

(U. S. C. C. A. 1929.) Where vice president of bank was expressly authorized to obtain deposit of county funds and had implied authority to give security for deposit, pledging of notes by bank as temporary security pending reduction of deposit so as to save premiums on large bond was reasonable exercise of authority. (Ib.)

*Acquiescence by bank directors in temporary pledge of notes to secure county deposit ratified pledge.*

(U. S. C. C. A. 1929.) Where notes held by bank were pledged as security for county deposit pending reduction of deposit to save premiums on

large bond, acquiescence of board of directors of bank in what had been done when matter was called to their attention at meeting of board was sufficient ratification of pledge of notes. (Ib.)

*Pledge of notes by bank to secure county deposit, which was analogous to call loan by vice president having inherent authority to obtain loan and pledge notes, held authorized.*

(U. S. C. C. A. 1929.) Active vice president as managing officer of bank had authority without special authorization to obtain loan to bank and to pledge notes which it held as security for loan, and hence pledge of notes to secure county deposit required to be secured by law, which was analogous to call loan to bank rather than ordinary deposit, was not void as beyond powers of vice president. (Ib.)

*Executive officer of bank without special authority may rediscount bank's paper or otherwise borrow money.*

(U. S. C. C. A. 1929.) Executive officer of bank may in usual course of business and without special authority rediscount its paper and otherwise borrow money for its use. (Ib.)

*Setting aside of notes by bank to secure county deposit created equitable pledge between parties, and subsequent delivery of notes validated pledge against receiver and persons not acquiring intervening rights.*

(U. S. C. C. A. 1929.) Where bank agreed to set aside notes as security for county deposit until deposit was reduced and bond provided, and notes were actually set aside and marked in good faith when there was no question as to solvency of bank, and it was agreed that notes should be delivered to county treasurer on his demand at any time, and bank could withdraw note only by putting up another of equal value, there was created, before delivery of notes to county treasurer, an equitable pledge of notes, which was good in equity between parties, and delivery of notes when occurring related back to original contract of pledge and rendered it valid at law between parties and against receiver of bank and persons who had not in meantime acquired title to or lien on subject of pledge. (Ib.)

*Pledge of notes to secure county deposit, made before question of bank's solvency arose, and completed by delivery to treasurer on bank's insolvency, held valid against bank's receiver. (12 U. S. C. A., sec. 91.)*

(U. S. C. C. A. 1929.) Where bank set aside notes as security for county deposit and agreed to deliver notes to county treasurer on demand, and could not withdraw note without substituting another of equal value, and agreement of pledge was made when there was no question as to solvency of bank, though delivery of notes was made when bank was on verge of insolvency, county treasurer to whom notes were delivered had equitable lien on notes, which was good in equity against bank and its receiver, and was not void under Revised Statutes, section 5242 (12 U. S. C. A., sec. 91), avoiding transfers made in contemplation of insolvency. (Ib.)

*Pledges—Pledge requires delivery which need not be contemporaneous with contract, but, if subsequently made, relates back to contract.*

(U. S. C. C. A. 1929.) Pledge is not good at law without delivery, but delivery need not be contemporaneous with contract of pledge, and, if made subsequently, it relates back to contract and gives it validity. (Ib.)

*Statute avoiding preferential transfers in contemplation of insolvency does not constitute receiver purchaser for value or give him lien on property in possession of insolvent bank. (12 U. S. C. A., sec. 91.)*

(U. S. C. C. A. 1929.) Revised Statutes section 5242 (12 U. S. C. A., sec. 91), avoiding preferential transfers made in contemplation of insolvency, does not constitute receiver purchaser for value or give receiver any lien on property in possession of insolvent bank, but receiver takes bank subject to all claims and defenses which might have been asserted against it. (Ib.)

*Bankruptcy-lien good between parties, though not against lien creditors for lack of registration or possession, is valid against trustee in bankruptcy on registration or taking of possession before bankruptcy. (Bankr. act (11 U. S. C. A.).)*

(U. S. C. C. A. 1929.) Under bankruptcy act (11 U. S. C. A.), giving trustee in bankruptcy rights of creditor holding lien on property coming into his possession and rights of judgment creditor with execution returned unsatis-

fied as to other property where lien is good as between parties but because of lack of registration or possession is not good against lien creditors, registration of lien or taking of possession of property before bankruptcy will render it valid as against trustee in bankruptcy, and will not be held to be obtaining of a preference. (Ib.)

*Creditor of national bank holding lien on securities does not create "preference" by taking securities.* (12 U. S. C. A., sec. 91.)

(U. S. C. C. A. 1929.) Creditor of national bank holding lien on securities does not create "preference," within meaning of Revised Statutes section 5242 (12 U. S. C. A., sec. 91), by taking securities into his possession. (Ib.)

*Court must carefully scrutinize evidence in insolvency case, where reliance is placed on equitable lien.*

(U. S. C. C. A. 1929.) In case of insolvency, where reliance is placed on equitable lien, court is under duty to scrutinize evidence with great care. (Ib.)

*Bank pledging notes to secure county deposit must be held to have received general assets equal to lien on notes.*

(U. S. C. C. A. 1929.) Where county funds were deposited and left with bank on understanding that sufficient notes held by bank were to be assigned as security for same, bank must be held to have received and retained general assets as result of agreement to pledge notes in amount equal to lien created on notes. Northcott, circuit judge, dissenting. (Ib.)

*Judgment—Pleadings and facts found held to support judgment for bank suing county for borrowed money.*

(U. S. C. C. A. 1929.) In action, by bank against county for borrowed money, pleadings and facts found held to support judgment for bank where they showed county borrowed money, used it, and had not repaid it. (State Bank of New York et al. v. Henderson County, Ky., 35 Fed. Rep. (2d series), 859.)

*Appeal and error.—Whether pleadings and facts found support judgment is only question for review on general exception to findings and conclusions and judgment as whole.*

(U. S. C. C. A. 1929.) On exception "to each of the findings of fact, conclusions of law, and to the judgment as a whole" no review question is open, except question whether pleadings and facts found support judgment. (Ib.)

*Appeal and error.—Bill of exceptions showing defendant's motion for judgment at conclusion of evidence and exception to denial thereof presents reviewable question.*

(U. S. C. C. A. 1929.) Bill of exceptions showing that at conclusion of all evidence defendant moved for judgment and excepted to denial of its motion held to present reviewable question. (Ib.)

*Counties.—Resolution of fiscal court authorizing execution of note for county carried authority to include conventional recital that acts were legal.*

(U. S. C. C. A. 1929.) Resolution of fiscal court giving authority to execute note for county would carry authority to make conventional recital that necessary acts had been done, that note was within debt limit prescribed, and that faith and credit of county was irrevocably pledged to payment. (Ib.)

*Estoppel.—Where fiscal court by resolution duly signed directed renewal of note containing recitals that limit of county's indebtedness was not exceeded thereby, county was estopped to assert defense that constitutional indebtedness was exceeded.*

(U. S. C. C. A. 1929.) County held estopped to make defense to note on ground that it exceeded constitutional debt limit, where recitals in notes declared such limit was not exceeded, regardless of whether county judge signed resolution of fiscal court authorizing execution of note, where fiscal court by resolution duly signed directed county judge to renew note, and renewal note contained same recitals. (Ib.)

*Appeal and error.—Refusal of new trial for newly discovered evidence will be reviewed only to determine whether there was clear abuse of discretion.*

(U. S. C. C. A. 1929.) Assignment that refusal to grant new trial on ground of newly discovered evidence was error can be considered only far enough to determine whether refusal involved clear abuse of discretion. (Ib.)

#### INSOLVENT STATE BANKS

##### RECEIVERS APPOINTED BY STATE OFFICERS AND NOT BY COURT

*Court should interfere with supervision by authorized official over affairs of insolvent State bank only in perfectly clear case.*

(U. S. C. C. A. 1930.) Court should interfere with supervision by authorized official over affairs of insolvent State bank only in perfectly clear case. (Bank of Bay Biscayne et al. v. Hankins et al., 42 Fed. Rep. (2d series), 209.)

*Court can not appoint receiver to control assets of insolvent State bank.*

(U. S. C. C. A. 1930.) Order appointing receiver to control assets of insolvent State bank, in place of comptroller acting under statutory authority, held unwarranted. (Comp. Gen. Laws Supp. Fla. 1930, sec. 6102 et seq.) (Ib.)

#### PRIORITY OF CLAIMS OF THE UNITED STATES

*When United States is entitled to priority in payment of claim against insolvent debtor.*

(U. S. D. C. 1930.) United States is entitled to priority in payment of claim against insolvent debtor, who committed act of bankruptcy, when estate is in control of liquidating officer. (31 U. S. C. A. sec. 191.)

Revised Statutes, section 3466 (31 U. S. C. A., sec. 191), provides that whenever any person indebted to the United States is insolvent, debts due the United States shall be first satisfied, and priority established shall extend as well to cases in which an act of bankruptcy is committed. (United States v. Bliss, 40 Fed. Rep. (2d series), 935.)

*If State bank commits act of bankruptcy it thereby gives United States priority in payment of claim.*

(U. S. D. C. 1930.) State bank, though exempt from operation of bankruptcy act, may commit act of bankruptcy, thereby giving United States priority in payment of claims. (31 U. S. C. A., sec. 191.) (Ib.)

*Taking over of insolvent State bank by banking department and subsequent appointment of receiver held "act of bankruptcy" entitling claims of United States to priority in payment.*

(U. S. D. C. 1930.) Taking over of insolvent State bank by banking department and subsequent appointment of receiver held "act of bankruptcy" entitling claims of United States to priority in payment (Bankr. act sec. 3 (a), as amended by act May 27, 1926, sec. 3 (11 U. S. C. A., sec. 21); 31 U. S. C. A., sec. 191; Laws Neb. 1923, ch. 191, secs. 11, 18, 20, and 32, as amended by Laws Neb. 1925, ch. 30, secs. 1, 4-6).

(At time Nebraska Department of Trade and Commerce took possession of State bank under Laws Neb. 1923, ch. 191, as amended by Laws Neb. 1925, ch. 30, bank was insolvent. Bankruptcy act sec. 3 (a), as amended by act May 27, 1926, sec. 3 (11 U. S. C. A., sec. 3 (a)), makes it an act of bankruptcy if, while insolvent, a receiver or trustee has been appointed or put in charge of property.) (Ib.)

*Priority of United States to payment of claim can not be subordinated to priority claims of bank depositors under State law.*

(U. S. D. C. 1930.) Priority of United States to payment of claim can not be subordinated to priority claims of bank depositors under State law (31 U. S. C. A., sec. 191; Laws Neb., 1925, ch. 30, sec. 12, amending Laws Neb., 1923, ch. 191, sec. 24). (Ib.)

*Priority given United States for payment of claim against insolvent debtor can not be impaired by State law.*

(U. S. D. C. 1930.) Priority given United States for payment of claim against insolvent debtor can not be impaired by State law. (31 U. S. C. A., sec. 191.) (Ib.)

#### NATIONAL BANK TAKING OVER ASSETS AND ASSUMING LIABILITIES OF INSOLVENT STATE BANKS

*Appeal and error—Trial court's decision as to legal result flowing from undisputed facts was reviewable on appeal.*

(U. S. C. C. A. 1929.) Where facts were not disputed, trial court's decision as to legal result flowing from such facts was subject to review on appeal. (Weicker v. Bromfield, 34 Fed. Rep. (2d series), 377.)

*Attorney and client—Knowledge of conditions under which notes in litigation were made, possessed by bank's officers, directors, attorney, and national bank examiner, held knowledge of bank.*

(U. S. C. C. A. 1929.) Knowledge of conditions on which notes in litigation were executed and delivered to bank, possessed by bank's officers, its attorney, a majority of its directors, and national bank examiner, who participated in agreement under which notes were made, was knowledge of the bank. (Ib.)

*Bills and notes—Purchaser for value can not take negotiable paper freed from conditions attached known to him.*

(U. S. C. C. A. 1929.) Even a purchaser for value can not take negotiable paper freed from conditions attached and which he knows all about. (Ib.)

*National bank taking over assets and assuming liabilities of insolvent bank could not recover on notes of latter's stockholders and directors without performing conditions on which notes were executed.*

(U. S. C. C. A. 1929.) Where national bank took over assets and assumed liabilities of insolvent State bank under agreement to incorporate a new trust company to take over both banks, and that directors and stockholders of insolvent bank would put up \$186,000 to replenish assets of insolvent bank, for which they were to receive approximately \$700,000 face value of notes and securities then belonging to insolvent bank which bank examiner had criticized, and also 172 shares of stock in the new trust company, held that national bank, after receiving such notes with knowledge of the agreement, could not collect on such notes without performing its obligations under agreement. (Ib.)

*Evidence—Undisputed testimony respecting negotiations leading to execution of notes must be accepted as true, where adverse party's officers who participated in transactions were in court.*

(U. S. C. C. A. 1929.) Where testimony of counsel for makers of notes involved in litigation as to negotiations leading up to agreement under which notes were executed and delivered was undisputed, though officers of adverse party who participated in negotiations and transactions were in the court room, his evidence must be accepted as true. (Ib.)

*Agreement modifying previous agreement for bank's taking over assets and assuming liabilities of insolvent bank merged all prior agreements and fixed rights of parties.*

(U. S. C. C. A. 1929.) Where, after national bank took over assets and assumed liabilities of insolvent state bank, officers and directors of which put up their individual notes to replenish its assets, and after national bank refused to perform conditions on which notes were delivered to it, further negotiations were had resulting in agreement, part of which was a written contract signed by both banks and approved by officers and directors of insolvent bank, modifying original contract and stating further conditions under which notes were delivered and how makers should be reimbursed out of criticized securities of insolvent bank, held that said later agreement merged all prior agreements and alone fixed rights of parties. (Ib.)



*Contracts—Party in substantial default may not hold other party to his contract.*

(U. S. C. C. A. 1929.) It is fundamental rule of contract law that one party, itself in substantial default, may not hold the other party to his contract. (Ib.)

*Failure of bank which took over assets of insolvent bank to perform conditions under which notes of insolvent bank's stockholders and directors were delivered to it constituted defense to liability on notes.*

(U. S. C. C. A. 1929.) Where, after national bank took over assets and assumed liabilities of insolvent State bank, officers and directors of which put up their individual notes to replenish its assets, and after national bank refused to perform conditions on which notes were delivered to it, new contract was made whereby makers ratified delivery of notes to national bank in consideration of its agreement to deliver to insolvent bank certain doubtful securities turned over to it by insolvent bank and to deliver to insolvent bank certain other securities after certain collections thereon were made, to consult and notify certain persons as to handling of such securities, and pay all indebtedness of insolvent bank, national bank's failure to perform any of its agreements and conversion of securities agreed to be turned over constituted defense to makers' liability on notes. (Ib.)

*Makers, by alleging breach of conditions under which notes were delivered and praying money judgment, abandoned other claims.*

(U. S. C. C. A. 1929.) Where makers of notes executed to replenish assets of insolvent bank, which were taken over by national bank, and who paid notes, negotiated to purchasers for value before maturity, in litigation respecting such notes, alleged breach of national bank's agreement and of conditions under which notes were delivered, and prayed money judgment for breach of contract, they abandoned any claim to securities of insolvent bank which national bank agreed to deliver for such notes and were not entitled to any lien on general assets or any preference over depositors of national bank on its subsequent insolvency. (Ib.)

#### INSOLVENT TRUST COMPANIES

*Bankruptcy—"Banking corporations"—Banking business—Authorization.*

(U. S. C. C. A. 1930.) "Banking corporations," as used in bankruptcy law, means those corporations authorized by laws of their creation to do banking business (Bankr. act, sec. 4, as amended (11 U. S. C. A. sec. 22)). (Gamble v. Daniel; Greenfield v. Peters Trust Co., 39 Fed. Rep. (2d series), 447.)

*Bankruptcy—"Banking business"—Necessary element—Receipt of deposits.*

(U. S. C. C. A. 1930.) Necessary element of "banking business" in law excepting banking corporations from bankruptcy is receipt of deposits for use in business. (Bankr. act, sec. 4, as amended (11 U. S. C. A. sec. 22).) (Ib.)

*Bankruptcy—Trust company—State law—Banking corporations.*

(U. S. C. C. A. 1930.) Trust company organized under State law was not "banking corporation" within meaning of State law or bankruptcy law, and was subject to bankruptcy. (Comp. St. Neb. 1922, secs. 7982-8051, 8063-8082; Bankr. act, sec. 4, as amended (11 U. S. C. A. sec. 22).)

(Comp. St. Neb. 1922, secs. 7982-8051, relating to organization, powers, regulation, and dissolution of banking corporations divides banks into three classes, commercial banks, cooperative banks, and savings banks, and clearly shows that some form of deposits was contemplated as integral part of business of banks. Sections 8063-8082, relating to trust companies and dealing with organization, power, regulation, and dissolution of such corporations, though conferring most of powers usually exercised by a bank, expressly forbids any trust company to conduct business of banking). (Ib.)

*Bankruptcy—Summary jurisdiction—Dispute as to title—Possession.*

(U. S. C. C. A. 1930.) Criterion of summary jurisdiction of bankruptcy court in case of dispute as to title or interest in property is possession at time bankruptcy petition is filed. (Bankr. act, secs. 2 (3) (7), 23, 60 (b), 67 (e), 70 (e); 11 U. S. C. A. secs. 11 (3) (7), 46, 96 (b), 107 (e), 110 (e).) (Ib.)

*Bankruptcy—Summary jurisdiction—Adverse possession—State official.*

(U. S. C. C. A. 1930.) Bankruptcy court had summary jurisdiction to determine whether property of trust company was adversely held by official of state department. (Bankr. act, secs. 23, 60 (b), 67 (e), 70 (e); 11 U. S. C. A., secs. 46, 96 (b), 107 (e), 110 (e); Laws Neb. 1929, ch. 38.)

(The books, accounts, and all property owned or held by the trust company were turned over to the state department of trade and commerce pursuant to a decree declaring the trust company to be insolvent, and that its business should be forthwith wound up by the department of trade and commerce of the State of Nebraska as liquidating agent, subject to orders of court, as provided by Laws Neb. 1929, ch. 38. Subsequently the trust company was adjudicated a bankrupt pursuant to petition of creditors and a receiver appointed, who, after failure to secure delivery of property, petitioned the bankruptcy court to require the State officer to deliver property to him.) (Ib.)

*Bankruptcy—Liquidating agent—Adverse holder—Summary order.*

(U. S. C. C. A. 1930.) Liquidating agent of trust company under State law was not adverse holder, and could be required by summary order to turn over property to bankruptcy receiver. (Comp. St. Neb. 1922, sec. 8077, as amended by Laws 1927, ch. 35, sec. 3.)

(Comp. St. Neb. 1922, sec. 8077, as amended by Laws 1927, ch. 35, sec. 3, provided that department of trade and commerce may bring an action for purpose of having trust company adjudged insolvent and its business wound up, and that, in case of judgment of insolvency, the department should become a liquidating agent to wind up the business and vested with title to property for that purpose.) (Ib.)

*Bankruptcy—Summary jurisdiction—Title of bankrupt—Adverse claim.*

(U. S. C. C. A. 1930.) Summary jurisdiction of bankruptcy court to determine title, right, or interest of bankrupt to property exists irrespective of claim of others. (Ib.)

*Bankruptcy—Custody of property—Summary order—Determination of title.*

(U. S. C. C. A. 1930.) Bankruptcy court may by summary order require custody of property to be turned over to receiver pending determination of title. (Ib.)

*Bankruptcy—Adverse claim—Expenditures—Assignee.*

(U. S. C. C. A. 1930.) Expenditures made or expenses incurred by assignee prior to filing of petition in bankruptcy may be adverse claim. (Ib.)

*Bankruptcy—Adverse claim—Expenses—State official—Predicate.*

(U. S. C. C. A. 1930.) Claim of adverse possession of State officer in respect to property sufficient to cover expenses in administration prior to bankruptcy must show facts as predicate for ascertaining property affected. (Ib.)

*Bankruptcy—Receiver—Counsel—Interest.*

(U. S. C. C. A. 1930.) Receiver in bankruptcy and counsel must be entirely without interest or embarrassing connections. (Ib.)

## INSURANCE

## CROSS REFERENCES:

## DEPOSITS—

INSURANCE OF DEPOSITS-----	Page 175
----------------------------	----------

## OFFICERS—

BONDS OF OFFICERS-----	200
------------------------	-----

*Express company as common carrier liable as insurer.*

(U. S. D. C. 1930.) At common law, express company, as common carrier of interstate shipment, is liable as insurer, and such liability is not changed by interstate commerce act and amendments. Express company, accepting interstate shipment of money at bank instead of when delivered at office by shipper, contrary to tariff classification, held liable, as common carrier, as insurer. (American Trust Co. v. American Railway Express Co., 42 Fed. Rep. (2d series), 272.)

## INTEREST AND USURY

*What constitutes usury.*

(C. of A. of Dist. of Col. 1930.) Money exacted for use of money in excess of legal rate is "usury" under whatever name or pretense designated. (Code, sec. 1181.) (*Von Rosen v. Dean*, 41 Fed. Rep. (2d series), 982.)

*When payment exacted for extension is usury.*

(C. of A. of Dist. of Col. 1930.) Payment exacted for extension for payment of installment of principal and interest to prevent foreclosure attached to entire debt, not merely to payment involved, in determining whether usury existed. (Code, sec. 1181.) (Ib.)

*When action to recover usurious interest can be maintained.*

(C. of A. of Dist. of Col. 1930.) Action to recover back usurious interest paid can only be maintained after last payment on debt. (Code, sec. 1181.) (Ib.)

*Pawnbrokers and money lenders.*

(C. of A. of Dist. of Col. 1930.) Loan shark law had no application to debt of \$177,500 secured by first trust on realty, since it applies only to small loans on personal security (loan shark law). (Ib.)

## LIQUIDATION

*Stockholders present or having opportunity to be present at meetings at which contract for voluntary liquidation of national bank was ratified held estopped to deny validity of contract.* (12 U. S. C. A., secs. 181, 182.)

(U. S. C. C. A. 1929.) Stockholders of national bank who participated in stockholders' meetings at which contract was entered into and accepted, whereby State bank assumed liabilities and assets of national bank which was placed in voluntary liquidation under Revised Statutes, sections 5220, 5221 (12 U. S. C. A., secs. 181, 182), or who were notified of, and had opportunity to be present at, such meetings, *held* estopped to deny validity of contract. (*Derscheid et al. v. Andrew*, Superintendent of Banking of Iowa, 34 Fed. Rep. (2d series), 884.)

*Stockholders accepting benefits of consolidation contract held precluded from repudiating contract without tendering back benefits.* (12 U. S. C. A., secs. 181, 182.)

(U. S. C. C. A. 1929.) Stockholders of national bank accepting benefits of contract between State bank and national bank placed in voluntary liquidation under Revised Statutes, sections 5220, 5221 (12 U. S. C. A., secs. 181, 182), whereby State bank assumed all liabilities and assets of national bank, in that stockholders permitted State bank to pay their deposits in full, *held* precluded from repudiating contract without at least doing equity by tendering benefits which they received thereunder. (Ib.)

*Alleged unauthorized acts of liquidating committee held not to affect liability of national bank fixed by consolidation contract.* (12 U. S. C. A., secs. 181, 182.)

(U. S. C. C. A. 1929.) Where State bank and national bank, which latter bank was placed in voluntary liquidation under Revised Statutes, sections 5220, 5221 (12 U. S. C. A., secs. 181, 182), entered into contract whereby State bank assumed assets and liabilities of national bank, liabilities of national bank became fixed, and could not be affected nor released by any act on part of liquidating committee, such as alleged unauthorized renewal of bills receivable. (Ib.)

*Credit of guaranty fund on indebtedness of national bank to State bank assuming its assets and liabilities held properly disallowed.*

(U. S. C. C. A. 1929.) In action by State bank, in nature of creditors' bill against national bank and its stockholders to recover indebtedness arising from contract whereby State bank assumed assets and liabilities of national bank, court *held* to have properly refused to allow credit on indebtedness of sum paid into guaranty fund, where such sum was contingent payment to meet an assessment if and when made, and assessment was legally made for the first time by appellate court. (Ib.)

*Limitation of actions—Action by State bank liquidating national bank to recover excess of liabilities over assets held not suit for "statute penalty" within limitation statute. (12 U. S. C. A., secs. 181, 182; Code Iowa, 1927, sec. 11007, par. 3.)*

(U. S. C. C. A. 1929.) Where, pursuant to contract, State bank assumed assets and liabilities of national bank placed in voluntary liquidation under Revised Statutes, sections 5220, 5221 (12 U. S. C. A., secs. 181, 182), and assets pledged were not of sufficient value to pay indebtedness of national bank, *held* that action by State bank to recover such excess indebtedness is not one to recover for a "statute penalty" within meaning of 2-year statute of limitations of Iowa. (Code Iowa, 1927, sec. 11007, par. 3.) (Ib.)

#### LIQUIDATION OF STATE BANK

*Dissolution of bank was not effected as to creditors who failed to receive statutory notice of dissolution. (Cahill's Rev. St. Ill. 1929, ch. 16a, sec. 11.)*

(U. S. D. C. 1930.) Where Cahill's Revised Statutes, Illinois, 1929, chapter 16a, section 11, providing that, on dissolution of bank, creditors shall be given notice by advertisement for three consecutive months to present their claims, was not complied with, dissolution of bank was not effected as to creditors who failed to receive notice. (Hon v. State Commercial & Savings Bank et al., 37 Fed. Rep. (2d series), 907.)

*Judgment creditor of bank having no notice of dissolution thereof could impress trust on property in hands of assignee taking over bank's assets and assuming liabilities. (Cahill's Rev. St. Ill. 1929, ch. 16a, sec. 11, and ch. 22, sec. 49.)*

(U. S. D. C. 1930.) Judgment creditor of bank having no notice of bank's dissolution *held* entitled to have trust impressed on bank's property in possession of assignee thereof, taking dissolved bank's assets and assuming its liabilities, under Cahill's Revised Statutes, Illinois, 1929, chapter 22, section 49, providing for filing of creditor's bill by judgment creditor having execution returned unsatisfied; notice to creditors on dissolution of bank being required by chapter 16a, section 11. (Ib.)

*Corporations—Person receiving assets of dissolved corporation with notice of their character takes subject to trust for creditors and stockholders.*

(U. S. D. C. 1930.) The assets of a dissolved corporation will be protected in equity as a trust fund for creditors and stockholders, and person receiving them with notice of their character takes subject to trust. (Ib.)

*Equity—Judgment creditor of dissolved bank was not precluded from suing assignee of bank's assets to establish trust by reason of legal remedy arising from assignee's promise to pay bank's debts.*

(U. S. D. C. 1930.) That assignee of assets of bank on bank's dissolution promised to pay bank's debts did not prevent judgment creditor of dissolved bank from suing assignee to enforce trust on assets transferred on ground that there was an adequate legal remedy. (Ib.)

*Mortgages—Mortgagee's right to sue solvent mortgage debtor at law does not prevent proceedings to reach security.*

(U. S. D. C. 1930.) That one has right to sue at law solvent mortgage debtor does not prevent him from also seeking to reach the property held in trust by the mortgage to secure his debt. (Ib.)

#### NEGOTIABLE PAPER

*Count alleging note was due, and that plaintiff was holder of it and entitled to sue, held sufficient although liability on contract which note secured was not pleaded.*

(U. S. C. C. A. 1930.) Where contract provided for sale of doubtful assets of bank, and note and mortgage were executed as security for contract, count which alleged amount of note was due and owing, that plaintiff was owner and holder of it, and that he was entitled to sue on it, and note exhibited in count disclosed that it was security for contract, *held* sufficient, although failing to plead liability on contract. (Little v. Keaton, 38 Fed. Rep. (2d series), 457.)

*Bills and notes—Surety on note is primarily liable thereon at common law.*

(U. S. D. C. 1929.) At common law a surety on a note is primarily liable. (Hardesty v. Young et al., 34 Fed. Rep. (2d series), 310.)

*Bills and notes*—Under uniform negotiable instruments act and State statutes, principal and surety on note are primarily and jointly liable as respects holder. (Michie's Civ. Code Ga. 1926, secs. 3538, 3539, 4294 (192).)

(U. S. D. C. 1929.) Under uniform negotiable instruments act, section 192 (Michie's Civ. Code Ga. 1926, sec. 4294 (192)), as well as at common law, and under Michie's Civ. Code Georgia, 1926, sections 3538, 3539, defining obligations of a surety, principal and surety on note are in effect comakers, primarily and jointly liable so far as their relation to holder is concerned, though as between themselves principal is primarily liable and surety secondarily liable. (Ib.)

*Bankruptcy*—Liability of surety on unmatured note constituted "provable debt" when his petition in bankruptcy was filed, and discharge in bankruptcy was complete defense to action against him on note. (Michie's Civ. Code Ga. 1926, secs. 3538, 3539, 4294 (192).)

(U. S. D. C. 1929.) Under uniform negotiable instruments act, section 192 (Michie's Civ. Code Ga. 1926, sec. 4294 (192)), and Michie's Civ. Code Georgia, 1926, sections 3538, 3539, liability of surety on unmatured note constituted a "provable debt" when his petition in bankruptcy was filed, and his discharge in bankruptcy constituted a complete defense to an action against him on the note. (Ib.)

#### *Pleading.*

(Ct. of Appeals D. C. 1930.) Maker's defense challenging individual plaintiff's right to sue on note payable to company because no assignment or indorsement was made held erroneously stricken, notwithstanding testimony plaintiff was trading as such company. (Allen v. Foer, 40 Fed. Rep. (2d series), 815.)

#### *Bills and notes.*

(Ct. of Appeals D. C. 1930.) That note was given as security for payment of claim against another, and on condition not performed, would constitute defense to maker.

(Defendant maker testified that note was given in payment of an account held by payee against B, on condition that it should be held as security by payee for payment of the claim until a legal action was brought against B for recovery of balance due on his account, and that, in event of recovery against B, note should be returned to defendant. No legal action was ever instituted against B.) (Ib.)

#### *Limitation of actions.*

(Ct. of Appeals D. C. 1930.) Demand note is present debt, and limitation statute begins to run from its date, unless different intention is apparent from its terms. (Kenyon v. Youngman, 40 Fed. Rep. (2d series), 812.)

#### *Limitation of actions.*

(Ct. of Appeals D. C. 1930.) Note payable "on demand after date" held not to indicate intent note should not be due immediately so as to require demand before running of limitations commenced. (Ib.)

#### *Appeal and error.*

(Ct. of Appeals D. C. 1930.) Refusal or granting of new trial is not reviewable, except for abuse of discretion. (Ib.)

#### *New trial.*

(Ct. of Appeals D. C. 1930.) Refusal to set aside judgement for defendant on ground defense of limitations should have been raised by plea, not demurrer, held not abuse of discretion. (Ib.)

#### *Limitation of actions.*

(Ct. Appeals D. C. 1930.) Correspondence between parties must be considered as entirety in determining whether there is written acknowledgment of indebtedness or promise to pay sufficient to remove limitation bar. (D. C. Code, sec. 1271.) (Hayden v. International Banking Corporation, 41 Fed. Rep. (2d series), 107.)

*Limitation of actions.*

(Ct. Appeals D. C. 1930.) Acknowledgment of debt as subsisting personal obligation, as distinguished from promise to pay, is sufficient to avoid bar of limitations. (D. C. Code, sec. 1271.) (Ib.)

*Limitation of actions.*

(Ct. Appeals D. C. 1930.) Maker's correspondence with holder of demand note *held* to acknowledge debt as subsisting obligation sufficient to remove bar of limitations. (D. C. Code, sec. 1271.) (Ib.)

## OFFICERS

## BONDS OF OFFICERS

*Insurance.*

(U. S. C. C. A. 1930.) Indemnity bond limiting liability to losses discovered within term of bond or 15 months thereafter did not make liability dependent on diligence in discovering losses. (*Thompson v. American Surety Company of New York et al.*, 42 Fed. Rep. (2d series) 953.)

*Insurance.*

(U. S. C. C. A. 1930.) Surety held not liable for losses by employee's misapplication of funds not discovered within time limited in bond. (Ib.)

*Assets taken over by receiver.*

(U. S. C. C. A. 1930.) Receiver taking over assets of insolvent bank took only assets which bank had. (Ib.)

*Insurance.*

(U. S. C. C. A. 1930.) Provisions of bond indemnifying bank against misappropriation of funds by employee *held* not suspended by appointment of receiver after termination of bond. (Ib.)

*Pleading.*

(U. S. C. C. A. 1930.) Where complaint in action on contract failed to state right of recovery on contract indemnifying employer against loss by employee's misappropriation, no cause of action was stated against employee alone in tort. (Ib.)

*Insurance—In action on bond of bank president, testimony respecting his financial condition held properly excluded.*

(U. S. C. C. A. 1930.) In action by receiver of bank to recover on bond insuring fidelity of bank's president, testimony relating to financial condition of president *held* properly excluded, since issue was whether liability existed in favor of plaintiff under bond for alleged shortage in accounts of bank's ex-president, and not whether he was solvent. (*Wachovia Bank & Trust Co. v. Independence Indemnity Co.*, 37 Fed. Rep. (2d series) 550.)

*Insurance—Failure to notify surety of loss within time stipulated in bond insuring fidelity of bank president held to bar recovery.*

(U. S. C. C. A. 1930.) Where bond insuring fidelity of president of defunct bank contained provision that employer should within reasonable time, and at all events not later than 30 days after discovery of loss, notify surety, failure to give notice of defalcation within proper time *held* to bar recovery. (Ib.)

*Fidelity bonds.*

(U. S. C. C. A. 1930.) Construction of fidelity bond favorable to bank protected thereby will be adopted, if consistent with objects of bond. (*Brandon et al. v. Holman*, 41 Fed. Rep. (2d series) 586.)

*Fidelity bonds.*

(U. S. C. C. A. 1930.) Bank's loss by misuse of funds by cashier and his sons for benefit of another company *held* recoverable under fidelity bond as loss sustained through "fraud, dishonesty \* \* \* wrongful abstraction or willful misapplication" by cashier, "directly or through connivance with others." (Ib.)

*Fidelity bonds.*

(U. S. C. C. A. 1930.) Words "fraud" and "dishonesty" in fidelity bonds should be given broad signification extending beyond criminal acts. (Ib.)

*Fidelity bonds.*

(U. S. C. C. A. 1930.) "Connivance" with others within fidelity bond may be committed by passive permission, failure to prevent, or by negligence or voluntary oversight. (Ib.)

*Insurance—Bank officer—Fidelity bond—Larceny.*

(U. S. C. C. A. 1930.) Bank officer's acquisition of bank funds lawfully and not animo furandi could not constitute larceny within fidelity bond.  
(U. S. Fidelity & Guaranty Co. of Baltimore v. Hughes, 40 Fed. Rep. (2d series) 34.)

*Criminal law—Larceny—Embezzlement—National bank—Officer.*

(U. S. C. C. A. 1930.) Larceny or embezzlement by national-bank officer could not constitute offense against State, but only offense against United States, which has exclusive power over national banks. (Ib.)

*Insurance—National bank—Officer—Fidelity bond—"Embezzlement."*

(U. S. C. C. A. 1930.) Bank president's withdrawal of currency from another bank on account of his bank, and crediting it to large stockholder, held "embezzlement" within fidelity bond. (12 U. S. C. A., sec. 592.)

(Surety contended that president's withdrawal of currency, though fraudulent and dishonest, did not constitute embezzlement. The surety agreed to indemnify bank for such pecuniary loss as it might sustain by reason of fraud and dishonesty of president, in connection with duties of his office or position, amounting to embezzlement or larceny. The evidence showed that when currency was withdrawn president was apprehensive that it would be to detriment and injury of bank.) (Ib.)

*Insurance—National bank—President—Fidelity bond—"Embezzlement."*

(U. S. C. C. A. 1930.) Transaction by bank president, consisting merely of book entries made at direction of large stockholder, held not "embezzlement" within fidelity bond. (12 U. S. C. A., sec. 592.) (Ib.)

*Insurance—Bank—President—Fidelity bond—Notice.*

(U. S. C. C. A. 1930.) Bank president's conduct, in permitting large stockholder to overdraw account, held not potential claim under fidelity bond, requiring notice to surety.

(Provision in fidelity bond required bank, on discovery of any act capable of giving rise to claim under bond, to give notice thereof to surety. President permitted large stockholder to overdraw account by checks and such conduct was called to the attention of the officers and directors by the bank examiner and condemned as improper practice, together with demand that president resign his position. Surety contended that president's conduct with knowledge of bank officers and directors was act capable of giving rise to claim under bond, and that bank's failure to give notice thereof to it was violation of above condition of bond.) (Ib.)

## OFFICERS, CIVIL LIABILITY OF

DEGREE OF CARE REQUIRED OF DIRECTORS.....	Page 201
LIABILITY OF DIRECTORS FOR ASSENTING TO EXCESSIVE LOANS.....	206
ACTIONS AGAINST DIRECTORS—	
SUIT AGAINST ESTATE OF DECEASED DIRECTOR.....	206
SUIT BY STOCKHOLDERS AGAINST DIRECTORS.....	207
SURVIVAL OF ACTIONS.....	208

## DEGREE OF CARE REQUIRED OF DIRECTORS

*Degree of care required by directors.*

(U. S. C. C. A. 1930.) Bank directors, in exercise of duties, must use degree of care which ordinarily prudent and diligent men would exercise under similar circumstances. (Bourne v. Perkins et al., 42 Fed. Rep. (2d series) 94.)

*National bank directors must exercise ordinary care in managing corporation affairs, being liable for losses from willful departure from duty, fraudulent breaches of trust, gross negligence or ultra vires acts. (12 U. S. C. A. secs. 73, 93.)*

(U. S. C. C. A. 1930.) Under Revised Statutes, sections 5147, 5239 (12 U. S. C. A., secs. 73, 93), directors of national bank owe duty of managing corporation affairs honestly and impartially in behalf of corporation and stockholders, and, though not liable for losses happening through mere mistake of judgment, are liable for losses caused by willful and intentional departure from duty, fraudulent breaches of trust, gross negligence, or ultra vires acts; measure of care required being ordinary and reasonable care. (*Burckhardt v. Northwestern National Bank et al.*, Ballin v. Same, 38 Fed. Rep. (2d series) 568.)

*To render national bank directors liable for wrongful acts of other officers, they must have participated or must be chargeable with culpable negligence. (12 U. S. C. A., secs. 73, 93.)*

(U. S. C. C. A. 1930.) To render directors or other officers of national bank liable to it for fraudulent or wrongful acts of other officers, under Revised Statutes, sections 5147, 5239 (12 U. S. C. A., secs. 73, 93), they must have participated therein, or else they must be chargeable with culpable negligence, since director is not, merely by virtue of his position, liable for mismanagement of officers or employees, unless he fails to exercise reasonable supervision of affairs of corporation with degree of care which ordinarily prudent man would exercise under similar circumstances. (Ib.)

*What constitutes negligence of national bank director is fact question. (12 U. S. C. A., secs. 73, 93.)*

(U. S. C. C. A. 1930.) Question of what constitutes negligence or due care of director of national bank under Revised Statutes, sections 5147, 5239 (12 U. S. C. A., secs. 73, 93), is question of fact to be determined according to circumstances of each particular case. (Ib.)

*Court under evidence acted within authority in finding plaintiffs failed to establish allegations of bills against national bank and directors to enjoin collection of plaintiffs' indebtedness to bank.*

(U. S. C. C. A. 1930.) In suit against national bank and directors to enjoin them from proceeding with collection of indebtedness of plaintiffs to bank, to require accounting of all financial transactions of bank, and to have adjudication of liability for losses sustained by stockholders, trial court under evidence held to have acted within bounds of its authority in finding plaintiffs failed to establish allegations of bills of complaint, and that such bills of complaint were without equity. (Ib.)

*Courts—Statute confers personal privilege on defendant, which he may assert or waive, if sued in district of which he is not resident. (Jud. Code, sec. 51 (28 U. S. C. A., sec. 112).)*

(U. S. C. C. A. 1930.) Judicial Code, section 51 (28 U. S. C. A., sec. 112), relative to bringing of suit in Federal court against defendant in district of which he is not resident, does not limit general jurisdiction of district courts, but confers personal privilege on defendant, which he may assert, or waive, at his election, if sued in some other district, but if privilege is seasonably asserted, suit must be dismissed for want of jurisdiction over person of defendant. (Ib.)

*Courts—Defendant residing in Illinois could have dismissed suits brought in Oregon by residents of Washington and California. (Jud. Code, sec. 51 (28 U. S. C. A., sec. 112).)*

(U. S. C. C. A. 1930.) Where one plaintiff in suit in Federal court was resident of State of Washington and another was resident of State of California, and suits were brought in District Court of Oregon, defendant who was resident of State of Illinois was entitled to have suits dismissed and service quashed as to him under Judicial Code, section 51. (28 U. S. C. A., sec. 112.) (Ib.)

*Intentional violation of national bank act by directors of defunct bank must be shown, to justify recovery under statute. (12 U. S. C. A., sec. 1 et seq.)*

(U. S. D. C. 1929.) Where gist of action to enforce liability of directors of insolvent bank and collect damages from them for losses sustained by



bank is violation of duty imposed by national bank act (12 U. S. C. A. sec. 1 et seq.), it must in effect be shown that there has been an intentional violation of the provisions of the act. (*Ringeon v. Albinson et al.*, 35 Fed. Rep. (2d series) 753.)

*Director must be honest and diligent in administering bank's affairs.*

(U. S. D. C. 1929.) Director of bank is under common-law obligation to be honest and diligent in administering affairs of bank, and this duty is specifically required by his oath of office under 12 U. S. C. A., section 73. (Ib.)

*Charges against directors of defunct national bank, involving statutory and common-law liability, may be united in single bill.* (*National bank act*, 12 U. S. C. A., sec. 1 et seq.)

(U. S. D. C. 1929.) Charges against directors of defunct national bank, involving statutory liability under national bank act (12 U. S. C. A., sec. 1 et seq.) and liability under common-law rules, may be united in one bill. (Ib.)

*That director of defunct national bank resided at some distance and did not actively participate in its affairs did not relieve him from liability for losses.*

(U. S. D. C. 1929.) In action against directors of defunct national bank for damages for losses sustained by bank under common law and under national bank act (12 U. S. C. A., sec. 1 et seq.), fact that one of directors resided at some distance from bank and was not active in participation in its affairs did not relieve him from liability. (Ib.)

*Liability of directors of defunct national bank for losses is fixed by determining what part of loss was fairly traceable to their neglect, and by then determining measure of responsibility as to each defendant during time he was director.*

(U. S. D. C. 1929.) In action against directors of defunct national bank by receiver thereof for damages for losses sustained by bank under common law and under national bank act (12 U. S. C. A., sec. 1 et seq.), in which it appeared that bank's insolvency resulted from mismanagement and failure of directors to exercise proper supervision, measure of responsibility of directors must be determined by ascertaining what part of loss was due to their failure to exercise proper care in management and supervision of bank's affairs, and then measure of responsibility as to each defendant must likewise be determined, taking into consideration circumstance that one defendant held directorship only for part of period of mismanagement involved. (Ib.)

*Directors of national bank must be held to their duties with reasonable firmness, where rights of others are involved.*

(U. S. D. C. 1929.) Directors of national bank must be held to their obligations and to the performance of their duties with reasonable degree of firmness, where rights of others are involved. (Ib.)

*Amount of liability of each director of defunct national bank should be established by fair preponderance of evidence.* (*National bank act* (12 U. S. C. A., sec. 1 et seq.).)

(U. S. D. C. 1929.) In action by receiver of defunct national bank against directors thereof, to enforce liability and collect damages under common law and national bank act (12 U. S. C. A., sec. 1 et seq.), on account of losses sustained by bank, amount of liability of each defendant should be established by fair preponderance of evidence, and should not be fixed at highest possible sum. (Ib.)

*Bank directors must exercise ordinary prudence and skill to care for and invest money intrusted in accordance with charter and governing statutes.*

(Mass. Sup. 1930.) Directors of bank are bound to exercise ordinary prudence and skill to care for and invest money intrusted in accordance with charter and governing statutes, and must be animated by utmost good faith, since they hold themselves out as having superintendence and management of concerns of bank and thereby engage to conduct its business as men of reasonable ability, necessary intelligence, and sound judgment ought to conduct it. (*Prudential Trust Co. v. Brown et al.*, 171 N. E. R. 42.)

*Bank directors must be diligent in ascertaining condition of bank's affairs, must to reasonable extent control and supervise executive officers and agents, and display understanding and insight proportionate to particular circumstances.*

(Mass. Sup. 1930.) Directors of bank must be diligent in ascertaining and keeping themselves informed as to condition of bank's affairs, must to reasonable extent control and supervise its executive officers and agents, and must display understanding and insight proportionate to particular circumstances under which they act. (Ib.)

*Bank directors are not required to exhibit greater wisdom and foresight than may be fairly expected of ordinary men in similar conditions.*

(Mass. Sup. 1930.) Directors of bank need not exhibit greater wisdom and foresight than may be fairly expected of ordinary men in similar conditions, since they invite confidence of depositing public and must afford protection thereby implied. (Ib.)

*Bank directors need not give continuous attention to bank's business, but must be present so far as rationally practicable at regular board and committee meetings.*

(Mass. Sup. 1930.) Directors of bank are not bound to give continuous attention to business of bank, but must be present so far as rationally practicable at stated meetings of board and of its committees. (Ib.)

*Bank directors need not be expert accountants or familiar with details of bookkeeping or know everything disclosed by books.*

(Mass. Sup. 1930.) Directors of bank are not required to be expert accountants or familiar with details of bookkeeping or to know everything disclosed by its books. (Ib.)

*Bank directors may commit conduct of main business to officers and subordinates and assume they will be upright in performing duties.*

(Mass. Sup. 1930.) Having regard to nature and extent of affairs of bank and customs of banking, directors are justified in committing conduct of its main business to officers and subordinates, and, in absence of grounds for distrust, to assume that such persons will be upright in performance of their duties. (Ib.)

*Bank directors may rely on information and advice given them by executive officers whose probity and competency are not under just suspicion.*

(Mass. Sup. 1930.) Directors of bank are entitled to rely upon information and advice given them by executive officers whose probity and competency are not under just suspicion, but directors can not surrender to such officers responsibilities resting on directors. (Ib.)

*Notwithstanding good faith, bank directors are liable for negligence in performing duties.*

(Mass. Sup. 1930.) Directors of bank are liable for negligence in performance of responsibilities as directors, even though they acted in good faith. (Ib.)

*Bank directors must heed warnings from responsible sources and see that statutes established for protection of depositors are observed.*

(Mass. Sup. 1930.) Directors of bank must direct and not be led, but must heed warnings from responsible sources and must do something to see that statutes established for protection of depositors are observed and followed. (Ib.)

*Individual bank director, though results of misconduct may be magnified by concurring misconduct of others, is liable only for own misconduct.*

(Mass. Sup. 1930.) Individual director of bank is liable only for results of his own misconduct, although such results may be magnified in some instances by concurring misconduct of other directors. (Ib.)

*Bank directors can not excuse misconduct, ignorance, or negligence by averring failure merely to exercise ordinary care, skill, and vigilance.*

(Mass. Sup. 1930.) Directors of bank are not liable for errors of judgment while acting with integrity, skill, and prudence, measured according to demands of duties of business which they have taken upon themselves, but can not be excused from consequences of their misconduct or ignorance or negligence by averring that they have failed merely to exercise ordinary skill, care, and vigilance. (Ib.)

*Whether bank director has conformed to standard of duty in given instance is generally question of fact.*

(Mass. Sup. 1930.) Generally, whether director of bank has conformed to standard of duty required of him in given instance is question of fact. (Ib.)

*Burden of proof in suit to establish and enforce liability against bank directors for losses sustained based on misconduct is on plaintiff.*

(Mass. Sup. 1930.) Where cause of action, in suit to establish and enforce liability against directors of bank for losses sustained, in substance and effect rests on breach of duty arising from acceptance of office of director, cause of action must be supported by proof of failure to exercise ordinary care and prudence in managing bank's affairs, and therefore burden of proof is on plaintiff to establish misconduct, notwithstanding heavy fiduciary obligation resting upon directors. (Ib.)

*Bank directors, absent knowledge to contrary, were not negligent in approving loan, if, upon officers' report, loan appeared to be good one.*

(Mass. Sup. 1930.) If, upon report made by officers of bank to board of directors, prospective loan appeared to be a good loan, directors were not negligent in approving it, unless they had knowledge inconsistent with or contrary to that reported, or if, for any reason, they knew or should have known that reports were not to be relied upon. (Ib.)

*Bank directors made chargeable with knowledge of mismanagement, excessive loans, and officers' carelessness in conducting its affairs, which could have been gathered from banking commissioner's report of audit, held negligent in failing to remedy conditions rendering them liable.*

(Mass. Sup. 1930.) Where directors of bank through report of audits made by banking commissioner were chargeable with knowledge of bank's affairs which searching inquiry by competent and disinterested bank experts would have revealed, such as fact that bank was making excessive loans to those unworthy of credit and some in large part, if not wholly, uncollectible, that president and treasurer were reckless and careless in conducting its affairs, and that glaring mismanagement could only have resulted through fault of executive officers or of executive committee, directors held not justified in failing to take effective action to remedy existing conditions, and, failing to do so, they were negligent, rendering them liable for resulting losses. (Ib.)

*Directors, if unable to exercise efficient supervision over bank's affairs, held under duty to employ trustworthy and competent person to do so.*

(Mass. Sup. 1930.) If directors of bank were too busy or otherwise unable to exercise efficient supervision over affairs of bank, it was their plain duty to employ some trustworthy and competent person to superintend and overlook loans, investments, and collaterals accepted. (Ib.)

*Directors of bank held liable for losses resulting from their ignorance or negligence which contributed to such losses.*

(Mass. Sup. 1930.) Where ignorance or negligence of directors of bank contributed to some of serious losses resulting from excessive loans, reckless and careless methods of present president and treasurer in conducting bank's affairs, and mismanagement, directors would be liable, since such ignorance or negligence can not be excused. (Ib.)

*Bank directors not being able to influence others in properly conducting its affairs and desiring to avoid further personal liability should have severed connections.*

(Mass. Sup. 1930.) If directors of bank, with knowledge of its true condition and its impaired capital, were unable to influence other directors, chargeable also with like knowledge to efficient action for welfare of bank, desired to avoid further personal liability for losses, they should have severed connection with bank. (Ib.)

*Presentation of resignation to president of bank held not to relieve director from liability as such, where resignation had not been presented to, or acted upon, by board.*

(Mass. Sup. 1930.) Fact that director of bank had presented resignation to president before closing of bank, but resignation had not been presented

to, or acted upon, by board of directors, *held not to relieve him of liability as director.* (Ib.)

*Directors of bank in suit to establish their liability for losses held not liable for losses and expenses of liquidation.*

(Mass. Sup. 1930.) In suit to establish and enforce liability against directors of bank for losses resulting from directors' failure to perform duties as such, directors *held not liable for losses and expenses of liquidation.* (Ib.)

*Directors of bank before becoming liable for losses resulting from failure to remedy conditions reported in audit should be allowed reasonable time thereafter to permit investigation.*

(Mass. Sup. 1930.) Where audit of bank's affairs was made by banking commissioner, and a detailed report thereof made to board of directors, latter should be allowed reasonable time thereafter to permit investigation before becoming liable for losses resulting from failure to remedy conditions. (Ib.)

*Directors of bank in paying illegal dividends, making excessive and improvident loans, and permitting overdrafts, held negligent, rendering them liable for resulting losses.*

(Mass. Sup. 1930.) Payment of dividends by bank when capital had been seriously impaired, when reserves were deficient, and when surplus and guaranty were adversely affected, making of loans to individuals in excess of amount permissible, overdrafts, and making of improvident loans, *held to constitute negligence, rendering directors liable for losses resulting.* (Ib.)

*Directors' liability for failure to perform duties can not in any event exceed amount necessary to liquidate balance of unpaid liabilities of bank.*

(Mass. Sup. 1930.) In suit against directors of bank to establish and enforce liability for losses resulting from failure to perform their duties as directors, directors' liability can not in any event exceed amount necessary to liquidate balance of bank's unpaid liabilities. (Ib.)

*Directors of bank liable for losses sustained held chargeable with simple interest on all sums found due from time respective losses occurred.*

(Mass. Sup. 1930.) Directors of bank liable for losses sustained at time of closing *held liable for simple interest on all sums found due from time respective losses occurred.* (Ib.)

#### LIABILITY OF DIRECTORS FOR ASSENTING TO EXCESSIVE LOANS

*Finding that national bank directors assented to excessive loans supported decree against director holding him personally liable.* (12 U. S. C. A., secs. 84, 93.)

(U. S. C. C. A. 1929.) Finding that directors of national bank assented to loans in excess of amounts allowed by Revised Statutes, section 5200 (12 U. S. C. A., sec. 84), and, in effect, failed to exercise ordinary care and prudence in supervision and management of affairs of bank, supported decree holding director personally liable, in accordance with Revised Statutes, section 5239. (12 U. S. C. A., sec. 93.) (White v. Thomas, 37 Fed. Rep. (2d series), 452.)

*Evidence sustained finding that national-bank directors assented to excessive loans.* (12 U. S. C. A., sec. 84.)

(U. S. C. C. A. 1929.) Evidence in suit against directors of national bank *held to sustain finding that directors assented to loans in excess of amounts permitted by Revised Statutes, section 5200.* (12 U. S. C. A., sec. 84.) (Ib.)

#### ACTIONS AGAINST DIRECTOR

##### SUIT AGAINST ESTATE OF DECEASED DIRECTOR

*Courts—Federal courts, exercising jurisdiction over representatives of decedents' estates within State, are bound by rules which govern local tribunal.*

(U. S. D. C. 1929.) Federal courts, exercising jurisdiction over executors and administrators of the estates of decedents within a State, are administering the laws of the same and are bound by the same rules which govern the local tribunal. (Orth v. Mehlhouse et al., 36 Fed. Rep. (2d series), 367.)

*Courts—Suit can not be maintained in Federal courts on claim against decedent's estate required to be presented to probate court and not timely presented. (Gen. Stat. Minn., 1923, secs. 8809, 8811, 8812.)*

(U. S. D. C. 1929.) Action in Federal court can not be maintained on a claim against estate of decedent barred because not presented to probate court for allowance as required by General Statutes, Minnesota, 1923, sections 8809, 8811, 8812. (Ib.)

*Statute making directors of national bank liable for damages for violation of banking laws is remedial and not penal. (12 U. S. C. A., sec. 93.)*

(U. S. D. C. 1929.) Revised Statutes, section 5239 (12 U. S. C. A., sec. 93), making directors of national banks liable for damages sustained by bank by reason of violation of the banking laws knowingly committed or permitted, is remedial and not penal. (Ib.)

*Executors and administrators—Action may be maintained against estate of deceased national-bank director for damages for violation of banking laws without presenting claim in probate court. (12 U. S. C. A., sec. 93; Gen. Stat. Minn., 1923, secs. 8809, 8811, 8812.)*

(U. S. D. C. 1929.) A claim against a deceased director of a national bank for damages for violation of banking laws, knowingly committed, under Revised Statutes, United States, section 5239 (12 U. S. C. A., sec. 93), is not one required to be presented to probate court by General Statutes, Minnesota, 1923, sections 8809, 8811, 8812, but action may be maintained in Federal court on such claim without presentation to probate court. (Ib.)

#### SUIT BY STOCKHOLDERS AGAINST DIRECTORS

*Corporations—Stockholder in suit, for conspiracy to gain control of corporation and misappropriate assets, could before trial amend petition by showing that management was in control of defendants and by seeking judgment for use of corporation.*

(U. S. D. C. 1929.) Stockholder maintaining suit against defendants for conspiracy to gain control of corporation and misappropriate its property and assets, who in original petition prayed for judgment in favor of herself and such other stockholders as might be similarly situated, held entitled to amend petition prior to trial in order to show that interest of defendants as officers and directors of corporation was adverse to plaintiff and that demand on corporation to institute proceedings would be useless, and to further amend prayer by seeking judgment for use and benefit of corporation. (*Jacobs v. First National Bank of Shreveport et al.*, 35 Fed. Rep. (2d series), 227.)

*Pleading—In determining right to amend, petition should be construed as whole in view of purposes and relief sought.*

(U. S. D. C. 1929.) Petition should be construed as a whole in determining right to amend, taking into consideration its purposes and the nature of the relief sought. (Ib.)

*Corporations—Suit by stockholder for directors' misappropriation of corporation's assets held maintainable only in equity.*

(U. S. D. C. 1929.) Suit by stockholder against defendants for conspiracy to get control of corporation, and for misapplication of corporation's property as directors by payment to bank in which defendants were interested, must be brought in equity, and could not be maintained as action at law. (Ib.)

*Trial—If petition discloses proper case for equitable relief, court may order case transferred upon necessary reformation. (Jud. Code, sec. 274 (a) (28 U. S. C. A., sec. 397).)*

(U. S. D. C. 1929.) If petition discloses proper case for equitable relief, court, under Judicial Code, section 274 (a) (28 U. S. C. A., sec. 397), may order it transferred on such reformation as to form as may be deemed necessary. (Ib.)

*Corporations—If defendants conspired together to control corporation and acquired control, substituted themselves as directors, and diverted assets, stockholder could sue without making demand on corporation.*

(U. S. D. C. 1929.) If defendants formed conspiracy to control corporation for purpose of collecting moneys not due by corporation, and forced

transfer of majority of capital stock through coercion and threats of receivership, and substituted themselves as directors and proceeded to misappropriate property for benefit of bank of which they were also officers, stockholder could maintain suit in equity against such defendants for use and benefit of corporation without previous demand on corporation to sue to recover the sums wrongfully misappropriated, since law will not require one to do a vain and useless thing. (Ib.)

#### SURVIVAL OF ACTIONS

*Bank directors are trustees of implied or resulting trust created by operation of law on their official relation to bank.*

(U. S. D. C. 1928.) National bank directors are not trustees of express trust, but are trustees of an implied or resulting trust created by operation of law on their official relation to bank. (*Schilling v. Farman et al.*, 35 Fed. Rep. (2d series), 780.)

*Limitation of actions—Statute of limitations does not, while such directors remain in control, begin to run in favor of bank directors permitting excessive loans. (12 U. S. C. A., secs. 84, 93.)*

(U. S. D. C. 1928.) In equity, statute of limitations does not, while such directors remain in control of bank, run in favor of directors of national bank against action under 12 U. S. C. A., section 93, for permitting excessive loans in violation of section 84. (Ib.)

#### OFFICERS, CRIMINAL LIABILITY OF

	Page
FALSE ENTRIES.....	208
MISAPPLICATION OF FUNDS.....	211
FEDERAL FARM LOAN BANK, CRIMINAL LIABILITY OF EMPLOYEES.....	212

#### FALSE ENTRIES

*False entries—Two entries on bank's books referring to same transaction held not punishable as separate offenses under Revised Statutes, section 5209.*

(U. S. Sup. 1930.) Under Revised Statutes, section 5209, as amended (U. S. C., title 12, sec. 592), which punishes any officer of a Federal reserve or member bank who makes any false entry in any book or report of the bank with intent to defraud or deceive, etc., two entries on a bank's books referring to the same transaction, based upon the same draft and which were the correlated means of accomplishing a single fraud, are not separately punishable as separate offenses. (*United States v. Adams*, 281 U. S. R. 202.)

*Under Revised Statutes, section 5209, offense of making false entry in report of condition of bank is distinct from offense of making false entry on books.*

(U. S. Sup. 1930.) The offense under this section of making a false entry in a report of condition of a bank, showing a credit, is distinct from the offense of making an earlier false entry on its books, showing the same credit.

In a prosecution under this section for making a false entry of credit in a report of the bank's condition, with intent to defraud and deceive, a former acquittal upon a charge of making with like intent earlier entries of the same credit on the bank's books, is not a bar, since the acquittal, though it establishes that the book entries were not made with criminal intent, does not establish that they were true, and non constat but that the accused may have learned of their falsity after entering them on the books and before making the report. (Judgment No. 281 affirmed; No. 282 reversed.) (Ib.)

*Evidence held sufficient to sustain conviction of charging false entries on books of Federal reserve bank. (12 U. S. C. A., sec. 592.)*

(U. S. C. C. A. 1929.) Evidence held sufficient to sustain conviction of charging false entries on the books of a Federal reserve bank, in violation of 12 U. S. C. A., section 592, Revised Statutes, section 5209. (*Flood v. United States*, 36 Fed Rep. (2d series), 444.)

*Criminal law—Relevant evidence should not be excluded merely because tending to prove offense not charged.*

(U. S. C. C. A. 1929.) Evidence is not to be excluded merely because it may tend to prove another offense than that charged, if it is otherwise relevant and competent. (Ib.)

*Criminal law—Evidence is not admissible to show intent to commit offense charged simply because it shows similar offense.*

(U. S. C. C. A. 1929.) Evidence can not be admitted to show intent to commit offense charged simply because it shows another similar offense. (Ib.)

*Criminal law—Evidence of other offenses is inadmissible to show plan or system, if showing entirely different system or method.*

(U. S. C. C. A. 1929.) Evidence of other offenses than that charged can not be received to show a plan or system, if it shows an entirely different system or method. (Ib.)

*Criminal law—Evidence that defendant bank officer drew check on bank for political contribution, with attached memorandum indicating withdrawal from entertainment fund, held inadmissible to show intent to make false entries of payments for premiums on public depository bonds. (2 U. S. C. A., sec. 251; 12 U. S. C. A., sec. 592.)*

(U. S. C. C. A. 1929.) In trial for charging false entries of payments for premiums on public depository bonds, not executed by surety company, on books of Federal reserve bank, of which defendant was vice president, in violation of 12 U. S. C. A., section 592, Revised Statutes, section 5209, evidence that defendant drew a check on such bank for political campaign contribution, in violation of 2 U. S. C. A., section 251, with attached memorandum indicating withdrawal from bank's entertainment fund for benefit of county fair, held inadmissible to show wrongful or corrupt intent as merely tending to show his willingness to commit a crime similar to that charged. (Ib.)

*Criminal law—Rule requiring evidence in exceptions to be in narrative form, necessary to understanding of legal questions, applies in every kind of proceeding sought to be reviewed in circuit court of appeals (supreme court rule 8).*

(U. S. C. C. A. 1929.) Supreme court rule 8, providing that bill of exceptions shall contain only evidence necessary to present questions of law involved, and that evidence shall be condensed and in narrative form, applies in every kind of action or suit, where review is sought in circuit court of appeals. (Caldwell v. United States, 36 Fed. Rep. (2d. series), 738.)

*Criminal law—Sentence may be postponed to hear motion for new trial.*

(U. S. C. C. A. 1929.) Sentence may be postponed for purpose of hearing and deciding motion for new trial. (Ib.)

*Criminal law—Jurisdiction to impose sentence held not lost by postponement for over two years, pending hearing of motion for new trial by defendant not seeking earlier hearing.*

(U. S. C. C. A. 1929.) Where verdict was brought in February 25, 1926, and, on date for sentence, defendant filed motion for new trial, and cause was continued on October 8, 1927, and motion for new trial was assigned for hearing on May 26, 1928, when motion was overruled and defendant sentenced, and there was no showing that defendant attempted to secure an earlier disposition of motion for new trial, court did not lose jurisdiction to impose sentence by postponement for more than two years, during which time there were at least 10 terms of court in district. (Ib.)

*Criminal law—Insufficiency of evidence to sustain conviction held not raised on appeal, where there was no motion for directed verdict.*

(U. S. C. C. A. 1929.) Where there was no motion for directed verdict at close of evidence in case, question whether evidence was insufficient to sustain conviction was not raised on appeal. (Ib.)

*Testimony held sufficient to sustain conviction of bank cashier as making or directing making of false statement of bank's condition.*

(U. S. C. C. A. 1929.) In prosecution against bank cashier for making false report to Comptroller of Currency of condition of bank, and for making

false entries in books of bank, testimony by bookkeeper, who actually made entries, that cashier stated the bank statement did not include amount of cash specified, but that he wanted bank to show good statement of its condition, was sufficient to sustain conviction of defendant, as either making or directing making of false entries. (Ib.)

*That false statement by bank cashier was made for advertising purposes, not to deceive bank examiners, held no defense to prosecution for making false statement.*

(U. S. C. C. A. 1929.) That purpose of bank cashier in making false statement as to condition of bank, and making false entries in books of bank, was not to deceive officers of Federal reserve bank or Comptroller of the Currency and examiners, but was done for advertising purposes, *held* no defense to prosecution of bank cashier for making false report and false entries. (Ib.)

*Criminal law—Error in admitting testimony could not be considered on appeal, where there was no bill of exceptions, and assignments of error did not comply with rules. (Circuit court of appeals rule 11.)*

(U. S. C. C. A. 1929.) Where there was no bill of exceptions, and assignments of error were not in accord with rule 11 of circuit court of appeals, alleged error in admitting testimony as to conversation with defendant, prosecuted for making false entries in books of bank, and false statement, was not open for consideration by circuit court of appeals. (Ib.)

*Criminal law—Alleged error in admitting defendant's statement concerning condition of bank in prosecution for making false statement held not so radical as to permit its consideration without proper assignment.*

(U. S. C. C. A. 1929.) In prosecution of bank cashier for making false report and false entries in books of bank, alleged error in admitting testimony of national bank examiner as to conversation with defendant, to show general condition of bank and facts surrounding transaction, when offense was committed, did not involve such radical error, seriously prejudicing rights of defendant, as could be noticed, in absence of proper assignment of error. (Ib.)

*Criminal law—Rule permitting consideration of radical errors without proper assignment of error can not be invoked generally as substitute for proper assignments.*

(U. S. C. C. A. 1929.) Rule that radical errors which appear to have seriously prejudiced rights of defendant may be noticed, in absence of proper assignment of error, can not be invoked generally as substitute for proper assignments of error. (Ib.)

*Criminal law—Record showing jury were given books containing entries not admitted in evidence, but were instructed not to consider such entries, and foreman's statement that jury had not considered them, did not show prejudicial error.*

(U. S. C. C. A. 1929.) Where record in prosecution of bank cashier for making a false report to Comptroller of the Currency, and for making false entries in books of bank, showed that jury were given exhibits, consisting of records and books of account, which contained great many entries that had not been admitted in evidence, but that exhibits were recalled from jury room as soon as this was discovered, and jury instructed that it must not give any consideration to any exhibits, except those properly introduced in evidence, and foreman of jury stated that jury only examined entries which related to questions under consideration, and did not look at others, record did not disclose prejudicial error. (Ib.)

*Criminal law—Jury should not be permitted to examine exhibits identified but not offered in evidence.*

(U. S. C. C. A. 1929.) Care should be exercised that exhibits which are identified, but not offered in evidence, are not taken into jury room, and that, where only portion of book or paper is admitted in evidence, jury should not be permitted to consider part not offered in evidence. (Ib.)

*Criminal law—Appellate court can not consider objections to charge, not made at close of charge.*

(U. S. C. C. A. 1929.) Objections to charge, not called to attention of trial court at close of charge, can not be considered by circuit court of appeals. (Ib.)



*Criminal law—Supplemental charge may be given to avoid mistrial by jury.*

(U. S. C. C. A. 1929.) Supplemental charge may be given to jury at time when jury appeared to be in disagreement, in order to avoid mistrial. (Ib.)

*Criminal law—Cashier properly convicted of making false bank report could not be prejudiced by error at trial for making false entries growing out of same transaction, where sentences ran concurrently.*

(U. S. C. C. A. 1929.) Where offense of making false report to Comptroller of the Currency of condition of bank by cashier grew out of same transaction as offense of making false entries in books of bank to show fictitious asset of \$120,000 in cash, and sentence under both charges was concurrent, cashier, properly convicted of first charge, could not be prejudiced by error, if any, on trial of second charge. (Ib.)

*Extradition—Indictment—Sufficiency—False entries.*

(U. S. C. C. A. 1930.) Indictment for making false entries in bank books with intent to deceive examiner, *held* sufficient for extradition purposes. (Banking act, Washington, sec. 56 (Laws, 1917, p. 299, sec. 56, now Rem. Comp. Stat. Wash. sec. 3263), prohibits false statement or false entry in books of bank or trust company or exhibit of false paper or security with intent to deceive examiner and statement or publication of any false statement of the amount of assets or liabilities of any bank or trust company. The indictment followed the language of the statute.) (Brown v. Fitzgerald, Sheriff, et al., 39 Fed. Rep. (2d series), 870.)

*False entry.*

(U. S. C. C. A. 1930.) Under Washington statute, false statement to deceive bank examiner need not necessarily be made by bank officer or employee, but must have bearing on condition of bank, subject to examiner's inquiry. (Banking act, Wash., sec. 56.) (Ib.)

*Offenses—False statement—Deceiving bank examiner.*

(U. S. C. C. A. 1930.) Whether false instrument filed with bank respecting financial condition of individuals was filed with intent to deceive bank examiner is fact question. (Rem. Comp. Stat. Wash., sec. 2620; banking act, Wash., sec. 56.) (Ib.)

*Extradition—Indictment—Sufficiency.*

(U. S. C. C. A. 1930.) Where there is effort to set forth substantially crime under law of demanding State, court of State of asylum will not inquire into technical niceties of allegations. (Ib.)

*Indictment and information—Sufficiency—Statutory language.*

(U. S. C. C. A. 1930.) Indictment following statutory language is ordinarily sufficient under Washington laws. (Ib.)

## MISAPPLICATION OF FUNDS

*What constitutes willful misapplication.*

(U. S. C. C. A. 1930.) Conviction for misapplication of national bank funds requires willful misapplication of funds, with intent to injure or defraud bank. (Read v. United States, 42 Fed. Rep. (2d series), 636.)

*Evidence held insufficient.*

(U. S. C. C. A. 1930.) Evidence *held* insufficient to sustain conviction for misapplication of national bank's funds. (Ib.)

*Criminal law—instruction to jury.*

(U. S. C. C. A. 1930.) Trial judge, unless there is substantial evidence excluding every other hypothesis but that of guilt, has duty of instructing verdict for accused. (Ib.)

*Criminal law—reversing of judgment.*

(U. S. C. C. A. 1930.) Appellate court, where all evidence is as consistent with innocence as with guilt, has duty of reversing judgment against accused. (Ib.)

*Argument held prejudicial.*

(U. S. C. C. A. 1930.) Argument of prosecuting attorney, conveying idea that defendants charged with misapplication of bank's funds had kept fortune while innocent depositors suffered, *held* prejudicially erroneous. Argument of prosecutor must be restrained within reasonable limits, though allowing latitude for effect of heat engendered during trial. (Ib.)

*Duty of prosecuting attorney.*

(U. S. C. C. A. 1930.) Prosecuting attorney has duty to assist in giving fair trial to defendants. (Ib.)

*Appellate court may correct error.*

(U. S. C. C. A. 1930.) Failure to take exceptions to remarks of prosecuting attorney did not preclude appellate court from correcting error. (Ib.)

## FEDERAL FARM LOAN BANK—CRIMINAL LIABILITY OF EMPLOYEES

*Criminal law.*

(U. S. C. C. A. 1930.) Purchase from Federal land bank of sheriff's certificate by bank employees, on which they subsequently made profit on redemption by junior mortgagee, *held* no crime, absent fraud, or collusion. (Federal farm loan act, sec. 31 (12 U. S. C. A., sec. 983).) (Speeter et al, v. United States, 42 Fed. Rep. (2d series), 937.)

*Criminal law.*

(U. S. C. C. A. 1930.) No one can be punished for crime against United States unless facts shown unmistakably constitute offense within Federal statute. (Ib.)

*Statutes.*

(U. S. C. C. A. 1930.) Penal statutes are subject to rule of strict construction. (Ib.)

*Statutes.*

(U. S. C. C. A. 1930.) If penal statutes admits of two reasonable and contradictory constructions, that operating in favor of accused is preferred. (Ib.)

*Statutes.*

(U. S. C. C. A. 1930.) Penal statutes will be construed, if possible, to give effect to legislative intent if that can reasonably be ascertained. (Ib.)

*Statutes.*

(U. S. C. C. A. 1930.) Statute prohibiting land-bank employee receiving compensation other than salary or fees, *held* intended to protect borrower against exactions, and inapplicable to transactions between employees and bank. (Federal farm loan act, sec. 31 (12 U. S. C. A., sec. 983).) (Ib.)

## OFFSETS

## OFFSETS BETWEEN INSOLVENT BANKS AND THEIR CUSTOMERS

*Bank of deposit may offset against deposit of another bank obligations of such bank after latter's insolvency and receivership.*

(U. S. C. C. A. 1929.) A bank of deposit may after the insolvency of depositing bank set off against latter's deposit any obligations which it holds against such bank, notwithstanding insolvency and receivership. (Hookway, Receiver of First National Bank of Frankfort v. First National Bank of Emmetburg, Iowa, 36 Fed. Rep. (2d series), 166.)

*Appeal and error—Questions as to reception of evidence in action tried to court are not reviewable, in absence of assignments of error.*

(U. S. C. C. A. 1929.) On appeal in action tried to court, questions as to admission or rejection of evidence are not reviewable, in absence of assignments of error. (Ib.)

*Receiver suing for deposit in other bank is bound by conditions of such deposit.*

(U. S. C. C. A. 1929.) Receiver of bank suing to recover deposit in another bank, and basing his right on credit entry on books of bank of deposit,

must also adopt the conditions which attached to such credit entry, that is, that deposit should not be subject to check until all obligations of depositing bank were paid; the receiver not being entitled to urge the illegality of a portion of the transaction and recover as on a general deposit. (Ib.)

*Finding that deposit entries in defendant bank's books were fictions held no basis for estoppel without findings that transaction to defendant's knowledge was not authorized by other bank.*

(U. S. C. C. A. 1929.) In bank receiver's action to recover deposit in defendant bank, findings that deposit and entries in books of defendant bank were fictions furnished no basis for estoppel against defendant bank, in the absence of a finding that the transactions were not known or authorized by the other bank, or finding that defendant bank knew that transactions were without knowledge or authority of other bank. (Ib.)

*Contracts—Receiver of bank can not recover on illegal contract between his bank and another.*

(U. S. C. C. A. 1929.) Receiver of insolvent bank can not recover on an illegal contract between his bank and another; courts withholding their assistance in all cases in which to recover the illegal contract must be proved. Dewey, district judge, dissenting. (Ib.)

*Bank's deposit in bank agreeing to purchase investment company's notes up to amount of deposit held properly applied on such notes.*

(U. S. C. C. A. 1929.) Where bank solicited agreement with another bank and a subsidiary investment company for opening of deposit account with former bank by latter bank in consideration of former purchasing investment company's notes up to amount of deposit, with right to charge them to such account, court properly applied deposit on notes in suit against investment company in former bank's action thereon. (Bromfield v. Trinidad National Investment Co. et al, 36 Fed. Rep. (2d series) 646.)

*Bank receiver, suing maker of note to bank, must set off maker's deposit without express agreement, but can not set off one man's deposit on another's note without such agreement.*

(U. S. C. C. A. 1929.) National bank receiver, suing maker of note to bank, must set off amount of maker's deposit therein without express agreement, but can not set off one man's deposit on another's note without such agreement. (Ib.)

*Evidence—Parol evidence of agreement to pay note from particular fund or otherwise than as specified in instrument is inadmissible.*

(U. S. C. C. A. 1929.) Parol evidence of agreement that a note shall be paid out of a particular fund or in any way other than specified in instrument can not be received. (Ib.)

*Evidence—Parol evidence of bank's agreement to purchase investment company's notes up to amount of another bank's deposit held admissible in action on notes.*

(U. S. C. C. A. 1929.) Parol evidence of bank's agreement to purchase investment company's notes up to amount of deposit maintained by another bank, which formed investment company, and former bank's default in its part of agreement, held admissible in its action on notes. (Ib.)

*Evidence—Consideration for note, lack or failure of consideration for note or terms of agreement under which note was given, may be shown by parol.*

(U. S. C. C. A. 1929.) The consideration for a note, lack or failure thereof, or terms of agreement pursuant to which note was given, may be shown by parol. (Ib.)

*Set-off of bank's deposit in another bank against investment company's notes, purchased by latter bank pursuant to 3-cornered agreement, held allowable as against objection of lack of privity.*

(U. S. C. C. A. 1929.) Set-off of bank's deposit in another bank against investment company's notes, purchased by latter pursuant to 3-cornered agreement to purchase such company's notes up to amount of deposit, held allowable as against objection of lack of privity; such agreement supplying element of privity, if essential. (Ib.)

*Bank treating another bank and investment company as single institution by contract to purchase company's notes up to amount of latter bank's deposit can not deny right to set off deposit against notes for lack of privity.*

(U. S. C. C. A. 1929.) Bank, treating another bank and investment company formed thereby as single institution by contract to purchase investment company's notes up to amount of latter bank's deposit in former bank and its subsequent conduct, can not change its attitude and deny right to set off such deposit against amount of notes for lack of privity. (Ib.)

*Equity—Equity seeks for substance of transaction.*

(U. S. C. C. A. 1929.) Equity seeks for the substance of a transaction. (Ib.)

*Set-off and counterclaim—Set-off doctrine is more flexible in equity than in law.*

(U. S. C. C. A. 1929.) The doctrine of set-off is more flexible in equity than in law. (Ib.)

*Contracts—Consideration is valid, though moving to third party.*

(U. S. C. C. A. 1929.) A consideration is valid, though it move to a third party. (Ib.)

*Receiver of national bank declining to pay proceeds of investment company's notes to bank making deposit in consideration of former bank purchasing equal amount of company's notes could not recover thereon.*

(U. S. C. C. A. 1929.) Receiver of national bank, declining to pay proceeds of notes given it by investment company to bank making deposit with former bank in consideration of its purchasing such company's notes to approximately amount of deposit, could not recover on notes. (Ib.)

*Bank vice president's execution of agreement to purchase investment company's notes up to amount of another bank's deposit held ratified by bank's subsequent conduct.*

(U. S. C. C. A. 1929.) Acts of bank vice president, authorized to solicit accounts from other banks, in making agreement that bank should purchase investment company's notes up to amount of another bank's deposit therein, were ratified by bank's subsequent conduct in crediting depositor with face of notes, less discount, and charging them to deposit account on maturity. (Ib.)

*Appeal and error—Order allowing bank to intervene in another bank's action on investment company's notes, which plaintiff agreed to purchase up to amount of intervenor's deposit, held harmless.*

(U. S. C. C. A. 1929.) Order allowing bank to intervene in action by another bank's receiver on investment company's notes, acquired by latter bank pursuant to agreement to purchase such company's notes up to amount of intervenor's deposit with purchasing bank, held harmless, though parties' rights might have been worked out without intervenor's presence, its presence making more comprehensive decree possible. (Ib.)

*Appeal and error—Inadvertent failure to reply to intervenor's answer, closely following defendant's answer, to which plaintiff replied, held not ground for reversal of judgment for defendant and intervenor.*

(U. S. C. C. A. 1929.) Complaint that plaintiff inadvertently failed to reply to intervenor's answer presented no ground for reversal of judgment for defendant and intervenor, where such answer closely followed defendant's answer, to which there was a reply. (Ib.)

*Appeal and error—Bank suing on investment company's notes held not prejudiced by want of opportunity to explore matter of collections by another bank on securities held for plaintiff as collateral to notes.*

(U. S. C. C. A. 1929.) Bank receiver, suing on investment company's notes, acquired by bank under agreement to purchase such company's notes up to amount of another bank's deposit, held not prejudiced by want of opportunity to explore matter of collections by latter bank on securities held by it for plaintiff as collateral to such notes, since collateral and proceeds thereof will belong to investment company on payment of notes. (Ib.)

*Appeal and error*—Error in accounting need not be considered on appeal, where trial court prescribed proper formula and reserved jurisdiction to complete or adjust accounting.

(U. S. C. C. A. 1929.) Where trial court prescribed proper formula for stating account, and reserved jurisdiction to complete or adjust accounting, any error therein need not be considered by appellate court, being correctible by trial court. (Ib.)

*Right of debtor to offset against insolvent national bank must be determined in light of Federal statutes.* (12 U. S. C. A. secs. 91, 192, 194.)

(U. S. D. C. 1928.) Right of debtor of insolvent national bank to allowance of offset must be determined in light of statutes of United States controlling suspended national banks in hands of receiver, and in the light of 12 U. S. C. A., sections 91, 192, 194, prohibiting preferences in liquidation of national banks. (McCandless v. Dyar, 34 Fed. Rep. (2d series), 989.)

*Right to set-off against insolvent national bank is governed by conditions existing at moment of bank's insolvency.* (12 U. S. C. A., secs. 91, 192, 194.)

(U. S. D. C. 1928.) Right to set-off of debtor against insolvent national bank is governed by conditions existing at moment of insolvency, and not by conditions created thereafter under 12 U. S. C. A., sections 91, 192, 194, prohibiting preferences in liquidation of assets of national bank. (Ib.)

*As respects set-off, unmatured certificates of deposit issued by national bank became due on bank's suspension.*

(U. S. D. C. 1928.) Certificates of deposit issued by national bank payable 12 months after date as matter of law become due and payable upon date of suspension of bank, though suspension occurs prior to expiration of year, as regards right of one guaranteeing payment of certificates to set-off as against debt due bank. (Ib.)

*Debtor guaranteeing national bank's certificates of deposit, in return for bank's agreement to indemnify him and credit amounts paid under guaranty, could not set off amounts so paid, where bank became insolvent before certificates matured; "preference."* (12 U. S. C. A., secs. 91, 192, 194; Rev. Codes S. Dak., 1919, secs. 1505-1510.)

(U. S. D. C. 1928.) One indebted to national bank, who guaranteed payment of bank's certificates of deposit "at any time after maturity" by indorsement on the certificates, and who in return received agreement of bank, as part of consideration for the indorsement, that it would indemnify him against all loss because of the indorsement and would credit upon his indebtedness any amount which he was compelled to pay, held not entitled, on insolvency of bank prior to maturity of certificates, to set off as against receiver claim for amounts paid under the guaranty of the certificates, since right to set-off is determined by conditions existing at time of insolvency, and allowance of set-off would constitute "preference" under 12 U. S. C. A., sections 91, 192, 194; rights of surety or guarantor being defined by Revised Code, South Dakota, 1919, sections 1505-1510. (Ib.)

*Agreement of national bank to indemnify guarantor on certificates of deposit, if made in contemplation of insolvency, would be void as giving preference.* (12 U. S. C. A., secs. 91, 192, 194.)

(U. S. D. C. 1928.) Agreement of national bank to indemnify one guaranteeing certificates of deposits, and to credit amounts which such guarantor might be compelled to pay, if made in contemplation of national bank's insolvency, would be void as attempting to give preference in violation of 12 U. S. C. A., secs. 91, 192, 194. (Ib.)

## POWERS

### *Powers of national banks.*

(U. S. D. C. 1930.) National banks can not generally exercise any powers except those expressly granted or incidental to carrying on business. (Williams v. Merchants' Nat. Bank of St. Cloud et al., 42 Fed. Rep. (2d series), 243.)

*When a national bank may take collateral and become subject to shareholder's liability.*

(U. S. D. C., 1930.) National bank may, as incidental to power to loan money, take, as collateral, stock of another corporation and become subject to stockholder's liability. (Ib.)

*When national bank taking real estate may pay off encumbrances.*

(U. S. D. C. 1930.) Right of national bank to take real estate in satisfaction of debts includes incidental right to purchase outstanding titles and interest and pay off incumbrances. (12 U. S. C. A., sec. 29.) (Ib.)

*Disposal of real estate by national bank.*

(U. S. D. C. 1930.) National bank, obliged to take real estate in satisfaction of debt, must dispose of it solely for cash or equivalent. (12 U. S. C. A., sec. 29.) (Ib.)

*Exchange of land taken by national bank for equity in other lands assuming mortgages thereon ultra vires.*

(U. S. D. C. 1930.) Exchange of land taken by national bank in satisfaction of debt for equity in other lands with assumption of mortgage thereon was ultra vires. (12 U. S. C. A., sec. 29.) (Ib.)

## SHAREHOLDERS

### ASSESSMENT OF SHAREHOLDERS

	Page
WHO DEEMED TO BE SHAREHOLDERS FOR ASSESSMENT.....	216
LIABILITY OF ESTATES.....	217
ACTIONS TO ENFORCE LIABILITY.....	218

### STATE BANKS

LIABILITY OF SHAREHOLDERS OF GEORGIA STATE BANK.....	219
--	-----

#### WHO DEEMED TO BE SHAREHOLDERS FOR ASSESSMENT

*When title to stock in a national bank passes.*

(U. S. Sup. 1930.) When the purchaser of stock of a national bank receives from the seller the certificates properly indorsed, title passes and the transfer is complete as between the parties; and, as between them, the purchaser alone becomes liable for assessments thereafter imposed on the shares. (Early, Receiver, v. Richardson, 280 U. S. R. 496.)

*Actual owner of stock liable for assessment although his name does not appear upon the books of the bank.*

(U. S. Sup. 1930.) The actual owner of stock of a national bank may be held for an assessment thereon although his name does not appear upon the transfer books of the bank. (Ib.)

*One who purchases stock of a national bank and has transfers made to his minor children is personally liable for assessment on the stock, as the transferees, being minors, are without legal capacity to assume the obligation.*

(U. S. Sup. 1930.) One who in good faith purchases stock of a national bank with the intention of making a gift thereof to his minor children, and causes the transfer to be made to them upon the books of the bank and certificates to be issued in their names, is, nevertheless, liable for assessments on the stock made subsequently for the benefit of creditors, when the bank becomes insolvent, since the transferees, being minors, are without legal capacity to assume the obligation, and the transfer, having resulted to their disadvantage, will be avoided for them by the law. (Ib.)

*Purchase of stock of national bank by party as a gift for his minor children does not make the purchaser a trustee for the minors.*

(U. S. Sup. 1930.) One who purchases stock of a national bank with his own money as a gift for his minor children, and causes the certificates to be issued and registered in their names, does not become a trustee for the minors. (Ib.)

*Actual owner of stock in a national bank must respond to statutory liability.*

(U. S. C. C. A. 1930.) Actual owner of stock in national bank must respond to statutory liability, though stock is carried in name of another. (*Pufahl v. Fidelity National Bank of Oklahoma City*, 40 Fed. Rep. (2d series), 25.)

*Pledgee of national bank stock not liable unless he held himself out as owner and not subject to liability because stock is carried in name of irresponsible third party.*

(U. S. C. C. A. 1930.) Pledgee of national bank stock is not subject to statutory liability unless he has held himself out as owner.

Pledgee of national bank stock is not subject to statutory liability merely because stock is carried in name of irresponsible third party. (Ib.)

*Evidence.*

(U. S. C. C. A. 1930.) Evidence supported finding that bank, as respected stockholder's liability, was merely pledgee of stock in failed national bank. (Ib.)

*Evidence.*

(U. S. C. C. A. 1930.) Books of bank showing cancellation of indebtedness for which stock had originally been pledged, held not conclusive.

(Books not being conclusive, evidence may be received to effect that the stock was to have been transferred to a third party for the benefit of both debtor and bank, with agreement that in case of sale by either party the excess of the sale price should be paid over to the debtor.) (Ib.)

*Appeal and error.*

(U. S. C. C. A. 1930.) Findings of trial court are entitled to great respect even in equity. (Ib.)

*National bank stockholder, surrendering stock for sale to pay assessment by directors, held not relieved from subsequent assessment by Comptroller of Currency. (12 U. S. C. A., secs. 55, 63.)*

(U. S. C. C. A. 1929.) Surrender by stockholder of national bank of stock to be sold to pay 65 per cent assessment made by board of directors under Revised Statutes, section 5205 (12 U. S. C. A., sec. 55), held not to relieve him from liability for subsequent assessment of 100 per cent made by Comptroller of Currency under Revised Statutes, section 5151 (12 U. S. C. A., sec. 63), where bank officers did not perform duty to sell stock and stockholder appeared on books of bank as owner, since there is presumption of legal liability arising from presence of stockholder's name on stock register at time of bank's failure. (*Brunner et al. v. Johnson*; *Johnson v. Brunner et al.*, 35 Fed. Rep. (2d series), 493.)

*Where certificate representing stock of A and B was surrendered, new certificate being issued to B, A held not liable for subsequent assessment on stock represented by second certificate.*

(U. S. C. C. A. 1929.) Where certificate for 20 shares of national bank stock was held by A as trustee for himself and B, but subsequently new certificate was issued to B for 10 shares of original 20 and first certificate was surrendered to bank for sale to make good assessment due on A's stock, holding that A was not liable for subsequent assessment on 10 shares represented by second certificate was affirmed, in view of fact that such decision makes for substantial justice. (Ib.)

*Pleading—Allegations of answers and amendments must be taken as true for purpose of demurrer.*

(U. S. C. C. A. 1929.) Where no evidence was introduced, allegations of answers and amendments thereto for purpose of demurrer must be taken as true. (Ib.)

## LIABILITY OF ESTATES

*Allegations that executrix applied to close estate before assessment of testator's bank stock to prevent receiver from filing claim conferred equity jurisdiction.*

(U. S. C. C. A. 1929.) Allegations of petition, in action by national bank receiver for stock assessment ordered by Comptroller of Currency, that

defendant, who was sole executrix and devisee of deceased stockholder's estate, made application to close estate and order distribution before comptroller could make assessment, thereby endeavoring to prevent plaintiff from filing claim against estate, which was solvent, *held* to confer jurisdiction in equity. (*Luce v. Thompson*, 36 Fed. Rep. (2d series), 183.)

*Courts—Expiration of time under State statute for filing claims does not bar action for subsequent assessment of testator's national bank stock.* (12 U. S. C. A., secs. 63, 66.)

(U. S. C. C. A. 1929.) Fact that period under State statute for filing claims against estate has expired is no bar to action to fix liability of executrix for subsequent assessment on decedent's stock in national bank under Revised Statutes, sections 5151, 5152 (12 U. S. C. A., secs. 63, 66), and administration may be reopened under some circumstances for presentation and allowance of claim which did not accrue or become enforceable until after closing. (Ib.)

*Descent and distribution—Heir is liable to ancestor's creditor, whose claim accrued after estate was closed, for value of both personalty and realty received.*

(U. S. C. C. A. 1929.) Heir is liable to ancestor's creditors for value of personalty, as well as real estate, received, if ancestor's estate was settled and closed before claim accrued. (Ib.)

*National bank receiver could follow deceased stockholder's assets into devisee's hands to collect stock assessment ordered after estate was closed.* (12 U. S. C. A., sec. 66.)

(U. S. C. C. A. 1929.) Receiver of national bank *held* entitled to follow assets of deceased stockholder into hands of sole beneficiary under his will to collect assessment ordered by Comptroller of Currency after estate was closed and its entire assets distributed, without reopening estate and establishing claim against such beneficiary as executrix under Revised Statutes, secs. 5151, 5152. (12 U. S. C. A., secs. 63, 66.) (Ib.)

*Executrix, applying to close estate and disclaiming interest in testator's national bank stock shortly after bank closed, held liable as devisee for subsequent stock assessment.* (12 U. S. C. A., secs. 63, 66.)

(U. S. C. C. A. 1929.) Executrix, filing application to close estate within 12 months after last publication of notice to creditor and only five days after learning that national bank, in which testator owned stock, had closed, and formally disclaiming all interest in such stock but three weeks after bank closed, *held* liable as sole devisee for stock assessment ordered after estate was closed and assets distributed; such facts justifying finding that she had estate closed to avoid liability for assessment under Revised Statutes, sections 5151, 5152. (12 U. S. C. A., secs. 63, 66.) (Ib.)

#### ACTIONS TO ENFORCE LIABILITY

*National bank receiver, suing transferor of stock for assessment, need not allege transferees were insolvent.*

(U. S. C. C. A. 1929.) Receiver of national bank, suing transferor of stock for 100 per cent assessment, need not allege in complaint that transferees were insolvent, since it is a defensive matter. (*Cooley v. Armstrong*, 35 Fed. Rep. (2d series) 401.)

*National bank receiver, suing stockholder for assessment, need not allege that 100 per cent assessment was necessary.*

(U. S. C. C. A. 1929.) Receiver of national bank, suing transferor of stock for 100 per cent assessment on stock, need not allege that the 100 per cent assessment was necessary to retire indebtedness of institution pro rata for all stockholders at time of transfer of stock by defendant, since, if amount assessed was unnecessary, it was matter of defense. (Ib.)

*National bank stockholder could not evade impending liability for assessment by colorable transfer of stock.*

(U. S. C. C. A. 1929.) National bank stockholder could not evade impending liability for assessment as stockholder by colorable transfer of his stock. (Ib.)



*Burden was on national bank receiver, suing transferor of stock for assessment, of showing transferor knew or should have known bank was insolvent at time of transfer.*

(U. S. C. C. A. 1929.) In action by receiver of national bank against transferor of stock to recover assessment, burden was on plaintiff to show that at time of transfer bank was insolvent, and that transferor either had knowledge of that fact or had knowledge of other facts which would lead reasonable person to believe bank was insolvent. (Ib.)

*National bank stockholder, transferring stock knowing bank was insolvent, was liable for assessment, unless he showed transferees were solvent.*

(U. S. C. C. A. 1929.) National bank stockholder, transferring stock when bank was insolvent, and when he either knew or had knowledge of facts which would lead reasonable person to believe bank was insolvent, was liable for assessment on stock, unless he showed he made transfer to people who were solvent. (Ib.)

*In action to recover bank stock assessment from transferor, evidence defendant believed bank would become insolvent, if present officers continued in control, held inadmissible.*

(U. S. C. C. A. 1929.) In action against transferor of stock to recover assessment, evidence that defendant had sought and received advice from witness whether he should pay 50 per cent assessment levied on stock before transfer, and tending to show that defendant believed bank would become insolvent, if present officers continued in control, held inadmissible, since they were not expressions of bodily or mental feelings. (Ib.)

## STATE BANKS

### LIABILITY OF SHAREHOLDERS OF GEORGIA STATE BANK

*This court will not assume, in absence of construction by State court, that, under Georgia banking law, notice to stockholder of assessment meeting was not required or that that actually given was insufficient.*

(U. S. Sup. 1930.) A Georgia statute provides that, upon being required by the superintendent of banks to make good an impairment of capital by an assessment upon stockholders, the officers and directors of a bank shall call a special meeting of the stockholders for the purpose of making such assessment. In a case from the State court in which a stockholder challenged an assessment, under the due process clause of the fourteenth amendment, held that, in the absence of a controlling decision by the State court, it can not be assumed either that notice of the stockholders' meeting at which the assessment was made was not required by the State law, or that a notice actually given by mailing it 15 days before the meeting, addressed to the stockholder at his address last known to the bank, was insufficient. (*Toombs v. Citizens Bank of Waynesboro*, 281 U. S. R. 643.)

*Attacking statute—Complainant has burden of proving invalidity, and doubts must be resolved in favor of State.*

(U. S. Sup. 1930.) In assailing the constitutionality of a State statute the burden rests upon the complainant to establish that it infringes the constitutional guarantee which he invokes. If the State court has not otherwise construed it, and it is susceptible of an interpretation which conforms to constitutional requirements, doubts must be resolved in favor of the State. (169 Ga. 115, affirmed.) (Ib.)

## TAXATION

### FEDERAL TAXATION:

	Page
IN GENERAL.....	220
DEDUCTIONS.....	221
EXCESS PROFITS TAX.....	221
TAXATION OF CONSOLIDATED BANKS.....	222
TAXATION OF REORGANIZED BANKS.....	222
TAXATION OF AFFILIATED CORPORATIONS.....	222
TAXATION OF JOINT STOCK LAND BANKS.....	223

## STATE TAXATION:

	Page
IDAHO.....	224
IOWA.....	225
KANSAS.....	227
MISSISSIPPI.....	228
NEW YORK.....	228
OKLAHOMA.....	229
TENNESSEE.....	230
WASHINGTON.....	230

## FEDERAL TAXATION

## IN GENERAL

*Internal revenue—Commissions deducted from mortgage loan paid to borrower held properly returned as income when loan was discounted or paid not when made.*

(U. S. C. C. A. 1930.) Where bank in negotiating mortgage loans on realty in addition to regular interest charged fee of 2 per cent for services in connection with loan and deducted commission from amount paid to borrower, commissions were not returnable as income at time loans were made to borrowers but were properly returnable as income when loan was discounted or paid, since commission is not actually received until bank receives back what it has paid out plus commission. (Blair, Commissioner of Internal Revenue, *v.* First Trust & Savings Bank of Miami, Fla., 39 Fed. Rep. (2d series) 462.)

*Taxation of commissions charged by bank.*

(U. S. C. C. A. 1930.) Commission charged by bank making loan, commission being deducted from amount of loan, held accrued income, where books were kept on accrual basis. (Columbia State Sav. Bank *v.* Commissioner of Internal Revenue, 41 Fed. Rep. (2d series) 923.)

*Internal revenue—Interest accrued on books of bank held not taxable "income," where corporation procuring loan passed into receivership, and market value of claim for interest only partly collected several years later was not shown.*

(U. S. C. C. A. 1930.) Item of accrued interest entered on books of bank, kept on accrual basis, representing interest on loan to corporation which at close of year went into receiver's hands, held not taxable as income, where the claim for interest only yielded part of amount due after years of delay, and there was no proof as to the value of the claim during the taxable year, since probability was that income would not be received at least within a reasonable time. (Corn Exchange Bank *v.* United States, 37 Fed. Rep. (2d series), 34.)

*Internal revenue—Bookkeeping entries incorrectly reflecting income do not estop taxpayer.*

(U. S. C. C. A. 1930.) Bookkeeping entries which do not correctly reflect income do not estop taxpayer from questioning taxation. Swan, circuit judge, dissenting. (Ib.)

*Internal revenue—Double taxation will be avoided whenever taxing authorities have jurisdiction to prevent it.*

(C. A. of Dist. of Col. 1929.) Double taxation is to be abhorred and will be avoided whenever the taxing authorities are vested with jurisdiction to prevent it. (National Bank of South Carolina *v.* Lucas, Commissioner of Internal Revenue, 36 Fed. Rep. (2d series), 1013.)

*Internal revenue—Internal Revenue Commissioner has discretionary power to credit return of one year with amount included therein returned and taxed in prior year. (Revenue act 1918, sec. 212 (b), 213.)*

(C. A. of Dist. of Col. 1929.) Under revenue act 1918, section 212 (b), 40 Stat. 1064, providing that, if taxpayer's method of accounting does not clearly reflect income, computation shall be made on such basis and in such manner as in commissioner's opinion clearly reflects income, and section 213 (40 Stat. 1065), providing, after enumerating taxable income items, that amount of all such items shall be included in gross income for taxable year in which received, unless, under methods of accounting permitted by section 212 (b), any such amounts are to be properly accounted

for as of a different period, Commissioner of Internal Revenue has sufficient discretionary power to credit return of one year with amount included therein which had previously been returned and taxed in a prior year. (Ib.)

*Internal revenue—Bank changing from accrual to cash basis of accounting held entitled to credit for discounts received and which had previously been taxed under accrual basis.* (Revenue act 1918, secs. 212 (b), 213; Regulations 45, arts. 22, 23.)

(C. A. of Dist. of Col. 1929.) National bank which kept its books during 1918 on accrual basis so far as accounting for discounts was concerned, but thereafter changed to cash basis, and in making returns for 1919 included in gross income all discounts received, as required by revenue act 1918, section 212 (b), 40 Stat. 1064, including earned discounts reported in 1918 return and on which it had been taxed, *held* entitled to a credit for discounts which had accrued in 1918 and on which it had been previously taxed, under said statute, section 213 (40 Stat. 1065), and Regulations 45, articles 22, 23, as against contention that change to cash basis was made without commissioner's approval, where commissioner acquiesced therein for about five years before questioning return and until limitations prevented petitioner seeking relief in court. (Ib.)

## DEDUCTIONS

### *Statutes.*

(Ct. Appeals D. C. 1930.) Treasury Department's equitable and reasonable interpretation of income tax statute, apparently approved by Congress, will be followed, as against more technical interpretation of Board of Tax Appeals. (Revenue act 1921, sec. 234 (a) (5), reenacted by revenue act 1924, sec. 234 (a) (5), and revenue act 1926, sec. 234 (a) (5), 26 U. S. C. A. sec. 986 (a) (5).) (Commonwealth Commercial State Bank v. Lucas, Commissioner of Internal Revenue, 41 Fed. Rep. (2d series), 111.)

### *Internal revenue.*

(Ct. Appeals D. C. 1930.) Ninety per cent of amount of bonds of Imperial Russian Government *held* deductible as bad debt loss. (Revenue act 1921, sec. 234 (a) (5), reenacted by revenue act 1924, sec. 234 (a) (5), and revenue act 1926, sec. 234 (a) (5), 26 U. S. C. A. sec. 986 (a) (5).)

(After the Soviet Government repudiated the financial obligations of the Imperial Russian Government, including the bonds in question, the State bank examiner directed bank to write such bonds off its books to the full extent of their par value. The Board of Tax Appeals found, however, that at the close of the year 1921 each class of such bonds was quoted on the exchange at about 10 per cent of par value.) (Ib.)

## EXCESS PROFITS TAX

*Internal revenue—Excess profits taxes—Abnormal conditions—Exceptional hardships—Existence—Determination—Administrative function.*

(U. S. C. C. A. 1930.) Whether abnormal conditions exist and exceptional hardships will result calling for special assessment of excess profits taxes *held* within administrative discretion, absent fraud or other irregularities. (Revenue act 1918, secs. 327 (d), 328.)

(Revenue act 1918, secs. 327 (d), 328 (40 Stat. 1093), authorizes special assessment for excess profits taxes where ordinary rules of assessment would work exceptional hardship evidenced by gross disproportion between tax computed without benefit of section and tax computed by reference to other representative corporations.) (National Bank of Commerce of Seattle, Wash., v. United States, 39 Fed. Rep. (2d series), 434.)

*Internal revenue—Excess profits taxes—Refund—Complaint—Sufficiency.*

(U. S. C. C. A. 1930.) Complaint for refund of excess profits taxes paid merely showing tax was erroneously determined, if anything, *held* insufficient.

(Complaint alleged in substance that Commissioner of Internal Revenue erroneously determined that deposits in bank were not to be considered borrowed capital within meaning of that term as used in administration of the tax laws. No other allegations of fraudulent conduct or irregularities were made. (Ib.)

*Internal revenue—Complaint by banks for refund of excess profits taxes paid, not alleging plaintiffs were discriminated against and not taxed as other representative corporations engaged in similar business, held insufficient. (Revenue act 1918, secs. 327, 328.)*

(U. S. D. C. 1928.) Complaint by national banks for refund of excess profits tax paid *held* insufficient to state cause of action, under revenue act 1918, sections 327, 328 (40 Stat. 1093), where there was no allegation that plaintiffs were discriminated against and not taxed in the same ratio to the net income as the average of representative corporations engaged in a like or similar trade or business. (National Bank of Commerce of Seattle *v.* U. S. of America; First National Bank of Seattle *v.* U. S., 34 Fed. Rep. (2d series), 203.)

*Fraud—Fraud is never presumed.*

(U. S. D. C. 1928.) Fraud is never presumed, and must be directly charged. (Ib.).

#### TAXATION OF CONSOLIDATED BANKS

*Taxation of consolidated banks.*

(U. S. C. C. A. 1930.) Interest items collected by consolidated bank *held* taxable, where merger agreement specifically omitted accrued interest in determining capital furnished by merging bank. (Revenue act 1918, secs. 213a, 325a, 326a (40 Stat. 1065, 1091, 1092).) (Pontiac Commercial & Savings Bank *v.* Commissioner of Internal Revenue, 41 Fed. Rep. (2d series), 602.)

#### TAXATION OF REORGANIZED BANKS

*Internal revenue.*

(Ct. Appeals D. C. 1930.) Provision in revenue act for computing invested capital in case of reorganization of trade or business *held* to include reorganization of corporation. (Revenue act 1918, sec. 331.)

(Revenue act 1918, sec. 331 (40 Stat. 1057), provides that, in case of reorganization of trade or business, or change of ownership of property, if interest or control in such trade or business or property of 50 per cent or more remains in same persons, then no asset transferred shall, for purpose of determining invested capital, be allowed greater value than would have been allowed in computing invested capital of such previous owner if assets had not been transferred.) (W. A. Sheaffer Pen Co. *v.* Lucas, Commissioner of Internal Revenue, 41 Fed. Rep. (2d series), 117.)

*Internal revenue.*

(Ct. Appeals D. C. 1930.) Word "control," used in provision of revenue act for determining invested capital in case of reorganization if control remained in previous owners, when applied to corporation, relates to control by stockholders. (Revenue act 1918, sec. 331.) (Ib.)

*Statutes.*

(Ct. Appeals D. C. 1930.) Court may properly look to subsequent legislation as aid in statutory construction. (Ib.)

*Corporations.*

(Ct. Appeals D. C. 1930.) Assets and property of corporation are property of corporation as entity, and not of its stockholders. (Ib.)

*Corporations.*

(Ct. Appeals D. C. 1930.) Control of corporation is in its stockholders. (Ib.)

#### TAXATION OF AFFILIATED CORPORATIONS

*Internal revenue—Income taxes—Affiliated corporations—Consolidated return.*

(U. S. C. C. A. 1930.) Corporations affiliated during first five months of tax year *held* properly required to file consolidated return for such months. (Revenue act 1918, sec. 240 (a).)

(Revenue act 1918, sec. 240 (a), 40 Stat. 1081, requires affiliated corporations to make consolidated return of net income and invested capital.) (Fidelity National Bank & Trust Co. of Kansas City, Mo., *v.* Commissioner of Internal Revenue, 39 Fed. Rep. (2d series), 58.)

*Statutes—Ambiguous statute—Reasonable construction.*

(U. S. C. C. A. 1930.) Statute should be reasonably construed to carry out objects, where meaning is not perfectly clear. (Ib.)

*Statutes—Income taxes—Affiliated corporations—Fractional year returns—Departmental construction of statute.*

(U. S. C. C. A. 1930.) Construction of statute by Internal Revenue Commissioner and Secretary of Treasury as requiring fractional year returns by corporations affiliated during portion of tax year is persuasive. (Revenue act 1918, sec. 240 (a); revenue act 1921; revenue acts 1924 and 1926, 26 U. S. C. A., sec. 993.)

(Revenue act of 1918, sec. 240 (40 Stat. 1081), was substantially reenacted in revenue act of 1921 (42 Stat. 260), and revenue acts 1924 and 1926 (43 Stat. 288, 44 Stat. 46 (26 U. S. C. A., sec. 993)), without any change indicating that Internal Revenue Commissioner's regulations requiring such returns were not in accordance with proper construction of sections. (Ib.)

*Internal revenue—Income taxes—Losses—Transfer of securities—Deduction—Intercompany transactions.*

(U. S. C. C. A. 1930.) Bank's loss from transfer of securities to affiliated trust company held properly disallowed as deduction from gross income, though company subsequently withdrew from affiliated group. (Revenue act 1918, secs. 234 (a) (4), 240 (a).)

(Revenue act 1918, sec. 234 (a) (4), 40 Stat. 1077, provides for deduction of losses sustained during taxable year in computing corporation's net income, while section 240 (a) requires consolidated returns by affiliated corporations.) (Ib.)

## TAXATION OF JOINT-STOCK LAND BANKS

*Internal revenue—Interest paid by joint-stock land banks on bonds is not deductible from income. (Revenue act 1921, sec. 234 (a) (2).)*

(U. S. Court of Claims, 1930.) In determining income tax liability, interest paid by joint-stock land banks on their joint-stock land bank bonds is not deductible from income under revenue act 1921, sec. 234 (a) (2), 42 Stat. 254. (First National Bank of Chicago v. United States, 38 Fed. Rep. (2d series), 925.)

*Internal revenue—Bonds issued by joint-stock land bank were not "indebtedness incurred or continued to 'purchase' or 'carry' obligations or securities" of borrowing farmers represented by their notes and mortgages, within law relating to deduction of interest. (Revenue act 1921, sec. 234.)*

(U. S. Court of Claims, 1930.) Indebtedness of joint-stock land banks by reason of bonds issued in order to procure funds to loan to farmers on their notes secured by first mortgages does not constitute an indebtedness incurred or continued to purchase or carry obligations or securities of borrowing farmers represented by their notes and mortgages, within the meaning of the exception to interest deduction clause of revenue act 1921, sec. 234, 42 Stat. 254, in that the words "purchase" and "carry," unless given a technical meaning different from that in which they are ordinarily used, are apt words and characterize precisely the acquisition of and holding of farmers' notes and mortgages by a joint-stock land bank. (Ib.)

*Internal revenue—Notes and mortgages owned by joint-stock land bank were "obligations" or "securities" within law relating to deduction of interest. (Revenue act 1921, secs. 234, 213 (b) (4).)*

(U. S. Court of Claims, 1930.) Farmers' notes and mortgages given to joint-stock land bank created under the Federal farm loan act (12 U. S. C. A., sec. 641 et seq.) were obligations or securities within meaning of the exception to the interest deduction clause of revenue act 1921, sec. 234, 42 Stat. 254, the interest upon them being specifically exempted from taxation under section 213 (b) (4), and "obligation" being a generic word and including all kinds of contracts by which contracting parties bind themselves, and "security" being a term usually applied to obligation, pledge, mortgage, deposit given by debtor in order to make secure payment or performance of his debt. (Ib.)

*Statutes—Courts, where language used in statute is free from ambiguity, must assume legislative intent to be what plain meaning of words imports.*

(U. S. Court of Claims, 1930.) Framers of a statute are presumed to know and understand the meaning of words used, and where language used is clear and free from ambiguity and not in conflict with other parts of the same act, the courts must assume legislative intent to be what plain meaning of words used imports. (Ib.)

*Internal revenue—Denial of deduction for interest paid on farm loan bonds by joint-stock land bank did not impose burden contrary to intent of law. (Federal farm loan act 1916 (12 U. S. C. A., sec. 641 et seq.); revenue act 1921, sec. 234 (a) (2).)*

(U. S. Court of Claims, 1930.) Refusal to permit joint-stock land bank organized under Federal farm loan act 1916 (39 Stat. 360, 12 U. S. C. A. sec. 641 et seq.) to deduct interest paid on farm loan bonds in determining income held not to impose a burden on joint-stock land bank contrary to intent of farm loan act, and not contemplated in exception to interest deduction clause of revenue act 1921, section 234 (a) (2), 42 Stat. 254. (Ib.)

*Statutes—Intent of lawmaker is to be found in language of statute.*

(U. S. Court of Claims, 1930.) It is a fundamental rule of statutory construction that the intent of the lawmaker is to be found in the language of the statute. (Ib.)

*Constitutional law—Plain meaning of statute can not be changed by courts on theory there existed in minds of framers latent, unexpressed intent.*

(U. S. Court of Claims, 1930.) Courts can not by interpretation change the plain meaning of a statute on the theory that there existed in minds of its framers latent unexpressed intent not conveyed in language used. (Ib.)

#### STATE TAXATION

##### IDAHO

*Taxation—National bank suing county and tax collector to recover taxes paid by it on capital stock held "real party in interest." (Comp. St. Idaho 1919, sec. 3297, as amended by Laws 1927, ch. 84; secs. 3302, 3303.)*

(U. S. D. C. 1930.) National bank suing county and its treasurer and tax collector to recover sum paid under protest to tax collector as taxes levied on bank's capital stock, under Comp. St. Idaho 1919, section 3297, as amended by Laws 1927, chapter 84, held real party in interest, since Comp. St. Idaho 1919, section 3302, makes bank liable for payment of taxes assessed to its stockholders, and owners of shares are liable to bank for taxes so paid, and bank is given lien on the stock for the amount paid under section 3303. (Boise City National Bank v. Ada County et al., 37 Fed. Rep. (2d series), 947.)

*Taxation—Statute limiting rate of taxation on shares of national banks to rate assessed on "other moneyed capital" applies to capital coming into substantial competition with business of national banks. (12 U. S. C. A., sec. 548.)*

(U. S. D. C. 1930.) Phrase, "other moneyed capital," in Revised Statutes, section 5219, as amended (12 U. S. C. A., sec. 548), providing that taxation of shares of national banks shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State, does not embrace all moneyed capital not invested in bank shares, but that which is employed in such a way as to bring it into substantial competition with the business of national banks. (Ib.)

*Taxation—Tax on national bank stock, based on actual value as shown by bank's capital and surplus, including secured credits, held void, where such credits in hands of individuals were exempt. (12 U. S. C. A., sec. 548; Comp. St. Idaho 1919, sec. 3297, as amended by Laws 1927, ch. 84; sec. 3099, as amended by Laws 1927, ch. 145.)*

(U. S. D. C. 1930.) Tax on capital stock of national banks, under Comp. St. Idaho 1919, section 3297, as amended by Laws 1927, chapter 84, whereby bank stock is assessed on basis of actual value as shown by capital and surplus of bank, and whereby credits secured by mortgages, trust deeds,

or other liens are included in assets and reflected in value of stock, *held* void, because violating Revised Statutes, section 5219, as amended (12 U. S. C. A., sec. 548), which sanctions taxation of shares in national banks, subject to restriction that taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State, in view of the fact that dues and credits secured by mortgages, trust deeds, or other liens, except when held by banks, are exempt from taxation under Comp. St. Idaho 1919, section 3099, as amended by Laws 1927, chapter 145. (Ib.)

*Pleading—Demurrer admits truth of facts recited in complaint.*

(U. S. D. C. 1930.) Truth of facts recited in complaint is admitted by demurrer. (Ib.)

*Taxation—Property and shares of national banks can not be taxed by State, except as Congress consents.*

(U. S. D. C. 1930.) National banks are agencies of the United States, and their property and shares can not be taxed under State authority, except as Congress consents, and then only in conformity with regulations attached to its consent. (Ib.)

## IOWA

*Taxation—Administrative remedies must be exhausted before resort can be had to court.*

(U. S. C. C. A. 1930.) All adequate administrative remedies, in matters of taxation, must be exhausted before resort can be had to court.

National banks, before entitled to sue to restrain collection of illegal stock taxes, *held* required to exhaust administrative remedy of appeal from assessor to board of review. (Code Iowa 1924, secs. 7129, 7132-7134, 7136.) (Nelson, County Treasurer, v. First National Bank of Sioux City, Iowa; Same v. Security Nat. Bank of Sioux City, Iowa, 42 Fed. Rep. (2d series), 30.)

*Constitutional law.*

(U. S. C. C. A. 1930.) State may clothe its courts with purely legislative (administrative) powers, and when exercising those powers, its officers and machinery are being used in legislative character. (Ib.)

(U. S. C. C. A. 1930.) When administrative stage of action is completed, judicial power of court may begin, and not before if that administrative procedure affords adequate protection. (Ib.)

(U. S. C. C. A. 1930.) Where judicial stage of court's powers begins, parties may resort to any tribunal having jurisdiction. (Ib.)

*Court acts judicially and not in administrative capacity.*

(U. S. C. C. A. 1930.) Iowa district court, on appeal from board of review in matters of taxation, acts judicially and not in administrative capacity. (Code Iowa 1924, secs. 7134, 7136.) (Ib.)

*National banks not required to apply for refund before asking injunction.*

(U. S. C. C. A. 1930.) National banks, as condition precedent to injunction to restrain collection of excessive capital stock taxes, *held* not required to apply for refund. (Code Iowa 1924, sec. 7235.) (Ib.)

*Moneyed capital.*

(U. S. C. C. A. 1930.) Fact that national banks returned property as "moneys and credits" *held* not to preclude subsequent contention that same class constituted "moneyed capital," absent showing of prejudice. (Ib.)

*Moneys and credits employed in loans and purchasing notes—Moneyed capital.*

(U. S. C. C. A. 1930.) Moneys and credits employed in various loans or in purchasing various notes and securities *held* "moneyed capital in competition with national banks." (12 U. S. C. A., sec. 548.) (Ib.)

*Constitutional law—Taxation—State taxing statutes, as construed, held not to contravene equal protection clause as applied to taxation of shares of national bank and land bank. (Code Iowa 1927, secs. 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al; Const. U. S. amend. 14.)*

(U. S. D. C. 1930.) Code Iowa 1927, sections 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al, relating to taxation, as construed, held not to contravene equal protection of law clause of Constitution of the United States, amendment 14, in so far as they applied to taxation of shares of national banks and of Federal joint-stock land bank. (Toy Nat. Bank of Sioux City, Iowa, v. Nelson, County Treasurer, et al.; Iowa Joint-Stock Land Bank of Sioux City, Iowa, v. Same; Security Nat. Bank of Sioux City, Iowa, v. Same, 38 Fed. Rep. (2d series), 261.)

*Taxation—State taxing statutes, as construed, held not to contravene Federal statute prohibiting State from taxing national-bank shares at greater rate than other moneyed competing capital. (Code Iowa 1927, secs. 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al; 12 U. S. C. A., secs. 548, 932.)*

(U. S. D. C. 1930.) Code Iowa 1927, sections 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al, relating to taxation, as construed, held not to contravene Revised Statutes, United States, section 5219 (12 U. S. C. A. sec. 548), prohibiting State from taxing shares in national banks at greater rate than is assessed upon other moneyed capital in hands of individual citizens coming into competition with business of national banks, and act of Congress, July 17, 1916, section 26, 39 Stat. 380 (12 U. S. C. A. sec. 932), relating to land banks. (Ib.)

*Taxation—Petition alleging State officials taxed national banks and Federal land bank at 150 mills, whereas competing moneyed capital was taxed at 5 and 6 mills, and other acts of discrimination, held to show violation of Federal statute. (Code Iowa 1927, secs. 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al; 12 U. S. C. A., secs. 548, 932; Const. U. S., amend. 14.)*

(U. S. D. C. 1930.) Petition alleging in effect that State taxing officials taxed shares in national banks and in Federal land bank at greater rate than that imposed on other moneyed capital coming in competition with national banks, by taxing national banks and Federal joint-stock land bank at rate of approximately 150 mills on dollar, while other moneyed capital in substantial competition was taxed at 5 mills for one year and 6 mills on dollar for other years, and that plaintiff banks were not permitted to deduct, from valuations of their stock, individual indebtedness of stockholder, whereas owners of other moneyed capital in competition with plaintiffs were permitted to make such deductions, held to show violation by State taxing officials and tribunals, under Code Iowa 1927, sections 6984, 6985, 6987, 6988, 6992, 6998, 7003, 7005, 7006, 7007-al, of Revised Statutes, United States, section 5219 (12 U. S. C. A. sec. 548), relating to taxation of shares in national banks, and act of Congress, July 17, 1916, section 26, 39 Stat. 380 (12 U. S. C. A. sec. 932), relating to land banks, and the equal protection cause of Constitution of the United States, amendment 14. (Ib.)

*Taxation—Tax levied on shares of national banks in direct violation of Federal statute is void. (12 U. S. C. A., sec. 548.)*

(U. S. D. C. 1930.) Tax levied on shares of national banks which was invalid because of direct violation of Revised Statutes, United States, section 5219 (12 U. S. C. A. sec. 548), permitting and limiting right to tax national banks, was void, since an invalid tax is a void tax. (Ib.)

*Taxation—National banks and Federal land bank did not waive remedy to recover void tax collected by failing to exhaust some administrative remedy.*

(U. S. D. C. 1930.) National banks and Federal joint-stock land bank did not waive their remedy to recover void tax collected by failing to exhaust some administrative remedy provided by statutes of State, since rule requiring that administrative remedies be first exhausted does not extend to those cases where tax is void and where no exercise of discretion by an administrative reviewing tribunal could correct it. (Ib.)



*Taxation—Taxpayers did not waive remedy to recover void tax collected by not making formal protest. (Code Iowa 1927, sec. 7235.)*

(U. S. D. C. 1930.) Under Code Iowa 1927, section 7235, national banks and Federal joint-stock land bank did not waive remedy to recover void tax collected by not making formal protest. (Ib.)

*Taxation—Action at law was proper remedy for national banks and Federal land bank to recover void taxes illegally collected. (12 U. S. C. A. secs. 548, 932; Const. U. S., amend. 14.)*

(U. S. D. C. 1930.) National banks and Federal joint-stock land bank could, in action at law, recover taxes paid which were void because in violation of Revised Statutes, United States, section 5219 (12 U. S. C. A. sec. 548), and act of Congress, July 17, 1916, section 26, 39 Stat. 380 (12 U. S. C. A. sec. 932), and Constitution of the United States, amendment 14. (Ib.)

#### KANSAS

*Courts—Federal district court had jurisdiction of action by national bank to recover excess tax on shares of stock. (12 U. S. C. A., sec. 548.)*

(U. S. C. C. A. 1929.) Federal district court had jurisdiction of action at law under Revised Statutes, section 5219, as amended by act March 4, 1923, 42 Stat. 1499 (12 U. S. C. A. sec. 548), for recovery of excess tax imposed on shares of bank by State authority, in that such action was based on construction of United States statute and its application to the facts. (Wright, County Treasurer, et al., v. Central National Bank of Topeka, Kans., 37 Fed. Rep. (2d series), 234.)

*Costs—Appeal from judgment dismissing suit to enjoin enforcement of judgment in law action with opportunity to defend therein was frivolous. (28 U. S. C. A., secs. 878, 880.)*

(U. S. C. C. A. 1929.) Where defendants in action at law by national bank to recover excess tax imposed on shares of stock by State authority had opportunity to defend, and did defend, therein, and appealed from judgment against them which was affirmed, an appeal from judgment of dismissal in subsequent suit to enjoin enforcement of judgment in the action at law was without merit, vexatious, and frivolous, and required imposition of penalty in accordance with 28 U. S. C. A., sections 878, 880. (Ib.)

*Taxation—Tax on stock of national bank at greater rate than upon other moneyed capital in competition with businesses of national banks is unlawful. (12 U. S. C. A., sec., 548.)*

(Kans. Sup. 1929.) Any tax imposed on the shares of stock of a national bank which is at a greater rate than that assessed upon other moneyed capital in the hands of individual citizens of the State coming into competition with the business of national banks is in violation of Revised Statutes United States, section 5219. (12 U. S. C. A., sec. 548). (Voran v. Wright, County Treasurer et al., 281 Pac. Rep. 938.)

*Taxation—Law authorizing discrimination in rate of taxation between stockholders of national banks and others having moneyed capital in substantial competition held invalid. (Laws 1927, ch. 326; 12 U. S. C. A., sec. 548.)*

(Kans. Sup. 1929.) The provisions of chapter 326, Laws, 1927, are in violation of the requirements of Revised Statutes United States, section 5219 (12 U. S. C. A. sec. 548), in that they permit and authorize a discrimination in the rate of taxation between the stockholders of national banks and other corporations and individual citizens having moneyed capital coming into substantial competition with the business of national banks. (Ib.)

*Taxation—Allowance for taxation of deduction of capital stock of incorporated mortgage company, of registered real estate mortgages held discrimination of stockholder of national and State banks. (Laws, 1925, chs. 273, 276.)*

(Kans. Sup. 1929.) The allowance for taxation of a deduction from the capital stock of an incorporated mortgage company of real estate mortgages that have been registered, as provided by chapter 273, Laws of 1925, is a discrimination against the stockholders of national and State banks, which are taxed under the provisions of chapter 276, Laws of 1925, and are not allowed such a deduction. (Ib.)

*Taxation—Classification for taxation permitted by Constitution applies to property and not to owners thereof.* (Const., art. 11, sec. 1, amended (see Laws, 1923, ch. 255).)

(Kans. Sup. 1929.) The classification permitted by the 1924 amendment of section 1, article 11 (see Laws, 1923, ch. 255), of the State constitution, applies to property and not to owners thereof. (Ib.)

*Taxation—Intangible taxation law held unconstitutional for failure to classify and tax money and credits uniformly as a class.* (Laws, 1927, ch. 326; Const., art. 11, sec. 1.)

(Kans. Sup. 1929.) Chapter 326, Laws of 1927, known as the intangible taxation law, violates the provisions of section 1, article 11, of the State constitution, in that the rate of taxation it prescribes is not uniform and equal, and that it does not classify and tax money and credits uniformly as a class. Harvey, J., dissenting. (Ib.)

#### MISSISSIPPI

*Taxation—Constitutional requirements—Uniformity—Equality.*

(Miss. Sup. 1930.) Uniform and equal taxation clause does not require that all property be classified for taxation purposes at true value. (Const., sec. 112.) (First Nat. Bank of Biloxi v. Board of Sup'rs of Harrison County, 127 So. Rep. 686.)

*Constitutional law—Equal protection—Taxation—National banks.*

(Miss. Sup. 1930.) Assessment of national bank's property at full value, where other property was assessed at 65 per cent. of value, held not denial of equal protection. (Const. U. S., Amend. 14, sec. 1.) (Ib.)

#### NEW YORK

*Taxation—Validity of tax on national bank shares depends on whether other moneyed capital is actually taxed less, not whether tax statute discriminates.* (12 U. S. C. A., sec. 548.)

(U. S. D. C. 1930.) Under Revised Statutes, section 5219 (12 U. S. C. A., sec. 548), validity of tax on shares of national banks by States depends on whether or not tax imposed is at greater rate than is actually assessed on other competing moneyed capital in hands of individual citizens of State, and not merely on whether wording of State legislation complies with section, or whether State courts correctly interpret decisions of Supreme Court; statute applying to substantial discrimination arising through misapplication of statutes by taxing officers. (Public Nat. Bank of New York v. Keating et al. 38 Fed. Rep. (2d series), 279.)

*Taxation—Statute prohibiting greater tax on national bank shares than on other moneyed capital is violated, where other capital escapes equal taxation.* (12 U. S. C. A., sec. 548.)

(U. S. D. C. 1930.) Revised Statutes, section 5219 (12 U. S. C. A., sec. 548), authorizing taxation of shares of national banks by States providing tax imposed is not at greater rate than is assessed on other competing moneyed capital, is violated wherever capital substantial in amount when compared with capitalization of national banks, employed either in business or by private investors in same sort of transactions and in same locality in which national banks do business, escapes taxation or is taxed at rate less than is assessed on shares of national banks. (Ib.)

*Taxation—Evidence showing moneyed capital competing with national banks was actually exempt from tax imposed on national bank shares showed illegal tax against banks.* (Tax Law N. Y.; 12 U. S. C. A., sec. 548.)

(U. S. D. C. 1930.) In suit to enjoin collection of taxes on shareholders of national bank, testimony that billions of dollars were employed by thousands of brokers, private bankers, and individual investors of surplus funds and by corporations in investing, reinvesting, dealing in bonds, commercial paper, mortgages, and other securities, lending of money on call or on time, discounting commercial paper, making loans in substantially same manner as was done by national banks, and that such competitive moneyed capital, except for small amount in hands of relatively few citizens and corporations, was exempted from 1 per cent ad valorem tax imposed on national bank shares by tax law, New York. (Consol. Laws, ch. 60), was sufficient to show national bank shares were made to sustain heavier

burden of taxation than was imposed on substantial amount of competitive moneyed capital in hands of individual citizens of State, in violation of Revised Statutes, section 5219 (12 U. S. C. A., sec. 548), though State tax law imposed same tax on banks and on competing moneyed capital. (Ib.)

#### OKLAHOMA

*Taxation—Classification of property for taxation is legislative function, and will not be interfered with by courts if not unreasonable; shares of stock in banks and banking associations may be made separate class for tax purposes.*

(Okla. Sup. 1929.) Classification of property for purposes of taxation is a legislative function and, when such classification is not based upon an invidious or unreasonable distinction, it will not be interfered with by the courts, and shares of stock in banks and banking associations may be made a separate class for such taxation purposes. (Comanche County et al. v. American National Bank of Lawton, 122 Okla. 34, 252 P. 408.) (Bonaparte, County Treasurer v. American-First Nat. Bank in Oklahoma City, 281 Pac. Rep. 958.)

*Citation of statute.*

(Okla. Sup. 1929.) Shares of stock in banks organized under the banking laws of the United States shall not be listed and assessed for ad valorem taxation purposes at a greater rate than is assessed upon any other moneyed capital in the hands of the individual citizens of the State. (Sec. 9607, C. O. S. 1921.) (Ib.)

*Taxation—"Moneyed capital in hands of individuals," as test for taxing national bank stock, includes money invested in private banking enterprises, securities representing money at interest, and evidences of indebtedness. (Comp. St. 1921, sec. 9607; 12 U. S. C. A., sec. 548.)*

(Okla. Sup. 1929.) "Moneyed capital in the hands of the individual citizens" includes money invested in private banking enterprises, investments of individuals in securities that represent money at interest, and other evidences of indebtedness such as normally enter into the banking business. (Comanche County et al. v. American National Bank of Lawton, 122 Okla. 34, 252 p. 408.) (Ib.)

*Taxation—Tax on national-bank stock can not be greater than tax on moneyed capital in hands of individuals invested in evidences of indebtedness. (Comp. St. 1921, secs. 9588, 9607, 9608; 12 U. S. C. A., sec. 548.)*

(Okla. Sup. 1929.) Sections 9588 and 9608, C. O. S. 1921, provide rates of taxation on moneyed capital in the hands of individual citizens invested in securities which represent money at interest and other evidences of indebtedness such as normally enter into the banking business. Under the provisions of section 9607, C. O. S. 1921, the rate of taxation upon shares of stock in banks organized under the banking laws of the United States may not be at a greater rate than is provided by sections 9588 and 9608, Id. (Ib.)

*Taxation—National Bank, claiming to be discriminated against, properly paid taxes under protest and sued for alleged illegal excess. (Comp. St. 1921, sec. 9971.)*

(Okla. Sup. 1929.) Where a national bank claimed that it had been discriminated against by taxing authorities of a county, in that a greater rate of taxes had been levied against and collected upon its shares of stock than was permitted by law, the bank properly proceeded for its relief under section 9971, C. O. S. 1921, paying its taxes under protest and bringing suit for the product of the excessive levy. (American Nat. Bank of Tonkawa v. Andrews, County Treasurer, 283 Pac. Rep. 253.)

*Taxation.*

(Okla. Sup. 1929.) Paragraph 2 of the syllabus in the case of Bonaparte v. American-First National Bank of Oklahoma City (Okla. Sup.) 281 P. 958, is here adopted as authority for holding herein that the trial court erred in sustaining defendant's general demurrer to plaintiff's petition. (Ib.)

## TENNESSEE

*Taxation.*

(Tenn. Sup. 1930.) Complaint of national bank attacking taxation statute as discriminatory, in view of taxation of loan associations, *held* insufficient. (12 U. S. C. A., sec. 548.)

(Under Rev. Stat. U. S., sec. 5219 (12 U. S. C. A. sec. 548), which permits State to tax a national banking association, State may not impose a tax at greater rate than is assessed on other moneyed capital coming into competition with business of national banks. The bill contained no averment as to any specific wrong suffered by complainant; no charge that any loan association existed in county wherein bank existed; no loan association was named as competing with bank; and no facts were stated as to the means and manner by which bank's business was being interfered with by loan associations.) (First Nat. Bank of Sevierville v. Sevier County et al., 30 S. W. Rep. (2d series), 243.)

*Constitutional law.*

(Tenn. Sup. 1930.) National bank not coming into competition with moneyed capital claimed to have been favored by taxation statute, *held* not discriminated against, and could not attack validity of statute. (12 U. S. C. A., sec. 548.) (Ib.)

*Taxation.*

(Tenn. Sup. 1930.) Where State has discriminated in matter of taxes as between national bank and other moneyed capital engaged in competition with bank, relief will be granted. (12 U. S. C. A., sec. 548.) (Ib.)

*Taxation.*

(Tenn. Sup. 1930.) Suit *held* proper method of attacking validity of taxation statute and not appeal to board of tax assessors.

(Taxpayer conceded that the authorities in levying the tax proceeded regularly in conformity with the statutes.) (Ib.)

## WASHINGTON

*Taxation of national bank.*

(Wash. Sup. 1930.) State can not tax national bank without authority from Congress, and then only strictly according to terms of authority granted. (Rev. Stat. U. S., sec. 5219, as amended (12 U. S. C. A., sec. 548).) (Aberdeen Savings & Loan Ass'n. et al. v. Chase et al., Tax Commission, 289 Pac. Rep. 536.)

*National banks agencies of United States.*

(Wash. Sup. 1930.) National banks are "agencies of United States," created by and acting under Constitution and laws of Federal Government to promote governmental purposes. (Ib.)

*Authority of State to levy tax on national bank.*

(Wash. Sup. 1930.) Authority of State to levy tax on net income of national bank is not tax on corporate franchise, but special tax to be levied strictly in accordance with acts of Congress. (Rev. Stat. U. S., sec. 5219, as amended (12 U. S. C. A., sec. 548).) (Ib.)

*Opinions of U. S. Supreme Court controlling.*

(Wash. Sup. 1930.) Opinions of Federal Supreme Court are controlling in determining validity of State laws under Federal Constitution and laws. (Ib.)

*Tax levied on income of bank and not on individuals unconstitutional.*

(Wash. Sup. 1930.) State law imposing tax, measured by net income, on banks and financial corporations and not on individuals, *held* unconstitutional as denial of equal protection. (Laws, 1929, p. 380; Const. U. S., Amend. 14, sec. 1.) Holcomb, Fullerton, and Millard, JJ., dissenting. (Ib.)

*Taxation—Constitutional law.*

(Wash. Sup. 1930.) State law imposing tax, measured by net income, on banks and financial corporations and not on individuals, *held* unconstitutional, as regards investment banks, as denial of equal protection. (Laws, 1929, p. 380; Const. U. S., Amend. 14, sec. 1.)

(Laws, 1929, p. 380, imposes a tax, measured by net income, on banks and financial corporations. Plaintiff, a corporation, engaged in the business of dealing in investment securities generally known as "investment banking." They contended that, because a number of individuals and copartnerships who were carrying on exactly the same business as the one in which they were engaged are not by the act taxed upon their net income, the act was unconstitutional as denying to plaintiffs the equal protection of the laws.) (*Burr et al. v. Chase et al.*, Tax Commission, 289 Pac. Rep., 551.)

#### *Licenses.*

(Wash. Sup. 1930.) A tax on net income of certain corporations *held* not excise or corporate privilege tax, notwithstanding legislative declaration. (Laws, 1929, p. 380.) (*Ib.*)

#### *Taxation—Constitutional law.*

(Wash. Sup. 1930.) Tax measured by net income, imposed on banks and financial corporations only, *held* arbitrary classification. (*Ib.*)

#### *Taxation.*

(Wash. Sup. 1930.) State tax measured by net income, including income from national tax-exempt obligations, *held* invalid as contravening Federal laws. (Fullerton, Millard, and Holcomb, JJ., dissenting.) (*Ib.*)

### TRUSTS

Page

IN GENERAL.....	231
NATIONAL BANKS MAY ACT AS FIDUCIARIES NOTWITHSTANDING STATE LAWS.....	233
CONSOLIDATION OF STATE BANK WITH NATIONAL BANK—SUCCESSION OF NATIONAL BANK TO TRUSTS HELD BY STATE BANK.....	234
CALIFORNIA.....	234
MASSACHUSETTS.....	237
NEW YORK.....	238
TENNESSEE.....	239
VIRGINIA.....	239
CROSS REFERENCES:	
INSOLVENCY AND RECEIVERS—	
INSOLVENT TRUST COMPANIES.....	195

### IN GENERAL

*Trusts—Bank agreeing to pay mill's operating expenses, obtaining proceeds of mill on foreclosure, must account for contribution to proceeds by unpaid seller of cotton to mill.*

(U. S. C. C. A. 1930.) Where bank was active party to arrangement whereby mill was to be run by drafts drawn on bank for expenses and supplies in operating mill and was to be beneficiary of any net profits, and bank was mortgagee of assets and products of mill, and plaintiffs, cotton merchants, with knowledge of such arrangement, sold cotton to mill and drew drafts on bank in payment therefor, but bank refused payment of draft with knowledge of foreclosure of mill, whereby bank procured all proceeds of yarns made by mill, including those made from cotton of plaintiffs, bank could not honestly dishonor drafts and keep cotton and products thereof, but equity will construct suitable trust to compel bank to account for proceeds of yarn into which plaintiffs' cotton entered and contribution thereto of plaintiffs' cotton ascertained and plaintiffs' pro rata part therein paid to them. (*Carroll et al. v. First Nat. Bank of Panama City, Fla.*, 38 Fed. Rep. (2d series), 195.)

*Trusts—Bank agreeing to pay mill's operating expenses had equal claim in proceeds of mill foreclosed as complainants for cotton sold mill.*

(U. S. C. C. A. 1930.) Where bank was active party to arrangement whereby mill was to be run by drafts drawn on bank and was to be beneficiary of net profits, and complainants sold cotton to mill used in making its product and drew drafts on bank, and bank obtained all proceeds of products of mill on foreclosure of its mortgage against mill, in absence of intentional fraud, contribution made by bank to proceeds had equal standing with contribution of complainants' cotton to proceeds of mill's products. (*Ib.*)

*Trusts—Mill having no interest in proceeds from its sale held proper but not indispensable party to accounting for proceeds.*

(U. S. C. C. A. 1930.) In bill to compel an accounting for cotton sold by complainants to mill, brought against bank agreeing to pay draft for operation of mill and obtaining products of mill, including cotton on foreclosure of mortgage against mill, mill insolvent and defunct, having no interest in fund to be administered, though proper party, was not an indispensable one. (Ib.)

*Appeal and error—Order denying motion to remove trustees appointed under trust agreement was final appealable order.*

(U. S. C. C. A. 1929.) An order denying motion to remove trustees appointed under an agreement of trust constituted a final appealable order, in view of fact that court had already taken cognizance of trust and potential control of trust estate. (*Franz v. Buder et al.*; *Mississippi Valley Trust Co. v. Same*, 34 Fed. Rep. (2d series) 353.)

*Trusts—Court of equity has inherent power to remove trustee for breach of trust or other good cause.*

(U. S. C. C. A. 1929.) It is inherent in the powers of a court of equity to remove a trustee for breach of trust or other good cause shown. (Ib.)

*Trusts—Unintentional delay of trustees in furnishing bonds due to honest misunderstanding between counsel was not ground for removal.*

(U. S. C. C. A. 1929.) Delay of trustees appointed under agreement of trust in furnishing bonds ordered in decree of court, which was not intentional but due to an honest misunderstanding between counsel, did not constitute ground for removal of trustees, in that the provision for filing within specified time was not of so strict and unyielding a character that unintentional delay could not be relieved against. (Ib.)

*Bonds—Considerable liberality is exercised in construing designations of obligees in bonds.*

(U. S. C. C. A. 1929.) Considerable liberality is exercised in construing designations of obligees in bonds, so long as the intent of the parties is clear. (Ib.)

*Appeal and error—Record on former appeal between same parties is admissible in subsequent appeal.*

(U. S. C. C. A. 1929.) Record on former appeal between the same parties is admissible for consideration on subsequent appeal therein. (Ib.)

*Evidence—Appellate court will take judicial notice of its own records, particularly in same general litigation.*

(U. S. C. C. A. 1929.) Appellate court will take judicial notice of its own records, and especially when they are in the same general litigation between the same parties. (Ib.)

*Bankruptcy—Bonds indorsed by bankrupt guaranteeing payment held "provable debt," though bonds had not been declared in default; "guarantee." (Bankr. act, sec. 63 (a) (1), 11 U. S. C. A., sec. 103 (a) (1); Civ. Code, Ga., 1910, sec. 2817, subsec. 11.)*

(U. S. D. C. 1929.) In bankruptcy proceeding of company authorized to purchase, invest in, and sell securities under Civil Code, Georgia, 1910, section 2817, subsection 11, which in selling bond issues had by indorsement guaranteed payment, including principal and interest, indorsed bonds held provable debts against bankrupt within bankruptcy act, section 63 (a) (1), 11 U. S. C. A. section 103 (a) (1), though no default touching bonds had been declared at time of bankruptcy, and no foreclosure upon the security had for, though word "guarantee" usually imports liability only after principal debtor has been exhausted, indorsement on bonds was in effect one of surety. (*In re Adair Realty & Trust Co.*, *Claims of Neuman et al.*, 35 Fed. Rep. (2d series) 531.)

*Act of trust company authorized to sell bonds in making indorsement guaranteeing payment held not ultra vires. (Civ. Code, Ga., 1910, sec. 2817, subsec. 11, and subsec. 13, as amended by acts, Ga., 1917, p. 56.)*

(U. S. D. C. 1929.) Where bankrupt trust company was authorized under Civil Code, Georgia, 1910, section 2817, subsection 11, to purchase, invest

in, and sell securities, and entered contracts to sell entire bond issues, indorsement on bonds guaranteeing payment of principal and interest *held* not ultra vires, especially where contract had been fully executed on both sides, though bankrupt never complied with subsection 13, as amended by acts Georgia, 1917, page 56, authorizing it to engage in business of guaranteeing payment of bonds, since it was proper for bankrupt to guarantee payment of bond in order to sell it. (Ib.)

*Bankruptcy*—Where bankrupt trust company guaranteed payment of secured bonds, including interest, bondholder's claim must be allowed in full, regardless of security, until full satisfaction is had from some source. (Civ. Code, Ga., 1910, sec. 2817, subsec. 11.)

(U. S. D. C. 1929.) Where bankrupt trust company, authorized to sell bonds by Civil Code, Georgia, 1910, section 2817, subsection 11, made indorsement on bond secured by real estate guaranteeing payment of principal and interest, liability of bankrupt estate was only secondary, but claim of owner of indorsed bond must be allowed in full, regardless of security, until full satisfaction is had by creditor from some source. (Ib.)

*Bankruptcy*—Indemnity company held to have provable debt against bankrupt under indemnity contract as to liability which had become fixed at time of bankruptcy. (Civ. Code, Ga., 1910, sec. 2817, subsec. 11; bankr. act, sec. 63 (a) (1) and (4), 11 U. S. C. A., sec. 103 (a) (1) and (4).)

(U. S. D. C. 1929.) Where bankrupt trust company, authorized to sell bonds under Civil Code, Georgia, 1910, section 2817, subsection 11, guaranteed payment of principal and interest in order to sell them, and arranged with indemnity company to issue certificates of guaranty in consideration of premium, and made indemnifying contract to repay to indemnity company any loss from issuance of such certificates, indemnity company held to have provable debt under indemnity contract, where liability had become fixed at time of bankruptcy under bankruptcy act, section 63 (a) (4), 11 U. S. C. A., section 103 (a) (4), though claim could not be supported under bankruptcy act, section 63 (a) (1), 11 U. S. C. A., section 103 (a) (1). (Ib.)

*Subrogation*—Where trust company, guaranteeing payment of bonds, entered indemnity contract with indemnity company, indemnity company taking up bonds regarding which it claimed indemnity held subrogated to bondholders' rights. (Civ. Code, Ga., 1910, sec. 2817, subsec. 11.)

(U. S. D. C. 1929.) Where bankrupt trust company, authorized to sell bonds under Civil Code, Georgia, 1910, section 2817, subsection 11, guaranteed payment of principal and interest in order to sell them, and arranged with indemnity company to issue certificates of guarantee in consideration of premium, and made indemnifying contract to repay to indemnity company any loss from issuance of such certificates, indemnity company which took up all bonds in respect of which it claimed indemnity held subrogated to rights of bondholders, including right to enforce indorsement of trust company guaranteeing payment. (Ib.)

#### NATIONAL BANKS MAY ACT AS FIDUCIARIES NOTWITHSTANDING STATE LAWS

*State law inconsistent with Federal act must yield thereto.*

(Pa. Sup. 1923.) In so far as the State banking law is inconsistent with section 11 (k) of act of Congress, December 23, 1913, as amended by act September 26, 1918, section 2 (U. S. Comp. St. Ann. Supp. 1919, sec. 9794), the former must yield to the latter, even though the result may place upon the Federal banks a benefit or burden not received or assumed by the State banks and trust companies. (In re Turner's estate, 120 Atl. Rep. 701.)

*National banks may act as fiduciary notwithstanding State laws.*

(Pa. Sup. 1923.) The right given by section 11 (k) of act of Congress, December 23, 1913, as amended by act September 26, 1918, section 2 (U. S. Comp. St. Ann. Supp. 1919, sec. 9794), to national banks to occupy fiduciary positions is not affected by the fact that under the Federal law they are permitted to commingle the assets held in fiduciary capacity with their other assets after they have set aside Government bonds or other securities approved by the Federal Reserve Board, and that the

Federal law allows the State authorities to inspect books and records of only that part of their assets which are received in a fiduciary capacity, while the State acts allow supervision by the banking department of all assets and forbids substitution of securities. (Ib.)

*Establishment of Federal banks within Federal power not subject to interference by State except as permitted by Congress.*

(Pa. Sup. 1923.) The establishment of the Federal reserve bank was a matter within the scope of Federal power, and the State can not in any way interfere with the powers of such bank, except as permitted by Congress. (Ib.)

#### CONSOLIDATION OF STATE BANK WITH NATIONAL BANK—SUCCESSION OF NATIONAL BANK TO TRUSTS HELD BY STATE BANK

##### CALIFORNIA

*On consolidation of two banking corporations, new corporation, in absence of contrary stipulation, becomes owner of properties, trusts, and contracts of former corporations. (Bank act, St. 1913, p. 152, sec. 31 (a), as amended by St. 1917, p. 609, sec. 9.)*

(Cal. Dist. Appls. 1928.) Where two banking corporations consolidate under bank act, Statutes 1913, page 152, section 31 (a), as amended by Statutes 1917, page 609, section 9, resulting in bringing into existence a single corporation as successor of the two, the successor corporation ipso facto succeeds to and becomes owner of the combined capital stocks and properties, trusts, and contracts of the former corporations, provided as to trust estates, or other like contracts, there is an absence of stipulation or agreement between the parties specifically prescribing a different devolution. (*Mercantile Trust Co. v. San Joaquin Agricultural Corporation et al.*, 265 Pac. Rep. 583.)

*Mortgages—Mortgage prescribing method of filling vacancy as trustee held not inconsistent with statute authorizing consolidation of banking corporations. (Bank act, St. 1913, p. 152, sec. 31 (a), as amended by St. 1917, p. 606, sec. 9.)*

(Cal. Dist. Appls. 1928.) Provision of mortgage, in form of deed of trust, that in case of dissolution, resignation, incapacity, or removal of trustee, a successor may be appointed by holders of a majority of bonds secured, held not inconsistent with bank act, Statutes 1913, page 152, section 31 (a), as amended by Statutes 1917, page 606, section 9, authorizing consolidation of banking corporations into a single corporate entity whereby latter becomes the successor in interest to properties, contracts, trusts, and obligations of consolidating corporations. (Ib.)

*Mortgages—Consolidation of corporate trustee with another corporation held not to effect "dissolution" of trustee within trust deed prescribing method of filling vacancy in case of trustee's dissolution. (Bank act, St. 1913, p. 152, sec. 31 (a), as amended by St. 1917, p. 606, sec. 9; Code Civ. Proc. secs. 1227, 1235.)*

(Cal. Dist. Appls. 1928.) Consolidation of bank and trust company, which was trustee under a mortgage, with another banking corporation under bank act, Statutes 1913, page 152, section 31 (a), as amended by Statutes 1917, page 606, section 9, providing that new corporation succeeds to rights of consolidating corporation, held not to effect "dissolution" of trustee within meaning of trust deed, so as to make it duty and exclusive right of bondholders to appoint a successor trustee as therein provided, and consolidated corporation was therefore not precluded from becoming successor trustee under said statute; "dissolution" as used in the mortgage meaning "dissolution of corporation" by procedure laid down in Code Civil Proc., section 1227. (Ib.)

*Corporations—Corporations are solely creatures of legislature. (Const. art. 12, sec. 1.)*

(Cal. Dist. Appls. 1928.) Corporations are solely creatures of the legislature, and they may exist or cease to exist after being brought into being by virtue of statutory enactment authorized by Constitution, article 12, section 1. (Ib.)



*Corporations—Corporations must submit to all reasonable and nondiscriminatory conditions on which they are authorized by legislature to do business.*

(Cal. Dist. Appls. 1928.) So long as the legislature, in exercising its right to regulate corporations, does not impose on them unreasonable burdens, obligations, or restrictions, nor unfairly discriminate as between corporations of the same general class, such organizations must submit to and abide by all conditions on which they are authorized to prosecute the objects for which they were created. (Ib.)

*Constitutional law.—Statute authorizing consolidation of banking corporations held not to impair obligation of contracts of merging corporations.* (Bank act, St. 1913, p. 152, sec. 31 (a), as amended by St. 1917, p. 609, sec. 9.)

(Cal. Dist. Appls. 1928.) Bank act, Statutes 1913, page 152, section 31 (a), as amended by Statutes 1917, page 598, authorizing consolidation of banking corporations, and providing that the new corporation shall succeed to all capital stocks, properties, trusts, contracts, and assets of merging corporations, in no way impairs the obligations of contracts entered into by merging corporations prior to the merger, within the prohibition of either the Federal or State Constitutions. (Ib.)

*Statute authorizing consolidation of banking corporations becomes part of every agreement made by constituent corporations prior to merging.* (Bank act, St. 1913, p. 152, sec. 31 (a), as amended by St. 1917, p. 606, sec. 9.)

(Cal. Dist. Appls. 1928.) Bank act, Statutes 1913, page 152, section 31 (a), as amended by Statutes 1917, page 606, section 9, authorizing the consolidation of banking corporations, in so far as it prescribes a scheme for the transfer of their properties, rights, agreements, obligations, and duties to the consolidated corporation, enters into and becomes a part of every agreement or obligation entered into or assumed by the merging corporations prior to the merger, and of this its directors, bondholders, and others dealing with it are presumed to have knowledge. (Ib.)

*Mortgages—Mortgage held to authorize trustee to declare entire principal due on default in interest payment without prior written notice to mortgagor.*

(Cal. Dist. Appls. 1928.) That mortgage recited several events of default in the alternative, held clearly to indicate that the happening of any one of the defaults should be sufficient of itself without reference to the conditions involved in any of the other defaults to entitle the trustee to proceed in any of the several ways prescribed to enforce rights of bondholders and of itself; and where one of provisions did not require written notice by trustee to mortgagor of its default in payment of interest before right to proceed to enforce payment of interest in any of ways prescribed should accrue, none was required as prerequisite to action to foreclose the mortgage. (Ib.)

*Corporations—Corporation suspended for failing to pay license and franchise tax may be made defendant in action commenced after suspension.* (St. 1917, p. 377.)

(Cal. Dist. Appls. 1928.) Corporation which has been suspended for failure to pay its license and franchise tax under Statutes 1917, page 377, may nevertheless be made a party defendant in an action commenced subsequent to such suspension. (Ib.)

*Trusts—Probate court is without jurisdiction to determine protests of beneficiaries to statutory substitution as trustee of bank purchasing assets of original trustee, provided statute is valid, but objections must be asserted in equity.* (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31 (a), as amended by St. 1921, p. 181, and sec. 31 (b), as added by St. 1921, p. 1375, sec. 16.)

(Cal. Dist. Appeals, 1929.) Under State bank act (St. 1909, p. 87, and amendments thereto) and section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31 (a), as amended by Statutes, 1921, page 181, and section 31 (b), as added by Statutes, 1921, page 1375, section 16, providing for transfer of business of banking corporations and succession of purchasing bank to trust relationships by operation of law, court sitting in probate is bound to recognize bank purchasing business of original trustee as the new trustee and has no jurisdiction to determine protests on part of beneficiaries to statutory substitution, provided statute is valid, and any other objections to substitution on part of beneficiaries must be asserted in court of equity. (In re Barnett's Estate, 275 Pac. Rep. 453.)

*Statutes*—Title relative to regulation of banking business sufficiently expresses provision of statute for transfer of trusteeships on transfer of bank's business. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)

(Cal. Dist. Appeals, 1929.) State bank act (St. 1909, p. 87, and amendments thereto), as to transfer of trusteeships on transfer of business of banks, provided for by section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, is sufficiently expressed in title defining act as one "to regulate the business of banking." (Ib.)

*Constitutional law*—Provisions for transfer of trusteeships on transfer of bank's business do not offend special privileges or equal protection clauses, as class legislation. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)

(Cal. Dist. Appeals, 1929.) State bank act (St. 1909, p. 87, and amendments thereto) held not void as class legislation in violation of special privileges and equal protection clauses of Constitution, as to section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, providing for transfer of trusteeships on transfer of business of banking corporations. (Ib.)

*Constitutional law*—Provision for transfer of trusteeships on transfer of business of banking corporations held not void as depriving courts of equity jurisdiction. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16; Const. art. 6, sec. 5.)

(Cal. Dist. Appeals, 1929.) State bank act (St. 1909, p. 87, and amendments thereto) held not to violate Constitution, article 6, section 5, giving superior court original jurisdiction of all equity cases, on account of provisions of State bank act, section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, providing for transfer of trusteeships on transfer of business of banking corporations by sale, consolidation or merger, since jurisdiction of equity is not altered by statutory changes creating new rights or withdrawing certain rights which formerly existed. (Ib.)

*Courts*—Court on appeal from decision settling account of national bank as substitute trustee could not determine propriety of application of statute to national banks. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)

(Cal. Dist. Appeals, 1929.) Reviewing court on appeal from decision of probate court settling final account of national bank as substitute trustee had no jurisdiction to determine applicability of State bank act (St. 1909, p. 87, and amendments thereto), section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, providing for transfer of trusteeships on transfer of business of banking corporations by sale, consolidation or merger, to national banks, on ground that such application would deprive State courts of jurisdiction over testamentary trusts. (Ib.)

*Courts*—Probate court had no jurisdiction, on account by national bank as substitute trustee, to determine whether substitution injured estate or beneficiaries, and jurisdiction of that question was therefore not conferred by appeal to district court of appeal. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)

(Cal. Dist. Appeals, 1929.) District court of appeal, on appeal from orders settling account of national bank as substitute trustee under State bank act (St. 1909, p. 87, and amendments thereto), section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes,

1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, had no jurisdiction to determine whether substitution was detrimental to interest of trust estate or beneficiaries, since probate court had no jurisdiction over that question. (Ib.)

*Statutes—Statutes must be construed reasonably.*

(Cal. Dist. Appeals, 1929.) Judicial construction or interpretation of statute must be reasonable. (Ib.)

*Statutes—Court may not read into statute matters omitted by legislature.*

(Cal. Dist. Appeals, 1929.) Court may not, under the guise of interpretation, read into statute matters which have been omitted by the legislature, particularly where it appears that the omission might have been intentional. (Ib.)

*Trusts—Substitution of national bank as trustee on succession to business of original trustee held effective without consent of beneficiaries. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)*

(Cal. Dist. Appeals, 1929.) Substitution of national bank as trustee on its succeeding to business of original trustee under State bank act (St. 1909, p. 87, and amendments thereto) and section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, was effective without necessity of approval or consent of beneficiaries, since section 31 makes sale subject "to the rights of trustors and beneficiaries after such transfer to nominate another and succeeding trustee." (Ib.)

*Wills—Right to make testamentary disposition of property depends on legislative consent.*

(Cal. Dist. Appeals, 1929.) Right to make testamentary disposition of property is not inherent right but one which depends entirely on consent of legislature. (Ib.)

*Wills—Testator is deemed to intend results of statutory rules governing disposition of estate.*

(Cal. Dist. Appeals, 1929.) Where legislature has prescribed rules and conditions for disposition and administration of estates, testator is deemed to intend result which such rules produce to the same extent as though statutory provisions were embodied in will. (Ib.)

*Wills—Statutory scheme for substitution of trustee on transfer of business of banks is deemed to have been adopted by testator designating bank as trustee. (State bank act (St. 1909, p. 87, and amendments thereto) and sec. 31, as amended by St. 1921, p. 1373, sec. 15, and sec. 31(a), as amended by St. 1921, p. 181, and sec. 31(b), as added by St. 1921, p. 1375, sec. 16.)*

(Cal. Dist. Appeals, 1929.) Where State bank act (St. 1909, p. 87, and amendments thereto) and section 31, as amended by Statutes, 1921, page 1373, section 15, and section 31(a), as amended by Statutes, 1921, page 181, and section 31(b), as added by Statutes, 1921, page 1375, section 16, thereof, providing for transfer of trusteeships by banking corporations on transfer of business of banks, was in effect at date of will creating trust and making bank trustee, testator is deemed to have adopted and included within declaration of trust scheme for substitution of trustees prescribed by the act, and consent of all parties is considered to have been given. (Ib.)

## MASSACHUSETTS

*Conformity with State law in administration of estates of deceased persons by consolidated bank required by act of February 25, 1927.*

(U. S. Sup. 1929.) The act of February 25, 1927, provides that any national bank may be consolidated with any State bank or trust company under the charter of the national bank; that, upon such consolidation, all the rights, franchises and interests in property of the State corporation shall be deemed transferred to and vested in the national bank; that the consolidated national bank "shall hold and enjoy the same and all rights

of property, franchises and interests, including the right of succession as trustee, executor, or in any other fiduciary capacity in the same manner and to the same extent as was held and enjoyed" by the State corporation; but that no such consolidation shall be in contravention of the law of the State under which such State bank or trust company was incorporated.

*Held:*

That the act enjoins upon a consolidated national bank complete conformity with the State law in its conduct of estates of deceased persons when acting as trustee or administrator thereof. (Ex parte Worcester County National Bank of Worcester, 279 U. S. R. 347.)

*Conflict of Laws—Decision by State court as to whether consolidated bank succeeded to executorship, followed by this court.*

(U. S. Sup. 1929.) Where the highest State court decided that, under the State law, a national bank with which a local trust company had been consolidated under the act did not succeed to an executorship held by the trust company and could not render an account of the estate, except as executor de son tort, because the consolidation had ended the existence of the trust company and the bank, being a different entity, could not rightfully represent the estate without a new appointment from the probate court, this decision, as to the State law, should be followed by the court. (Ib.)

*Executors and Administrators—Consolidated bank should apply to probate court for appointment to succeed to executorship.*

(U. S. Sup. 1929.) To conform with the State law, under the act of Congress, the bank, in order to represent and administer the estate, should apply for an appointment by the probate court. (263 Mass. 444, affirmed.) (Ib.)

#### NEW YORK

*Executors and administrators—Appointment of executors—Selection by testator.*

(N. Y. Appeals, 1912.) A testator, subject to the regulations and restrictions prescribed by law, may select his executor as he pleases, and such designation alone invests the executor with authority and power, and the letters testamentary, which are founded on the probate of the will, and of an evidentiary nature, neither create the office nor confer title or power. (In re Bergdorf's will, 99 Northeastern Rep. 714; 206 N. Y. 309.)

*Executors and administrators—Selection of executor—Intention of testator.*

(N. Y. Appeals, 1912.) The selection by testator of his executor may be immediate and expressed, or it may be constructive or by implication, or it may be delegated by the will, but the intent of testator as to how, when, and by whom his estate shall be conserved and distributed must be ascertained from the language of the will, which must be carried out unless unlawful, and this rule is not modified by Code Civil Proc., section 2636, providing that, after a will has been admitted to probate, the person or persons named therein as executors, who are competent to serve and who appear and qualify, are entitled to letters testamentary. (Ib.)

*Merger of corporations—Statutory authority.*

(N. Y. Appeals, 1912.) Domestic corporations organized as trust companies may not merge in the absence of statutory authority, and, where a statute authorizes a merger, the effect is exclusively what is declared by the act. (Ib.)

*Merger of corporations—Statutory authority.*

(N. Y. Appeals, 1912.) Banking law (Consol. Laws 1909, ch. 2), sections 36, 39, 40, authorizing two or more trust companies to merge into another, and declaring that on the merger the rights and franchises of the corporation so merged shall be vested in the corporation into which it has been merged, etc., permits a trust company to merge itself into another, and a trust company which merges into another company, without surrendering its corporate existence, retains only its corporate entity, but otherwise it is nonexistent, and its property rights and interests vest in the company into which it is merged. (Ib.)

*Executors and administrators—Designation of executor—Statutory regulations—Validity.*

(N. Y. Appeals, 1912.) The legislature, having the entire legislative power of the people, except as withheld by the State constitution or restricted by the Federal Constitution, may provide that a trust company, into which another trust company lawfully designated as an executor has been merged subsequent to the making and prior to the probate of the will, shall be the transferee of the privilege of being executor. (Ib.)

*Wills—Statutory right.*

(N. Y. Appeals, 1912.) A testator, in making his will and appointing executors, is and remains throughout the rest of his life subject to relevant existing statutes, and the exercise of the right to make a testamentary disposition depends solely on the statutes, and the legislature may withhold or grant the right, and, where it grants it, it may make its exercise and its extent subject to such regulations as it pleases, and it must be deemed that a testator intends the results which the operation of the statutory regulations produce. (Ib.)

*Executors and administrators—Appointment of executors—Parties entitled to—Statutory provisions.*

(N. Y. Appeals, 1912.) A testator appointed as executors two persons and a trust company and "the survivors and successors of them." The trust company subsequently and prior to his death was merged into another trust company pursuant to banking law (Consol. Laws 1909, ch. 2), sections 36-40. *Held* that, on the probate of the will, the latter company was entitled to letters testamentary, though the merged company was ignorant of the making of the will and its designation as executor. (Ib.)

## TENNESSEE

*National bank held to succeed to rights and title of consolidated State bank, as trustee under trust deed authorizing State bank to administer trust. (12 U. S. C. A., sec. 34a; acts 1913, ch. 20, sec. 23.)*

(Tenn. Sup. 1929.) National bank, with which State bank consolidated under Act of Congress, November 7, 1918, section 3, as added by act of Congress, February 25, 1927, section 1 (12 U. S. C. A., sec. 34a), which consolidation was valid under acts 1913, chapter 20, section 23, *held* to succeed to rights and titles of State bank as trustee under trust deed conveying real estate to secure payment of certain notes with power of sale in case of default, since, in case of corporate trustee, one designating corporation as trustee is held to do so with knowledge that trust is to be administered by persons to whom stockholders commit control of its affairs. (First Nat. Bank of Chattanooga et al. v. Harry E. Chapman Co. et al., 22 S. W. R. (2d series), 245.)

## VIRGINIA

*Consolidation of State bank with national bank—Succession to trust powers denied in Virginia.*

(Va. Sup. Ct. of App. 1930.) Designation of State bank as executor did not authorize national bank to act, notwithstanding consolidation before testator's death, whereby State bank was merged with national bank. (12 U. S. C. A., secs. 30, 34a.)

(Act of Congress, Nov. 7, 1918, ch. 209, sec. 3, 40 Stat. 1044, as added by act of Congress, Feb. 25, 1927, ch. 191, sec. 1, 44 Stat. 1225 (12 U. S. C. A., sec. 34a), provides for consolidation of State banks with national banking associations, and further provides that all the rights, franchises, and interests of the State bank and every species of property shall be transferred to and vested in the National Banking Association "including the right of succession as trustee, executor, or in any other fiduciary capacity in the same manner and to the same extent as was held and enjoyed by such State bank." The designation of the trust company as executor was not a thing which passed as property or an asset on consolidation in view of the fact that the selection is a personal matter involving special confidence, and that will is merely ambulatory and may be changed during testator's lifetime.) (Hofheimer v. Seaboard Citizens' Nat. Bank of Norfolk, 153 S. E. R. 656.)

## DECISIONS OF STATE COURTS

Mr. Thomas B. Paton, general counsel of American Bankers' Association, furnishes additional decisions of State courts not included in the foregoing pages of particular interest to national banks from the following reporters:

ATLANTIC REPORTER 150.  
 NORTHEASTERN REPORTER 170.  
 NORTHWESTERN REPORTER 227, 228, 229, 230, 231.  
 PACIFIC REPORTER 283, 288, 290.  
 SOUTHERN REPORTER 126, 128.  
 SOUTHEASTERN REPORTER 150, 151.  
 SOUTHWESTERN REPORTER (2d), 21, 22, 30.  
 NEW YORK SUPP. 237, 238, 239.

Seven additional decisions are taken from the New York Law Journal, and one decision from the United States Daily.

The abbreviation "P. D." is the reference to Paton's Digest.

## ACCEPTANCES

ACCEPTANCE AND CERTIFICATION.—Certification secured by holder with knowledge of stop-payment order—Purchase by accepting bank of check from subsequent transferee—Nonrecovery by such bank from holder securing certification.

"Nor does the complaint state a cause of action in fraud. The mere omission of defendant when seeking certification to tell plaintiff that he knew that payment of the check had been stopped is not of itself fraud. Defendant was under no active duty to the bank to make any statement. They were dealing at arm's length." N. Y. Law Jl., Oct. 10, 1929.)

Acceptance—Trade—Negotiability—"Obligation of acceptor arises out of purchase of goods from drawer." (*Coopersmith v. Maunz*, 237 N. Y. Supp. 1. P. D. 171.)

## AGENCY

BANKS AND BANKING.—Purchase by bank of stock as agent for undisclosed principal—Liability of bank for breach of contract of purchase. (*Block v. Pennsylvania Exchange Bank* (N. Y. 1930), 170 N. E. 900.)

## BRANCH BANKING

STOPPING PAYMENT.—Branch banking—One office taking check after payment stopped at office on which drawn. (*Dean v. Eastern Shore Trust Co.* (Ct. of Appl. Md. 1930), 150 Atl. 797.)

## CHECKS

CHECKS WITHOUT FUNDS.—Constitutionality, presumption of intent to defraud from knowledge of insufficiency of deposit. (*Carter v. Lowry*, 151 S. E. 23, Ga. 1929.)

CHECKS.—Liability of bank for misapplication of trust funds—Check of third person payable to fiduciary as such deposited to his personal credit—Public funds. (*Rodgers v. Bankers' Nat. Bk.* (Minn. 1930), 229 N. W. 90.)

INDORSER AND INDORSEMENT.—Validity of payment by drawee bank on indorsement of one joint payee. (*Dawson & White v. National Bank of Greenville*, N. C., N. C. 1929, 150 S. E. 38.)

HOLDER IN DUE COURSE.—Bank cashing or crediting check payable to it for person other than drawer. (N. Y. Law Jl., Apr. 12, 1930.)

## COLLATERAL

PLEDGE AND COLLATERAL.—Oral pledge for obligation of another—Pledge of unindorsed stock. (N. Y. Law Jl., May 23, 1930.)

## COLLECTIONS

- BANK COLLECTION CODE CITED.** (*Bays v. Albuquerque Nat. Bk.* (Sct. N. M. 1930), 288 Pac. 17.)
- COLLECTION.**—Collection agreement establishing agency relation—Effect of permitting depositor to draw out uncollected funds. (*Bromfield v. Cochran*, Sct. Colo. 1929, 283 Pac. 45. P. D. 1461.)
- COLLECTION.**—South Carolina forwarding direct statute unconstitutional because discriminatory against banks not incorporated or doing business in the State—South Carolina statute of 1927 relating to priority of payment of items sent for collection to bank becoming insolvent invalid because of defective title. (Bank collection code enacted in 1930. Does forwarding direct provision discriminate against banks not doing business in State?) (*Wachovia Bank & Trust Co. v. Peoples Bank of Darlington, S. C.*, Sct. 1930. U. S. Daily, Sept. 8, 1930. P. D. 1483.)
- COLLECTION.**—Continued liability under statute of drawer after presentment, charge of check and sending of remittance. (*Holdingford Milling Co. v. Hillman, etc., Creamery* (Sct. Minn. 1930), 231 N. W. 928. P. D. 1568.)

## DEATH AND DECEDENT'S ESTATE

- DEATH AND DECEDENT'S ESTATE.**—Note payable to husband and wife as joint tenants with right of survivorship *held* to create tenancy in common without right of survivorship. (*Webb v. Woodcock* (Sct. Ore. 1930), 290 Pac. 751. P. D. 1746.5.)

## DEPOSITS

- DEPOSITS IN TWO NAMES.**—Ultimate title—Account payable to "A or B, either or survivor"—Nondelivery of pass book—Acceptance of gift presumed. (*Supplements Mardis v. Steen.*) (*Reap v. Wyoming Valley Trust Co.* (Sct. Pa. 1930), 150 Atl. 165. P. D. 1832.5.)
- DEPOSITS.**—Guaranty of bank deposits—Validity of statute appropriating public funds to pay losses of depositors. (*Weaver v. Koehn* (Sct. Neb. 1930), 231 N. W. 703. P. D. 1984.8.)
- DEPOSITOR'S GUARANTY LAW.**—Constitutionality. (*Abie State Bank v. Weaver*, Neb. 227, N. W. 922. P. D. 1984.6.)

## FORGED OR ALTERED PAPER

- FORGED PAPER.**—Recovery by drawee which pays forged check—Recovery against bank which follows custom of cashing without identification. (*Fidelity & Casualty Co. of N. Y. v. Planenscheck, Wisc.*, 1929, 227 N. W. 387. P. D. 2122.7.)
- FORGED PAPER.**—Charging to drawer's account of check payable to drawer's agent and another with forgery of such other's indorsement. (*Merchants Nat. Bk. v. Home Bldg. & Sav. Asso., Ark.*, 1929, 22 S. W. (2) 15. P. D. 2027.6.)
- FORGED PAPER.**—"Inside job"—Liability of drawee bank—Recovery against cashing bank, guaranteeing indorsement. (N. Y. Law Jl., May 20, 1930.)
- FORGED PAPER.**—Payment on forged indorsement—Charge to depositor's account—"Inside job"—Depositor's negligence. (*John G. Paton Co., Inc., v. Guaranty Trust Co. of N. Y.*, 238 N. Y. Supp. 362 Sct. P. D. 2014.1.)
- FORGED PAPER.**—"Inside job"—Fraud of employee giving data for corporate checks—"Fictitious payee"—Action by purchaser of check against drawer—Drawer's duty to give notice of forgery of indorsements. (*United Motor Car Co. v. Mortgage and Securities Co.* (Ct. of App. La. 1930), 128 So. 307. P. D. 2014.1.)
- FORGED PAPER.**—Inside job—Pay-roll check—Imputed knowledge of clerk preparing check—Negligence of drawer in not ascertaining accuracy of checks. (*C. B. Erickson Co. v. Iowa Nat. Bank* (Sct. Iowa 1930), 230 N. W. 342. P. D. 2014.1.)

## GUARANTY

**BANKS AND BANKING.**—Guaranty—Liability of bank on guaranty to Federal land bank of note for loan which bank had negotiated as agent of land bank. (*Federal Land Bank of St. Paul v. Crookston Trust Co.* (Sct. Minn. 1930), 230 N. W. 7970. P. D. 555.8.)

## INSOLVENCY AND RECEIVERS

**BANKRUPTCY AND INSOLVENCY.**—Freezing deposits on resumption of banking business.—Legality of order. (*Amos v. Conklin* (Fla. 1930), 126 So. 283. P. D. 493.3½.)

**DEPOSITS.**—Unauthorized deposit by agent in name of principal as trust fund on insolvency of banks. (*Andrews v. Farmers Trust Co.*, Mo., 1929, 21 S. W. (2), 641. P. D. 1894.8.)

**INSURANCE.**—Duty of bank directors as to amount of fidelity insurance. (*Scott's Ex'rs. v. Young*, Ky., 1929, 21 S. W. (2), 994. P. D. 2835.11.)

## INTEREST AND USURY

**INTEREST AND USURY.**—Charge for default as usury—Provision authorizing acceleration of series of notes upon default as affecting usury—Deduction of interest in advance—Payment of interest more often than once a year—Confusion—Texas eliminated by supreme court decision. (*Shrapshire v. Commerce Farm Credit Co.* (Sct. Tex. 1930), 30 S. W. Rep. (2), 282. P. D. 2961.1.)

**FORMATION OF CORPORATION TO AVOID USURY LAW IN STATE PRECLUDING CORPORATION FROM ASSERTING DEFENSE OF USURY.**

"The defendants were willing to loan money upon the real estate owned by the plaintiff, provided they could lawfully exact a higher rate of interest. The statute left one way open to accomplish a result desired by both sides. \* \* \* If the property were transferred to a corporation, the corporation could borrow the money upon mortgage given by it without limitation as to the interest it might agree to pay for the loan. So the transaction was consummated and it was consummated in full compliance with the law of this State. \* \* \* Here the corporate entity has been created because the statute permits a corporate entity to make a contract which would be illegal if made by an individual. The law has not been evaded but has been followed meticulously in order to accomplish a result which all parties desired and which the law does not forbid. \* \* \* No ground has been shown for disregarding the corporate entity, though that entity has been formed for the purpose of doing something permitted to a corporation but forbidden to an individual. \* \* \* The fact that the sole owner of the stock of the corporation is an individual does not change those rights." (*Jenkins v. Moyse*, New York Court of Appeals, July 8, 1930, N. Y. Law Journal, July 26, 1930. P. D. 2988.)

**INTEREST AND USURY.**—Statute denying corporations the defense of usury—Constitutionality. (*Wm. S. & John H. Thomas, Inc., v. Union Trust Co.* (Sct. Mich. 1930), 231 N. W. 619. P. D. 2988.)

## PRESENTMENT, PROTEST, AND NOTICE

**PRESENTMENT, PROTEST, AND NOTICE.**—Incompetency of notary's certificate where defendant serves affidavit that he has not received notice of dishonor. (*Hartenstein v. Vesta Mfg. Corp.*, Sct. 1929, 239 N. Y. Supp. 331. P. D. 4080.5.)

## TAXATION

## Iowa

**TAXATION—STATE.**—Double inheritance tax on intangibles—Notes secured by mortgage on real estate. (*People's Bank of Buffalo v. State*, Iowa 1930, 228 N. W. 638. P. D. 4702.5½.)



## TRUSTS

**TRUST COMPANIES AND TRUST FUNCTIONS.**—Double commissions as executor and trustee.

In the absence of language so clear and unequivocal as to make a contrary determination absurd, a testator should never be deemed to have contemplated that where the same individual is to act from start to finish in the administration of his estate, such action should be construed to be in two different capacities so as to entitle such representative to double commissions.

Since the questions here involved are presented virtually *ex parte* by representatives of those financial institutions which will profit to the extent of an almost incalculable aggregate sum if a contrary rule should be established, it is incumbent on the court, as the trusted guardian of the interests of the fatherless and the widow, to clarify its position so far as possible in order that an appellate tribunal may have such benefit as may be derived from the experience and research of the court of first instance, to which this problem is a matter of daily occurrence. (Matter of Kings County Trust Co. (Florence Fletcher Jackson, dec'd), New York Law Jl., Oct. 21, 1930. P. D. 598.)

**BANKS AND BANKING—LIABILITY OF BANK OR TRUST COMPANY FOR UNSOUND INVESTMENTS—AUTHORITY TO RETAIN INVESTMENTS.**

In trust relations these days, when trust companies have entered the business, much more is expected from a corporate trustee than from the old-fashioned individual executor or trustee. Trust companies seek this character of business, claiming that they are specially qualified and financially responsible. They make a specialty of trust matters and claim to be familiar with the authority of executors and trustees as to trust investments. They have claimed that each estate and trust will receive the personal attention of one trust executive whose life work is the administration of estates and trusts, and decisions with regard to the purchase and sale of securities will be independently arrived at by these officers in consultation with investment experts. (Matter of Fulton Trust Co., Surrogate Slater, Westchester County, New York Law Jl., June 25, 1930. P. D. 602.3½.)

**TRUST COMPANY PRACTICING LAW—CONTEMPT PROCEEDINGS.** (In re Eastern Idaho Loan & Trust Co. (Sct. Ida. 1930), 288 Pac. 157. P. D. 1644.7.)

## EXHIBIT A

### IN THE UNITED STATES CIRCUIT COURT OF APPEALS, FOR THE THIRD CIRCUIT

---

No. 4485. October Term, 1930

PORT NEWARK NATIONAL BANK OF NEWARK, APPELLANT, v. EDWARD M.  
WALDRON, APPELLEE

---

No. 4493. October Term, 1930

F. RAYMOND PETERSON, AS RECEIVER OF PORT NEWARK NATIONAL BANK OF  
NEWARK, DEFENDANT-APPELLANT, v. EDWARD M. WALDRON, COMPLAINANT-  
APPELLEE

---

*Appeals from the District Court of the United States, for the District of New Jersey*

(Filed October 29, 1930)

Before BUFFINGTON, WOOLLEY and DAVIS, Circuit Judges

BUFFINGTON, J.

These are appeals by the Port Newark National Bank of Newark, New Jersey, and F. Raymond Peterson, appointed receiver of the bank by the Comptroller of the Currency, from an order of the Court below ousting him from the possession of the property and assets of said bank. The facts in the case are these. The National Bank in question was in grave financial difficulties when on August 7, 1930, L. K. Roberts, Chief National Bank Examiner, in pursuance of his duty as such, visited the bank and was there in conference with its officers and Julius S. Rippel, President of the Merchants & Newark Trust Company. The officers of the bank hoped to tide over its difficulties and prevent its being closed by the acceptance of an offer by Mr. Rippel to take over the bank and assume its known liabilities. The negotiations reached a point that day where they were about to be consummated the next day when certain court proceedings hereafter referred to made it impossible to carry out the arrangements and prevent the closing of the bank. On being informed of such facts, the Comptroller of the Currency, the morning of the 8th, issued an order directing that "from information on file in this bureau, I am satisfied that 'The Port Newark National Bank of Newark,' located in the City of Newark, County of Essex and State of New Jersey, is insolvent and unable to pay its just and legal debts," and appointing F. R. Peterson receiver of the bank, "with all the powers, duties and responsibilities given to or imposed upon a receiver under the provisions of the Revised Statutes of the United States which authorize the appointment of a receiver." The statute noted provides: "Whenever the Comptroller shall become satisfied of the insolvency of a National Banking Association, he may after due examination of its affairs \* \* \* appoint a receiver who shall proceed to close up such association."

In pursuance of such appointment, Peterson immediately took possession of and closed the bank. It thus appears that the Comptroller, through his Bank Examiner, was engaged in supervising the bank on August 7th, and when advised the proposed sale could not be effected, immediately appointed a receiver. It is clear that on August 7th and from then on, the Comptroller was exercising his supervisory powers and had assumed direction and control of the affairs of the bank with reference to its proposed sale. What then was the status of the receiver? In that regard the authorities are clear that the appointment of receivers by the Comptroller is part of a complete Federal system looking to the control of National banks and that such receivers are not like a receiver appointed by a court, but are officers of the United States and their possession of the bank is the possession of the United States. Touching the first point, the Supreme Court in *Easton v. Iowa*, 188 U. S. 231, after citing the legislation creating the

National bank system, says: "It thus appears that Congress has provided a symmetrical and complete scheme for banks to be organized under the provisions of this statute." To the same effect is *United States v. Weitzel*, 246 U. S. 534, where it is said: "The Comptroller of the Currency is charged with the duty of supervising National Banks. When he deems it necessary to take possession of the assets of a bank and assume control of its operations, he appoints a receiver under Revised Statutes, Sec. 5234, Comp. Stat. 1916, Sec. 9821." This was in line with the earlier case of *Cook County National Bank*, 107 U. S. 448, where it is said: "We consider that Act as constituting in itself a complete system for the establishment and government of National banks, prescribing \* \* \* their liability to be placed in the hands of a receiver, and the manner, in such event, in which their affairs shall be wound up, etc." Touching the second point, it was also said in the first case: "Our conclusions upon principle and authority are that Congress having power to regulate and control the exercise of their operations; that Congress has dealt with the subject of the insolvency of such banks by giving control to the Secretary of the Treasury and the Comptroller of the Currency, who are authorized to suspend the operations of the banks and appoint receivers where they became insolvent." So also the possession of a receiver appointed by the Comptroller is not the possession of a court officer, but is the possession of the United States. Thus, in *re Chetwood*, 165 U. S. 458, it is said:

"The Receiver was not the officer of any court but the agent and officer of the United States, as ruled by Mr. Justice Gray, on circuit, in *Price v. Abbott*, 17 Fed. Rep. 506, and by Mr. Justice Jackson, then Circuit Judge, in *Armstrong v. Trautman*, 36 Fed. Rep. 275. And see *Porter v. Sabin*, 149 U. S. 473, 479; *Platt v. Beach*, 2 Ben. 303; *Freilinghuysen v. Baldwin*, 12 Fed. Rep. 395; *Armstrong v. Ettlesohn*, 36 Fed. Rep. 209. \* \* \* The receiver acts under the control of the Comptroller of the Currency and the moneys collected by him are paid over to the Comptroller, who disburses them to the creditors of the insolvent bank."

From the above it will be seen that on and from August 7th the Comptroller was, first by his bank examiner and later by his receiver, performing the duties of supervision and possession vested in him by Federal law and that his receiver was "the agent and officer of the United States" in possession of the bank and its assets. These appeals raise the question whether he was by the Court lawfully deprived of such possession as "the agent and officer of the United States."

How this was done we now state. About five o'clock on the afternoon of August 7th, Edward M. Waldron, a stockholder of the bank, presented to the Judge below in chambers at Newark a bill against the bank, which was in the same city, alleging its insolvency and praying for an injunction and the appointment of a receiver. We here note that although the bill, which was not verified, was supported by an affidavit made the day previously, no notice was given to the bank of the presentation and filing of the bill or no conference had with the Comptroller. Moreover, no proffer was then or any time subsequently made of a bond in accordance with Sec. 18 of the Act of October 15, 1914, which provides: "Except as otherwise provided in Section 16 of this act, no restraining order or interlocutory order of injunction shall issue, except upon the giving of security by the applicant in such sum as the court or judge may deem proper, conditioned on the payment of such costs and damages as may be incurred or suffered by any party who may be found to have been wrongfully enjoined or restrained thereby."

On presentation of the bill the Court below granted a rule on the bank, returnable August 11th, to show cause why a receiver should not be appointed and "ordered that until this order should be made absolute or discharged the said defendant, Port Newark National Bank of Newark, its officers, servants and agents absolutely desist and refrain from exercising any of its privileges and franchises, except in the ordinary course of business, until otherwise ordered." On return of the rule on August 11th, the Court entered an order on August 13th, over the protest of the Comptroller's receiver and of the bank, appointing a court receiver for the bank "with full power and authority to \* \* \* take into his possession all the goods and chattels, rights and credits, moneys and effects, lands, tenements, books, papers, choses in action, bills, notes and property of any kind and every description of said defendant wheresoever situated." In obedience to this order the Comptroller's receiver surrendered possession to the Court's receiver and took an appeal—as did also the bank.

We pass over the omission to give notice to the bank of the filing of the bill and the application for a receiver; of the failure to give bond either when the injunctive ex parte restraining order of August 7th was entered, or indeed when the final injunction order of August 13th was made; of the effect of the filing

of the bill in precipitating the closing of the bank and making impossible of performance the acceptance of Mr. Rippel's offer on behalf of the Merchant's & Newark Trust Company of taking over the bank and preventing its closing; and confine ourselves solely to the question whether the Comptroller's receiver was lawfully ousted from his possession. We are of opinion he was not. This is not a conflict between two courts of coordinate jurisdiction, but is one between the judicial and the executive arm of the sovereignty. In our view, the threatening status of this bank on August 7th and its efforts to prevent its failure necessitated the supervision and "dominion" of the Comptroller and when that duty was begun by the bank examiner the Comptroller had "dominion" over the bank's affairs and so continued until the efforts to prevent closing the bank were defeated by the filing of this bill. When this happened, it became the duty of the Comptroller, who as his order stated, had "information on file in this bureau that the bank is insolvent," to appoint a receiver and close the bank. The wisdom of his so doing prevented a run and a depletion of the bank's assets. For it will be observed that the Court's order of August 7th was not to close the bank, but to except from its order "the ordinary course of business of the bank"—a situation that would have precipitated a run upon it and a depletion of its assets from August 7th until August 13th, when the Court's order appointing a receiver was entered. Indeed the manifest inadequacy of the action of the Court to protect the assets of the threatened bank in its order of August 7th, and the promptness and efficacy of the Comptroller's order of August 8th to close the bank and put his receiver in physical possession of its assets is evidenced in the record wherein the Court below said: "I believe the Comptroller by his very prompt action, frustrated a situation which would have been most disastrous." It requires no stretch of the imagination to see that if the bank had been given notice of the proposed filing of this bill and had opportunity been afforded it to have informed the Judge of the presence of the bank examiner of the negotiations pending with a man of Mr. Rippel's financial position, the "most disastrous" situation would not have arisen. Whether indeed the right of a Comptroller in every instance to appoint receivers is not paramount and exclusive is a question we do not feel called on to now decide because the present case does not so require.

In that regard we also note that in *Korbly v. Springfield Trust*, 245 U. S. 330, the Supreme Court said:

"From the earliest days of the administration of the National Banking Act to this case attempts have been made in many forms to give to it a technical construction which would so restrict the powers of the Comptroller as to greatly delay and impede the settlement of the affairs of insolvent banks. But this court has uniformly declined to narrow the act by construction, and has placed a liberal interpretation upon its provisions to promote its plain purpose of expeditiously and justly winding up the affairs and paying the debts of such unfortunate institutions."

Not only the research of counsel, but our independent research, has shown no case where a Federal or State Court has appointed a receiver for a going National bank as distinguished from one in liquidation. Sufficient to say that in the present case we regard the Comptroller at the time this bill was filed as having complete dominion over and, by his bank examiner, full legal control of the then and future operations of the bank, and that such situation might ultimately require the appointment of a receiver. Consequently the Court below, when the bill was filed, acquired no jurisdiction to shear the Comptroller of the statutory power to take the further step of appointing a receiver in case insolvency existed and the attempted sale fell through. As the order states the Comptroller had on file at that time information of the insolvency of the bank, it is clear he had already complied with the statutory provisions of "on examination of its affairs," after which he "may appoint a receiver."

So holding, the case is remanded to the District Court with instructions that the receiver appointed by the Court be discharged, first accounting to the Comptroller's receiver for his doings and restoring to him possession of all of the bank's property; that the receiver appointed by the Comptroller be restored and that the bill be dismissed with costs both on these appeals and in the court below to be taxed against the complainant in the bill.

A true Copy:

Teste:

Clerk of the United States Circuit  
Court of Appeals for the third Circuit.

# 248. REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 1.—*Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed*

No.	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	Hulburt, 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 <sup>1</sup>	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	Hulburt, 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 <sup>2</sup>	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	Awalt, F. G.	July 1, 1927	-----	Maryland.
17	Gough, E. H.	July 6, 1927	-----	Indiana.
18	Proctor, John L.	Dec. 1, 1928	-----	Washington.

<sup>1</sup> Term expired.

<sup>2</sup> 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, 1930*

Name	Designation	Salary
Quinn, Edmund F.	Administrative officer	\$4,800
Yeatman, John P.	Senior administrative assistant	3,700
Gross, Clyde E.	Junior administrative officer	3,600
Kane, William A.	Senior administrative assistant	3,400
Marble, George R.	do	3,300
Avery, Antoinette	do	3,300
Burton, Russell O.	Junior administrative assistant	3,200
Offutt, William F.	do	2,900
Fuller, Jane L.	do	2,800
Johnston, Edna E.	do	2,800
Thompson, George	do	2,800
Frye, Ruby M.	do	2,700
Reese, William H.	do	2,700
Verrill, Harry M.	do	2,700
Wilson, Gordon K.	do	2,700
Bock, Carl	Principal clerk	2,700
Tucker, Samuel M.	Junior administrative assistant	2,600
Wigginton, Norval P.	do	2,600
Ellis, H. B.	Principal clerk	2,500
Herndon, John W.	do	2,500
Buell, Willard E.	do	2,400
Hanlon, Margaret T.	Senior clerk	2,400
Lewis, John O.	do	2,400
Basinger, Walter S.	Principal clerk	2,300
O'Mara, Vera L.	Senior clerk	2,300
Moyer, Alta T.	Senior clerk stenographer	2,300
Taylor, Gertrude I.	do	2,300

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1930—Continued

Name	Designation	Salary
Wheelan, Marjorie B.	Senior clerk stenographer	\$2, 300
Murphy, Maud V.	Senior clerk	2, 200
Lovelly, Laura F.	Clerk	2, 166
O'Brien, May F.	do	2, 040
Heizer, Helen V.	Senior clerk	2, 000
Jones, Margaret E.	do	2, 000
Lamb, Joseph E.	do	2, 000
Reed, S. E.	do	2, 000
Wright, Nellie K.	Senior clerk stenographer	2, 000
Bentley, Thomas B.	Clerk	1, 980
Friederichs, Minna K.	Assistant clerk	1, 980
Jump, Mollie C.	do	1, 980
Pumphrey, Carrie B.	Clerk stenographer	1, 980
Trumbull, Annette	do	1, 980
Andrews, Ettie F.	Clerk	1, 920
Haley, John R.	do	1, 920
Hilleary, Rua	do	1, 920
Jones, Nell H.	do	1, 920
Harris, John E.	do	1, 860
Clagett, Dorothy L.	Clerk stenographer	1, 860
Horsey, Olga S.	do	1, 860
Heizer, Nannie B.	Assistant clerk	1, 860
Munnerlyn, Joseph A.	do	1, 860
Nolan, Lida A.	do	1, 860
Smith, Helen M.	do	1, 860
Young, Grace E.	do	1, 860
Beall, Clara M.	Head typist	1, 860
Erickson, Bertha V.	Assistant clerk	1, 860
Jamieson, William G.	Senior operator, office devices	1, 860
Lowell, Harriet P.	Clerk	1, 800
Bales, Anna S.	Assistant clerk	1, 800
Brumbaugh, Delia L.	do	1, 800
Chisholm, Elizabeth	do	1, 800
Colburn, Nellia A.	do	1, 800
Hopkins, Edna I.	do	1, 800
Magruder, Edith P.	do	1, 800
Nichols, Sada C.	do	1, 800
Schiller, Ernestine H.	do	1, 800
Vernon, Josephine G.	do	1, 800
Weeks, Katherine	do	1, 800
Buckley, Regina C.	do	1, 800
Walker, Johanna S.	do	1, 800
Mortimer, Mary H.	Assistant clerk stenographer	1, 800
Jorgenson, John A.	Junior clerk	1, 800
Kelly, George	do	1, 800
Baldwin, Wallace N.	do	1, 800
Burlingame, Della J.	do	1, 800
Hewson, Ella	do	1, 800
Barry, Gertrude L.	Assistant clerk	1, 740
Crocker, Henry A. D.	do	1, 740
Haymon, N. Mabel	do	1, 740
Mallet, Katherine H.	do	1, 740
McCrone, Clara O'B.	do	1, 740
McKinney, Elva L.	do	1, 740
Quackenbush, Dorothy S.	do	1, 740
Tschiffely, Lacey B. R.	do	1, 740
Dodge, Victor H.	Assistant clerk stenographer	1, 740
Haygood, Ethel	do	1, 740
Stafford, Catherine M.	do	1, 740
Dyson, Aline	Senior stenographer	1, 740
Dailey, William	Junior clerk	1, 740
Hueter, Marion R.	Assistant clerk	1, 680
Israel, Frank T.	do	1, 680
Smith, Clara E.	do	1, 680
Watts, Metta F.	Assistant clerk	1, 680
Sazama, Alice R.	Assistant clerk stenographer	1, 680
Gorham, W. Abbott	Senior stenographer	1, 680
Lonergan, Bertha M.	do	1, 680
McPherson, Mabel E.	do	1, 680
Rausch, Lucile M.	do	1, 680
Glenn, Frances Moncure	Junior clerk	1, 680
Mueller, Pauline	do	1, 680
Barksdale, George T.	Assistant clerk	1, 620
Canavan, Josephine M.	do	1, 620
McFadden, Arthur M.	do	1, 620
Wilson, Mildred C.	do	1, 620
Wolfe, Alice M.	do	1, 620
Kidd, Jeannette B.	Senior operator, office devices	1, 620
O'Donnell, Josephine A.	Junior clerk	1, 620
Parsons, Edith N.	Senior typist	1, 620
Frock, Annie C.	Junior clerk	1, 620

TABLE NO. 2.—*Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1930—Continued*

Name	Designation	Salary
Harleston, Catherine	Junior clerk	\$1,620
Elmore, Annie L.	do.	1,620
Taylor, Mathilda S.	do.	1,620
Chiles, Charles R.	Under clerk	1,620
Smith, Charles A.	Junior clerk	1,560
Wood, Kathleen	do.	1,560
Chamberlain, Robert J.	Junior operator, office devices	1,560
Kemethner, Eva C.	do.	1,560
Croson, Maud B.	Junior clerk	1,560
Kellam, Margaret M.	do.	1,560
Keim, Charles C.	Under clerk	1,560
Dillard, John	do.	1,560
Cook, George M.	do.	1,560
Marks, Grace J.	do.	1,560
Shely, Myrtle B.	Junior clerk typist	1,500
Dillon, Minnie L.	Junior clerk	1,500
Curtin, Anna E.	Under clerk	1,500
Brown, Edith L.	Junior clerk	1,500
White, Grace M.	do.	1,500
Weeks, George W.	Junior mechanic	1,500
Braxton, Henry	Messenger	1,500
Whiteman, Edgar	do.	1,500
Sheward, Adelaide H.	Junior clerk	1,440
Shaffer, Dorothy L.	Junior operator, office devices	1,440
Smith, Mabel W.	do.	1,440
Moore, May LaPorte	Junior stenographer	1,440
Parsons, Ruth	do.	1,440
Dowden, Eleanor C.	Under clerk	1,440
DuRant, Anna K.	do.	1,440
Dutrow, Mary H.	do.	1,440
Duvall, Grace N.	do.	1,440
Batter, Madeline B.	do.	1,440
Mennel, Theresa	do.	1,440
Reese, Aline	do.	1,440
Roberts, Victoria	do.	1,440
Miller, Bellum	do.	1,380
Haley, Mary C.	do.	1,380
Settle, May C. W.	do.	1,380
Simms, Harry E.	do.	1,380
Blount, Joseph T.	Messenger	1,380
Carroll, John I.	do.	1,380
Cover, Thomas A.	do.	1,380
Holland, Thomas	do.	1,380
Jones, George S.	do.	1,380
Mims, Alvin E.	do.	1,380
Taylor, John H.	do.	1,380
Mann, Harry C.	Under clerk	1,320
Gervais, Gladys E.	do.	1,320
Hill, Edgar W.	Messenger	1,320
Mundie, James F.	Under clerk	1,260
Barrett, Lester J.	Messenger	1,260
Berkley, Guy H.	do.	1,260
Poles, James	do.	1,260
Thompson, Frank	do.	1,260
Marshall, Eugene H.	do.	1,200
Moss, Benjamin F.	Minor mechanic	1,200
Cooper, Mary B.	Minor domestic attendant	600
Taylor, Mary F.	do.	600

TABLE NO. 3.—*Number of national banks organized since February 25, 1863, number passed out of the system, and number in existence October 31, 1930*

Under act of Feb. 25, 1863	456
Under act of June 3, 1864	8,331
Under gold currency act of July 12, 1870	10
Under act of Mar. 14, 1900	4,701
Total number of national banks organized	13,498
Number reported in voluntary liquidation	4,418
Number passed into liquidation upon expiration of corporate existence	208
Number consolidated under act of Nov. 7, 1918	313
Number placed in charge of receivers <sup>1</sup>	1,341
Total number passed out of the system	6,280
Number now in existence	7,218

<sup>1</sup> 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, 1926, to November 1, 1930, 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*

[For prior years see annual reports 1920 and 1927]

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
<b>1926</b>						
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, 646	661, 244, 347	45, 059, 372	706, 303, 719
April	8, 059	1, 400, 003, 655	665, 508, 140	661, 016, 470	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, 162
July	8, 038	1, 420, 087, 405	665, 616, 390	660, 986, 560	41, 682, 684	702, 669, 244
August	8, 031	1, 422, 654, 905	665, 941, 890	661, 434, 195	40, 714, 779	702, 148, 974
September	8, 025	1, 422, 749, 905	665, 889, 940	659, 700, 467	39, 768, 777	698, 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
<b>1927</b>						
January	7, 972	1, 417, 160, 405	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, 181, 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, 055, 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, 593	40, 537, 019	703, 292, 612
November	7, 832	1, 502, 697, 615	666, 873, 290	663, 167, 080	39, 825, 664	702, 992, 614
December	7, 833	1, 521, 797, 615	666, 830, 210	663, 340, 675	39, 060, 424	702, 401, 099
<b>1928</b>						
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, 219
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
December	7, 705	1, 630, 507, 448	667, 508, 440	663, 931, 957	36, 248, 802	700, 180, 759
<b>1929</b>						
January	7, 687	1, 636, 452, 948	667, 013, 340	662, 904, 627	35, 877, 502	698, 782, 129
February	7, 666	1, 639, 865, 948	667, 486, 340	662, 455, 487	34, 822, 732	697, 278, 219
March	7, 643	1, 670, 265, 948	666, 432, 090	659, 651, 580	35, 231, 759	694, 883, 339
April	7, 628	1, 659, 418, 448	666, 630, 890	661, 924, 472	36, 750, 627	698, 075, 089
May	7, 601	1, 625, 654, 448	666, 221, 390	663, 364, 517	38, 720, 772	692, 685, 289
June	7, 599	1, 626, 902, 040	666, 233, 140	663, 328, 203	39, 651, 731	702, 979, 934
July	7, 587	1, 635, 308, 915	666, 199, 140	662, 773, 570	41, 520, 872	704, 294, 442
August	7, 565	1, 669, 218, 815	666, 407, 040	657, 764, 443	39, 707, 550	697, 471, 993
September	7, 539	1, 679, 991, 015	666, 864, 280	649, 297, 990	38, 652, 573	697, 950, 563
October	7, 521	1, 676, 066, 015	667, 093, 770	652, 823, 980	38, 564, 685	691, 388, 665
November	7, 506	1, 686, 251, 665	666, 736, 100	661, 822, 047	38, 506, 768	700, 328, 815
December	7, 486	1, 692, 229, 165	667, 635, 650	664, 115, 977	37, 465, 128	701, 581, 105
<b>1930</b>						
January	7, 472	1, 714, 224, 015	667, 774, 650	663, 823, 167	34, 118, 073	697, 941, 240
February	7, 440	1, 715, 527, 415	667, 464, 790	664, 468, 092	32, 115, 298	696, 583, 390
March	7, 412	1, 718, 132, 565	667, 108, 740	664, 928, 197	31, 669, 548	696, 597, 745
April	7, 372	1, 717, 107, 165	667, 251, 240	665, 107, 343	31, 066, 745	696, 174, 088
May	7, 361	1, 713, 508, 165	667, 650, 790	665, 974, 780	31, 225, 248	697, 200, 028
June	7, 335	1, 754, 760, 629	667, 156, 250	665, 719, 485	31, 933, 193	697, 652, 678
July	7, 311	1, 753, 790, 629	666, 824, 750	665, 607, 070	32, 710, 398	698, 317, 468
August	7, 277	1, 752, 883, 129	666, 406, 250	663, 528, 038	33, 025, 390	696, 553, 428
September	7, 262	1, 753, 458, 129	667, 320, 950	664, 838, 833	32, 984, 335	697, 323, 168
October	7, 243	1, 748, 968, 129	667, 819, 250	665, 853, 557	33, 414, 773	699, 268, 330
November	7, 218	1, 748, 495, 629	669, 128, 450	668, 017, 935	32, 137, 965	700, 155, 900

NOTE.—Notes redeemed but not assorted not included in circulation outstanding.

NOTE.—New series of notes included since July.



TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Union National Bank of Okmulgee, Okla. (11963), absorbed by The Citizens National Bank of Okmulgee	Oct. 12, 1929	\$100,000
The Franklin National Bank, Franklin, Ind. (3338), succeeded by Franklin National Bank	Oct. 24, 1929	125,000
Citizens National Bank of Jamestown, N. Dak. (7820), succeeded by The National Bank and Trust Company of Jamestown	Aug. 23, 1929	50,000
The Commercial National Bank of Sherman, Texas (10607), absorbed by The Merchants and Planters National Bank of Sherman	Oct. 31, 1929	250,000
The First National Bank of Palmyra, New York (295), absorbed by The State Bank of Palmyra	Oct. 19, 1929	50,000
The Merchants National Bank of Point Pleasant, W. Va. (1504), succeeded by Citizens National Bank of Point Pleasant	Nov. 5, 1929	100,000
The First National Bank of Farmersville, <sup>1</sup> Texas (3624), succeeded by The First National Bank in Farmersville	Oct. 25, 1929	50,000
The California National Bank of Beverly Hills, Calif. (13094), absorbed by California Bank, Los Angeles, Calif.	Nov. 2, 1929	100,000
The Farmers National Bank of Fairview, Kans. (11107), succeeded by Farmers State Bank, Fairview	Oct. 30, 1929	25,000
First National Bank in Hollis, Okla. (8825), succeeded by First State Bank and Trust Company of Hollis	Oct. 26, 1929	30,000
New First National Bank in Silver City, N. Mex. (12710), absorbed by The American National Bank of Silver City	Nov. 9, 1929	100,000
The First National Bank of Yuma, Ariz. (7591), absorbed by The Yuma National Bank	Nov. 20, 1929	100,000
The First National Bank of Omeamee, N. Dak. (6475), absorbed by The Merchants National Bank of Willow City, N. Dak.	do	25,000
The First National Bank of Quinton, Okla. (6517), absorbed by Farmers State Bank of Quinton	Nov. 9, 1929	25,000
The Bridgeport National Bank, Bridgeport, Tex. (12409), absorbed by The First National Bank of Bridgeport	Nov. 1, 1929	25,000
The Merchants and Farmers National Bank of Greensburg, Pa. (2562), absorbed by Union Trust Co. of Greensburg	Nov. 26, 1929	150,000
The National Union Bank of Reading, Pa. (693), absorbed by The Reading Trust Company	Nov. 30, 1929	200,000
The Woodside National Bank of Greenville, S. C. (11499), absorbed by The Peoples State Bank of South Carolina, Charleston, S. C.	Nov. 25, 1929	250,000
The First National Bank of College Springs, Iowa (11295), absorbed by Citizens State Bank of Clarinda, Iowa	do	50,000
The Citizens National Bank of Slippery Rock, Pa. (8724), absorbed by The First National Bank of Slippery Rock	Nov. 30, 1929	35,000
The Rempel National Bank of Logan, Ohio (9284), absorbed by First National Bank in Logan	Nov. 15, 1929	50,000
The National State Bank of Columbia, S. C. (10315), absorbed by Peoples State Bank of South Carolina, Columbia	Dec. 3, 1929	200,000
The National Park Bank of Livingston, Mont. (3605), succeeded by The National Park Bank in Livingston	Dec. 1, 1929	100,000
The Polk County National Bank of Bartow, Fla. (4627), taken over on April 16, 1929, by The Polk County National Bank in Bartow <sup>2</sup>	Nov. 8, 1929	200,000
The Seaport National Bank of Houston, Texas (12566), absorbed by The City Bank and Trust Company of Houston	Nov. 12, 1929	250,000
Cambridge National Bank, Cambridge, Mass. (13060), absorbed by Central Trust Company of Cambridge	Dec. 4, 1929	200,000
The Poolesville National Bank, Poolesville, Md. (8860), absorbed by Central Trust Company of Maryland, Frederick, Md.	Dec. 14, 1929	25,000
The First National Bank of Farwell, Minn. (12032), absorbed by Farwell State Bank	Dec. 13, 1929	25,000
The American National Bank of Enid, Okla. (11584), absorbed by The First National Bank of Enid	Dec. 20, 1929	200,000
The First National Bank of Campbell, Minn. (6259), absorbed by The First National Bank of Breckenridge, Minn.	Dec. 14, 1929	25,000
Pipestone National Bank, Pipestone, Minn. (10936), succeeded by The Pipestone National Bank	Dec. 20, 1929	50,000
The Farmers National Bank of Pleasant Hill, Mo. (7154), absorbed by Pleasant Hill Banking Company	Dec. 27, 1929	35,000
The National Bank of Ogdensburg, N. Y. (2446), absorbed by Ogdensburg Trust Company	Dec. 31, 1929	300,000
The Textile National Bank of Philadelphia, Pa. (7522), absorbed by Industrial Trust Company of Philadelphia	Jan. 1, 1930	500,000
The First National Bank of Glouster, Ohio (8423), absorbed by The Glouster State Bank	Jan. 2, 1930	25,000
The First National Bank of Strawberry Point, Iowa (9069), succeeded by Union Bank and Trust Company, Strawberry Point	Dec. 23, 1929	25,000
The First National Bank of Gardena, Calif. (10453), absorbed by Bank of America of California, Los Angeles, Calif.	Nov. 16, 1929	50,000
The National Bank of Sumter, S. C. (10670), absorbed by Peoples State Bank of South Carolina, Columbia, S. C.	Dec. 30, 1929	200,000
The National Bank of Delaware at Wilmington, Del. (1420), absorbed by Security Trust Company, Wilmington	Jan. 4, 1930	110,000

<sup>1</sup> Placed in charge of a receiver Aug. 6, 1930.<sup>2</sup> Receiver appointed June 28, 1929.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Lawrence National Bank of North Manchester, Ind. (3474), succeeded by Indiana Lawrence Bank & Trust Company, North Manchester.....	Dec. 23, 1929	\$100,000
The American National Bank of Winter Haven, Fla. (12100), succeeded by The American National Bank in Winter Haven.....	Nov. 22, 1929	150,000
The First National Bank of Seward, Nebr. (2771), absorbed by The Jones National Bank of Seward.....	Jan. 3, 1930	50,000
The Morris National Bank, Morris, Okla. (11932), succeeded by Morris State Bank.....	Dec. 30, 1929	25,000
The First National Bank of Ridgeville, Ind. (8351), absorbed by Citizens State Bank of Ridgeville.....	Jan. 2, 1930	25,000
The First National Bank of Alvarado, Texas (3644).....	Dec. 20, 1929	75,000
The Farmers National Bank of Princeton, Ill. (2165), absorbed by The First National Bank of Princeton and The Citizens National Bank of Princeton, which banks were consolidated Jan. 2, 1930, under charter and title of Citizens First National Bank of Princeton.....	Jan. 14, 1930	110,000
The Malvern National Bank, Malvern, Iowa (8057), succeeded by Malvern Trust & Savings Bank.....	Dec. 6, 1929	50,000
The First National Bank of Fredericksburg, Iowa (10541), absorbed by First State Bank, Fredericksburg.....	Jan. 15, 1930	30,000
The First National Bank of Hartsville, Ind. (7354), absorbed by Hope State Bank, Hope, Ind.....	Jan. 20, 1930	25,000
The East Side National Union Bank of Jackson, Mich. (13072), absorbed by National Union Bank and Trust Company of Jackson.....	do.....	100,000
Guardian National Bank of New York, N. Y. <sup>§</sup> (13122), absorbed by Brooklyn Trust Company, Brooklyn, N. Y.....	Jan. 18, 1930	500,000
The First National Bank of Healdsburg, Calif. (10184), absorbed by Bank of America of California, Los Angeles, Calif.....	Jan. 7, 1930	100,000
The National Bank of Sylvania, Ga. (10829), absorbed by Sylvania Banking Company, Sylvania.....	Jan. 20, 1930	25,000
The Peters National Bank of Omaha, Nebr. (11829), absorbed by The Omaha National Bank, Omaha.....	Jan. 9, 1930	200,000
The Creston National Bank, Creston, Iowa (2833), absorbed by The First National Bank in Creston.....	Jan. 2, 1930	100,000
Ardmore National Bank and Trust Company, Ardmore, Pa. (9905), succeeded by Ardmore Title and Trust Company.....	Dec. 11, 1929	300,000
The First National Bank of Grand Meadow, Minn. (6933), absorbed by Exchange State Bank of Grand Meadow.....	Jan. 5, 1930	25,000
The Farmersville National Bank of Farmersville, Texas (13048), absorbed by The First National Bank in Farmersville.....	Dec. 30, 1929	50,000
The First National Bank of Portsmouth, Va. (9300), absorbed by American National Bank of Portsmouth.....	Jan. 15, 1930	300,000
First National Bank of Iola, Kans. (5287), absorbed by Iola State Bank, Iola.....	Feb. 1, 1930	50,000
The Abram Rutt National Bank of Casey, Iowa (8099), absorbed by Citizens Savings Bank, Casey.....	do.....	50,000
The City National Bank of Davis, Okla. (12149), succeeded by City Exchange Bank of Davis.....	Dec. 30, 1929	25,000
The Winfield National Bank, Winfield, Texas (12505), absorbed by The First National Bank in Mount Pleasant, Texas.....	Dec. 23, 1929	25,000
The First National Bank in Clifton, Texas (12717), absorbed by Farmers State Bank, Clifton.....	Jan. 25, 1930	40,000
The First National Bank of Whitesboro, Texas (5847), absorbed by The City National Bank of Whitesboro, which bank changed title to The Whitesboro National Bank.....	Jan. 30, 1930	50,000
The First National Bank of Anaheim, Calif. (6481), absorbed by Bank of America of California, Los Angeles, Calif.....	Jan. 16, 1930	200,000
The First National Bank of Crosbyton, Texas (9989), absorbed by Citizens National Bank of Crosbyton.....	Jan. 30, 1930	50,000
The Farmers and Merchants National Bank, Milbank, S. Dak. (8698), succeeded by The Farmers & Merchants National Bank in Milbank.....	Jan. 28, 1930	75,000
The Transportation Brotherhood National Bank of Minneapolis, Minn. (12282), absorbed by The Marquette National Bank of Minneapolis and the Marquette Trust Company of Minneapolis.....	Feb. 4, 1930	200,000
The First National Bank of Leonard, Texas (5109), absorbed by The Leonard National Bank, Leonard.....	Feb. 11, 1930	75,000
The First National Bank of Crandall, Texas (5824), absorbed by The Citizens National Bank of Crandall.....	Jan. 15, 1930	50,000
The First National Bank of Sioux Rapids, Iowa (9585), succeeded by The First National Bank in Sioux Rapids.....	Jan. 30, 1930	50,000
The National Bank of Hermosa Beach, Calif. (12271), absorbed by Bank of America of California, Los Angeles, Calif.....	Jan. 3, 1930	50,000
The Florence National Bank, Florence, Calif. (12624), absorbed by Bank of America of California, Los Angeles, Calif.....	Nov. 14, 1929	75,000
The Graham National Bank, Graham, Calif. (12673), absorbed by Bank of America of California, Los Angeles, Calif.....	do.....	75,000
First National Bank in Tishomingo, Okla. (12908), succeeded by First State Bank, Tishomingo.....	Dec. 28, 1929	25,000

\* With 2 branches in New York City.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Montpelier, N. Dak. (11494), absorbed by the Montpelier State Bank, Montpelier.	Feb. 15, 1930	\$25, 000
Farmers National Bank of Tazewell, Va. (11533), absorbed by Farmers Bank of Clinch Valley, Va.	Feb. 21, 1930	100, 000
The First National Bank of Reeder, N. Dak. (9684), absorbed by First State Bank of Reeder.	Feb. 11, 1930	25, 000
The Depew National Bank, Depew, Okla. (11661), absorbed by The State National Bank of Depew.	Feb. 18, 1930	25, 000
The First National Bank of Winterset, Iowa (1403), absorbed by the Winterset Savings Bank, Winterset.	Feb. 20, 1930	50, 000
The Commercial National Bank of Union City, Ind. (5094), succeeded by Commercial Bank & Trust Company, Union City.	Feb. 28, 1930	50, 000
The Burley National Bank, Burley, Idaho (11438), succeeded by Burley Bank & Trust Co.	Mar. 1, 1930	50, 000
The State National Bank of Karnes City, Texas (12689), absorbed by The Karnes County National Bank, Karnes City.	Jan. 15, 1930	25, 000
The Live Stock National Bank of Pawhuska, Okla. (13355).	Nov. 29, 1929	100, 000
First National Bank and Trust Company of Owensboro, Ky. (2576), absorbed by First-Owensboro Bank & Trust Co.	Mar. 3, 1930	137, 900
The Security National Bank of Nocona, Texas (10163), absorbed by The Farmers and Merchants National Bank of Nocona.	Feb. 28, 1930	25, 000
The Wallins National Bank of Wallins Creek, Ky. (12202), absorbed by The Harlan National Bank, Harlan, Ky.	do.	25, 000
The First National Bank of Ligonier, Pa. (6281), succeeded by Ligonier National Bank, Ligonier.	Mar. 3, 1930	25, 000
The National Bank of Ligonier, Pa. (6832), succeeded by Ligonier National Bank, Ligonier.	do.	50, 000
Peoples-First National Bank of Charleston, <sup>4</sup> S. O. (1621), succeeded by Peoples State Bank of South Carolina, Charleston.	Mar. 1, 1930	1, 000, 000
The Citizens National Bank of Barnesville, Ga. (12404), absorbed by The First National Bank of Barnesville.	Mar. 6, 1930	50, 000
The City National Bank and Trust Company of Dayton, <sup>5</sup> Ohio (2874), succeeded by The Union Trust Company of Dayton.	Mar. 8, 1930	750, 000
The First National Bank of Colton, Calif. (3573), absorbed by United Security Bank and Trust Company of San Francisco, Calif., which afterwards became Bank of America of California, Los Angeles, Calif.	Feb. 26, 1930	50, 000
The Front Royal National Bank, Front Royal, Va. (2967), succeeded by The Citizens National Bank, Front Royal.	Jan. 20, 1930	50, 000
The First National Bank of Lanesboro, Minn. (10507), absorbed by Scanlan-Haberstad Bank & Trust Company, Lanesboro.	Feb. 18, 1930	50, 000
The First National Bank of Bagwell, Texas (10 657).	Jan. 20, 1930	27, 500
The National Bank of Bloomfield, Iowa (9303), absorbed by The State Bank of Davis County, Bloomfield.	Feb. 26, 1930	55, 000
The Farmers and Merchants National Bank of Achille, Okla. (10380), absorbed by The Durant National Bank in Durant, Okla.	Mar. 4, 1930	25, 000
The Exchange National Bank of Little Rock, Ark. (3300), succeeded by American Exchange Trust Company of Little Rock.	Feb. 21, 1930	400, 000
The First National Bank of Iona, Minn. (7128), absorbed by Murray County State Bank of Slayton, Minn.	Feb. 27, 1930	25, 000
The Bevans National Bank of Menard, Texas (11414), succeeded by Bevans State Bank of Menard.	Dec. 31, 1929	100, 000
The First National Bank of Canby, Minn. (6366), absorbed by Bank of Canby.	do.	25, 000
The Terre Hill National Bank, Terre Hill, Pa. (9316), absorbed by The Blue Ball National Bank, Blue Ball, Pa.	Mar. 7, 1930	40, 000
The First National Bank of New Castle, Texas (10472), absorbed by The First National Bank of Throckmorton, Texas.	Mar. 17, 1930	25, 000
The First National Bank of Wrightstown, N. J. (11081), absorbed by The First National Bank and Trust Company of New Egypt, N. J.	Mar. 13, 1930	25, 000
The First National Bank of Van Buren, Ark. (7361), succeeded by The First and Crawford County Bank, Van Buren.	Mar. 21, 1930	100, 000
Kalamazoo National Bank and Trust Company, Kalamazoo, Mich. (3211), absorbed by Bank of Kalamazoo and the Kalamazoo Bancshares, Inc.	Mar. 25, 1930	500, 000
The City National Bank of Sumter, S. C. (10129), absorbed by The National Bank of South Carolina of Sumter.	do.	150, 000
The First National Bank of Mt. Rainier, Md. (12443), absorbed by Mt. Rainier Branch of Prince Georges Bank, Hyattsville, Md.	Mar. 5, 1930	25, 000
The Farmers and Merchants National Bank of Blythe, Calif. (11528), absorbed by The First National Bank of Blythe.	Mar. 1, 1930	50, 000
The Farmers National Bank of Harlowton, Mont. (11085), absorbed by The Continental National Bank of Harlowton.	Jan. 22, 1930	25, 000
The National Bank of Baltimore, Md. (1432), absorbed by Union Trust Company of Maryland, Baltimore.	Mar. 31, 1930	1, 500, 000
The First National Bank of Dry Ridge, Ky. (7012), succeeded by First State Bank and Trust Company of Dry Ridge.	Mar. 29, 1930	50, 000
The Mount Vernon National Bank and Trust Company, Mount Vernon, Ind. (12780), absorbed by The Old First National Bank of Mount Vernon.	Mar. 20, 1930	50, 000
The First National Bank of Stuttgart, Ark. (10459), absorbed by First State Bank, Stuttgart.	Mar. 31, 1930	100, 000
The City National Bank of Forney, Texas (6078), absorbed by The Farmers National Bank of Forney.	do.	50, 000

<sup>4</sup> With 2 branches in Charleston.<sup>5</sup> With 6 branches in Dayton.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Stilwell, Okla. (9970), succeeded by Security State Bank, Stilwell	Nov. 18, 1929	\$25,000
The Pacific National Bank of Los Angeles, <sup>6</sup> Calif. (12454), absorbed by Bank of Italy National Trust and Savings Association, San Francisco, Calif., and the Bank of America of California, Los Angeles	Mar. 18, 1930	2,000,000
The Citizens National Bank of Fort Gibson, Okla. (10561), absorbed by First National Bank in Fort Gibson	Mar. 31, 1930	25,000
The Red River National Bank of Clarksville, Texas (4982), succeeded by Red River National Bank in Clarksville	Apr. 8, 1930	400,000
The Farmers National Bank of Rockwall, Texas (8204), succeeded by First National Bank in Rockwall	Apr. 4, 1930	50,000
The Grand Island National Bank, Grand Island, Nebr. (9395), absorbed by The First National Bank of Grand Island	Apr. 1, 1930	100,000
The First National Bank of Terrell, Texas (3816), absorbed by The American National Bank of Terrell	Apr. 5, 1930	200,000
The Fishers National Bank, Fishers, Ind. (10419), absorbed by Citizens State Bank, Noblesville, Ind.	Apr. 7, 1930	25,000
The North Ward National Bank of Newark, N. J. (2083), succeeded by The North Ward Trust Company of Newark	Apr. 19, 1930	400,000
The First National Bank of Merit, Texas (7378), absorbed by Citizens State Bank of Greenville, Texas	Apr. 15, 1930	25,000
The First National Bank in Odessa, Wash. (12170), absorbed by Security State Bank, Odessa	Apr. 8, 1930	40,000
The First National Bank of Egeland, N. Dak. (7872), absorbed by The First National Bank of Cando, N. Dak.	Apr. 15, 1930	25,000
The First National Bank of Niche, N. Dak. (11110), succeeded by First National Bank in Neche	Jan. 29, 1930	25,000
The Bathgate National Bank, Bathgate, N. Dak. (11112), absorbed by First National Bank in Neche, N. Dak.	do	25,000
The First National Bank of Bingham Canyon, Utah (11631), absorbed by First Security Bank of Bingham Canyon	Apr. 4, 1930	100,000
The Manufacturers National Bank of Leavenworth, Kans. (3908), succeeded by The Manufacturers State Bank of Leavenworth	Apr. 23, 1930	100,000
The Planters National Bank of Bennettsville, S. C. (6385), absorbed by Peoples State Bank of South Carolina, Charleston, S. C.	Apr. 22, 1930	100,000
The Union National Bank of Minot, N. Dak. (7689), succeeded by The Union National Bank and Trust Company in Minot	Apr. 17, 1930	100,000
The First National Bank of Sauk Centre, Minn. (3155), absorbed by The Merchants National Bank of Sauk Centre	Apr. 28, 1930	50,000
The West Coast National Bank of Portland, Oreg. (12470), absorbed by The United States National Bank of Portland	Apr. 11, 1930	500,000
The First National Bank of Chinook, Mont. (6097), absorbed by The Farmers National Bank of Chinook	Apr. 30, 1930	80,000
The First National Bank of Minden, La. (10544), absorbed by Bank of Webster, Minden	Apr. 29, 1930	50,000
The First National Bank of Madison, Minn. (6795), absorbed by Madison State Bank, Lac qui Parle County Bank, Madison	Apr. 28, 1930	25,000
The First National Bank of Williamsburg, Ind. (8625), absorbed by The First National Bank of Greens Fork, Ind.	May 6, 1930	25,000
The National City Bank of St. Louis, Mo. (11989), absorbed by Franklin-American Trust Company, St. Louis	Apr. 14, 1930	1,000,000
The Reardan National Bank, Reardan, Wash. (10499), succeeded by The First National Bank of Reardan	May 3, 1930	50,000
The Commercial National Bank of Corydon, Iowa (13109), absorbed by Corydon State Bank, Corydon	Feb. 24, 1930	40,000
The First National Bank of Lamar, Ark. (12238), absorbed by The Farmers National Bank of Clarksville, Ark.	Apr. 29, 1930	25,000
The Labor National Bank of Great Falls, Mont. (11429), absorbed by Conrad Banking Company, Great Falls	Apr. 30, 1930	100,000
The Merchants National Bank of Burlington, Iowa (1744), absorbed by First Iowa State Trust and Savings Bank, Burlington Savings Bank, American Savings Bank and Trust Company, Farmers and Merchants Savings Bank, all located in Burlington, Iowa	May 12, 1930	100,000
The Alton National Bank, Alton, Ill. (1428), succeeded by First National Bank & Trust Company in Alton	May 17, 1930	100,000
The First National Bank, Honey Grove, Texas (2867), succeeded by First National Bank in Honey Grove	Feb. 20, 1930	125,000
The Citizens National Bank of Alton, Ill. (5188), succeeded by First National Bank & Trust Company in Alton	May 17, 1930	200,000
The First National Bank of Springfield, S. C. (10586), absorbed by Peoples State Bank of South Carolina, Charleston, S. C.	May 6, 1930	50,000
The Sanger National Bank, Sanger, Tex. (8690), absorbed by The First National Bank of Sanger	May 15, 1930	30,000
The Old First National Bank of Farmer City, <sup>7</sup> Ill. (4958), absorbed by The John Weedman National Bank of Farmer City	May 10, 1930	65,000
The First National Bank of Hamilton, Mo. (4151), succeeded by The First Bank & Trust Company, Hamilton	May 20, 1930	100,000
The First National Bank of McVie, N. Dak. (10721), absorbed by Union Bank of McVie	May 12, 1930	25,000

<sup>6</sup> With 8 branches in Los Angeles.<sup>7</sup> Placed in charge of a receiver Oct. 25, 1930.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Greer, S. C. (12025), absorbed by Planters Savings Bank of Greer.....	May 8, 1930	\$50,000
The National Bank of Honea Path, S. C. (12381), absorbed by Bank of Ware Shoals, S. C.....	Apr. 8, 1930	100,000
First National Bank in Lowell, Ind. (5931), absorbed by The Lowell National Bank, Lowell.....	May 21, 1930	50,000
The National Bank of New Mexico of Raton, N. Mex. (8098), absorbed by First National Bank in Raton.....	May 19, 1930	50,000
The Central National Bank of the City of New York, <sup>8</sup> N. Y. (12874), succeeded by The Central Bank of the City of New York, N. Y., which merged into Bank of Manhattan Trust Company.....	May 23, 1930	2,500,000
The First National Bank of Chatham, Va. (10821), absorbed by Chatham Savings Bank, Chatham.....	May 24, 1930	25,000
The Edgecombe National Bank of Tarboro, N. C. (13306), absorbed by North Carolina Bank and Trust Company, Greensboro, N. C.....	May 26, 1930	100,000
The National Bank of Commerce of Frederick, Okla. (10095), absorbed by The First National Bank of Frederick.....	Apr. 26, 1930	50,000
The First National Bank of Britton, S. Dak. (6073), succeeded by First National Bank in Britton.....	Apr. 30, 1930	50,000
Utica National Bank and Trust Company, Utica, <sup>9</sup> N. Y. (13008), absorbed by Citizens Trust Company, Utica.....	May 31, 1930	750,000
The Third National Bank of Columbus, Ga. (3937), absorbed by Columbus Bank and Trust Company, Columbus.....	do.....	500,000
The First National Bank of Georgetown, Ill. (5285), succeeded by First National Bank in Georgetown.....	May 24, 1930	60,000
The First National Bank of Hyattsville, Md. (7519), succeeded by Prince Georges Bank & Trust Company of Hyattsville.....	May 31, 1930	100,000
The Rugby National Bank of Brooklyn in New York, N. Y. (12948), absorbed by Globe Bank and Trust Company, Brooklyn, N. Y.....	do.....	300,000
The Snell National Bank of Winter Haven, Fla. (10379), succeeded by The Snell National Bank in Winter Haven.....	May 1, 1930	200,000
The First National Bank of Batesville, Ark. (7556), absorbed by North Arkansas Bank, Batesville.....	May 31, 1930	100,000
The First National Bank of Alturas, Calif. (7219), absorbed by United Security Bank and Trust Company, San Francisco, Calif.....	May 29, 1930	85,000
The Hayes Circle National Bank and Trust of Newark, N. J. (13043), succeeded by Hayes Circle Trust Company, Newark, which is to be merged with Federal Trust Company of Newark.....	June 10, 1930	500,000
The First National Bank of Cottonwood, Minn. (6584), absorbed by Cottonwood State Bank, Cottonwood.....	June 9, 1930	25,000
The First National Bank of Hamilton, Mont. (9486), absorbed by Ravalli County Bank, Citizens State Bank, Hamilton.....	May 31, 1930	50,000
First National Bank of Evergreen, Ala. (7687), absorbed by The Peoples Bank of Evergreen.....	June 10, 1930	50,000
The First National Bank of Monroe, N. C. (8712), absorbed by North Carolina Bank and Trust Company, Greensboro, N. C.....	June 9, 1930	100,000
The First National Bank of Hot Springs, N. Mex. (11011), succeeded by Hot Springs National Bank, Hot Springs.....	May 24, 1930	25,000
The Macksburg National Bank, Macksburg, Iowa (6852), absorbed by The Citizens National Bank of Winterset, Iowa, Madison County State Bank, Winterset Savings Bank, Winterset.....	May 15, 1930	25,000
The First National Bank of Emmett, Idaho (6145), absorbed by First Security Bank of Emmett.....	Apr. 21, 1930	30,000
The First National Bank of Hatton, N. Dak. (6743), absorbed by The Farmers and Merchants National Bank of Hatton.....	June 18, 1930	25,000
The First National Bank of Hamtramck, Mich. (11082), absorbed by Hamtramck State Bank.....	June 21, 1930	100,000
The First National Bank of Clermont, Fla. (11921), succeeded by Citizens Bank of Clermont.....	do.....	25,000
The First National Bank of Itta Bena, Miss. (10688), absorbed by First Savings Bank & Trust Co., Itta Bena.....	June 14, 1930	200,000
The National Bank of Elkton, Md. (1236), absorbed by The Elkton Banking & Trust Company of Md., Elkton.....	June 26, 1930	100,000
The National Security Bank and Trust Company, Philadelphia, Pa. (1743), absorbed by Kensington Trust Company, Philadelphia.....	June 30, 1930	400,000
The First National Bank of Hopkinsville, Ky. (3856), absorbed by City Bank and Trust Company of Hopkinsville, title to be changed to First-City Bank & Trust Company.....	do.....	100,000
The Pennsylvania National Bank of Pittsburgh, Pa. (4222), absorbed by Pennsylvania Savings Bank, Pittsburgh, which was succeeded by Pennsylvania Bank & Trust Company, Pittsburgh.....	July 1, 1930	200,000
The Cairo National Bank, Cairo, Ill. (6815), absorbed by Alexander County Bank of Cairo.....	do.....	100,000
The First National Bank of Westport, Ind. (9175), succeeded by The Westport Union Trust Company, Westport.....	do.....	30,000
The Columbia National Bank, Columbia, S. C. (12412), succeeded by The Central Union Bank of South Carolina, Columbia.....	do.....	500,000

<sup>8</sup> With 4 branches in New York City.<sup>9</sup> With 2 branches in Utica.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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
American National Bank of Glendale, Calif. (13071), absorbed by First National Bank in Glendale	July 1, 1930	\$200,000
The First National Bank of Centerburg, Ohio (8182), absorbed by The Centerburg Savings Bank Company, Centerburg	June 30, 1930	25,000
The American National Bank and Trust Company of Mount Vernon, <sup>10</sup> N. Y. (11747), succeeded by the American Bank & Trust Company of Mount Vernon, which merged with The Mount Vernon Trust Company	July 2, 1930	500,000
The First National Bank of Columbus, Nebr. (2807), absorbed by The Central National Bank of Columbus	June 30, 1930	100,000
The First National Bank of Sigourney, Iowa (1786), absorbed by Union Savings Bank, Sigourney	June 10, 1930	75,000
The First National Bank of Batesburg, S. C. (5595), absorbed by Peoples State Bank of South Carolina, Charleston, S. C.	June 28, 1930	125,000
The First National Bank of Max, N. Dak. (11719), absorbed by The First State Bank of Max	June 26, 1930	25,000
The First National Bank of Somerton, Ohio (7984), absorbed by The Citizens Trust Company of Barnesville, Ohio	May 5, 1930	25,000
The Chariton and Lucas County National Bank of Chariton, Iowa (9024), succeeded by National Bank and Trust Company of Chariton	Apr. 19, 1930	100,000
The Oklahoma First National Bank of Skiatook, Okla. (13361), succeeded by The Exchange Bank of Skiatook	June 25, 1930	25,000
The Home National Bank of Staunton, Tex. (9053), absorbed by The First National Bank of Staunton	June 28, 1930	25,000
The Home National Bank of Lexington, S. C. (9296), absorbed by Peoples State Bank of South Carolina, Charleston, S. C.	July 15, 1930	50,000
The Liberty National Bank of Kansas City, Mo. (10039), absorbed by Fidelity National Bank and Trust Company of Kansas City	July 10, 1930	750,000
First National Bank in Huntington Beach, Calif. (12345), succeeded by First State Bank of Huntington Beach	July 5, 1930	50,000
The First National Bank of Albia, Iowa (1799), succeeded by First Iowa State Bank of Albia	June 18, 1930	50,000
The Howard National Bank of Kokomo, Ind. (2375), absorbed by The Citizens National Bank of Kokomo	July 15, 1930	200,000
The National Union Bank of Rock Hill, S. C. (5134), succeeded by The Central Union Bank of South Carolina, Rock Hill	July 1, 1930	300,000
The Second National Bank of Freeport, Ill. (385), absorbed by The First National Bank of Freeport	Feb. 1, 1930	150,000
The First National Bank of Moberidge, S. Dak. (10744), succeeded by First National Bank in Moberidge	July 22, 1930	50,000
The Exchange National Bank of Shreveport, La. (11521), absorbed by First National Bank of Shreveport, The Commercial National Bank of Shreveport, The American National Bank of Shreveport, City Savings Bank and Trust Company of Shreveport, Continental Bank and Trust Company of Shreveport	July 12, 1930	200,000
The First National Bank of Rockville, Conn. (186), absorbed by The Rockville National Bank, Rockville	July 26, 1930	100,000
The Farmers & Merchants National Bank of Ivanhoe, Minn. (11627), succeeded by Farmers & Merchants National Bank in Ivanhoe	July 24, 1930	35,000
The First National Bank of Guthrie Center, <sup>11</sup> Iowa (5424), absorbed by Peoples State Bank of Guthrie Center	June 23, 1930	75,000
The First National Bank of Wilmore, Ky. (9880), succeeded by First American Bank, Wilmore	July 30, 1930	25,000
The Citizens National Bank of Grinnell, <sup>12</sup> Iowa (7439), absorbed by The Poweshiek County National Bank of Grinnell	July 31, 1930	75,000
The Peoples National Bank of Elizabeth, <sup>13</sup> N. J. (11744), succeeded by The Peoples Banking & Trust Company, Elizabeth	Aug. 4, 1930	300,000
The First National Bank of Hotchkiss, Colo. (5976), succeeded by First State Bank of Hotchkiss	July 19, 1930	25,000
The Atlas Exchange National Bank of Chicago, Ill. (10763), absorbed by The West Side National Bank of Chicago, which changed title to The West Side Atlas National Bank of Chicago	Aug. 1, 1930	200,000
The Commercial National Bank of Fort Dodge, Iowa (4566), absorbed by The Fort Dodge National Bank	Aug. 5, 1930	100,000
The National Bank of Commerce of Ogden, Utah (7296), absorbed by Commercial Security Bank of Ogden	June 10, 1930	250,000
The First National Bank of Fontanelle, Iowa (7061), absorbed by State Savings Bank, Fontanelle	Aug. 12, 1930	25,000
The Union National Bank of New Kensington, Pa. (13084), absorbed by Logan Trust Company of New Kensington	Aug. 7, 1930	100,000
The First National Bank of Blue Hill, Nebr. (3419), absorbed by Commercial Bank, Blue Hill	Apr. 29, 1930	50,000
The Hutto National Bank of Hutto, Texas (9625), succeeded by First National Bank in Hutto	July 30, 1930	25,000
The Peoples National Bank of North Belle Vernon, Pa. (11995), absorbed by The Valley Deposit and Trust Company, Belle Vernon, Pa.	July 22, 1930	100,000

<sup>10</sup> With 1 branch in Mount Vernon.<sup>11</sup> Placed in charge of a receiver Sept. 15, 1930.<sup>12</sup> Placed in charge of a receiver Sept. 6, 1930.<sup>13</sup> With 1 branch in Elizabeth.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1929, to October 31, 1930, 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 Mount Olive, Ill. (7350), succeeded by The First National Bank in Mount Olive	July 28, 1930	\$70,000
The First National Bank of Corning, Ark. (7311), absorbed by Corning Bank & Trust Co., Corning	July 30, 1930	50,000
The American National Bank of Forsyth, Mont. (10942), absorbed by Forsyth State Bank, Forsyth	Aug. 7, 1930	25,000
The City National Bank of Duncan, Okla. (8616), absorbed by First National Bank in Duncan	Feb. 14, 1930	60,000
The National Bank of Orosi, Calif. (10328), succeeded by First National Bank in Orosi	Aug. 6, 1930	50,000
The First National Bank of Valier, Ill. (12479), absorbed by The First National Bank of Christopher, Ill.	Aug. 16, 1930	25,000
The First National Bank of Robstown, Texas (12554), absorbed by Texas State Bank & Trust Company of Corpus Christi, Texas	May 19, 1930	50,000
The Clayton National Bank, Clayton, Mo. (12329), succeeded by Clayton National Bank, Clayton	Aug. 29, 1930	60,000
The Brotherhood of Railway Clerks National Bank of Cincinnati, Ohio (12446), absorbed by The Central Trust Company, Cincinnati	Aug. 22, 1930	400,000
New First National Bank of Howard, S. Dak. (12920), absorbed by Miner County Bank of Howard	May 12, 1930	25,000
The Farmers and Merchants National Bank of Baltimore, <sup>14</sup> Md. (1337), absorbed by The Union Trust Company of Maryland, Baltimore	Sept. 3, 1930	650,000
The Bala-Cynwyd National Bank, Bala-Cynwyd, Pa. (12695), absorbed by The Merion Title & Trust Company of Ardmore, Pa.	Sept. 15, 1930	50,000
The Drovers & Mechanics National Bank of Baltimore, <sup>15</sup> Md. (2499), absorbed by The Maryland Trust Company, Baltimore	do	1,000,000
The Security National Bank of Downers Grove, Ill. (13258), absorbed by The First National Bank of Downers Grove	Aug. 28, 1930	100,000
The First National Bank of Ashley, N. Dak. (10864), absorbed by First State Bank, Ashley	Sept. 13, 1930	25,000
The First National Bank of Luverne, Ala. (7992), absorbed by The Bank of Luverne	Sept. 9, 1930	30,000
The First National Bank of Welch, W. Va. (9048), absorbed by McDowell County National Bank of Welch	June 30, 1930	100,000
The First National Bank of Bushnell, Nebr. (13429), absorbed by Kimball National Bank, Kimball, Nebr.	Sept. 11, 1930	25,000
The Farmers National Bank of Edinburg, Ind. (6905), absorbed by Thompson State Bank of Edinburg	Sept. 16, 1930	25,000
The Broadway National Bank and Trust Company of New York, N. Y. (13327), absorbed by Plaza Trust Company, New York, which changed its title to Broadway and Plaza Trust Company	Sept. 29, 1930	2,000,000
The Genesee National Bank of Buffalo, <sup>16</sup> N. Y. (12337), absorbed by Commercial Trust Company of Buffalo	Sept. 30, 1930	250,000
Farmers National Bank of Hodgenville, Ky. (6894), succeeded by The Lincoln National Bank of Hodgenville	Oct. 1, 1930	110,000
The Chester National Bank, Chester, Pa. (2904), absorbed by Cambridge Trust Company, Chester	Oct. 4, 1930	300,000
The Producers National Bank of Tulsa, Okla. (12042), succeeded by The Fourth National Bank of Tulsa	Sept. 3, 1930	250,000
The First National Bank of Spanish Fork, Utah (9111), absorbed by Commercial Bank of Spanish Fork	Aug. 21, 1930	25,000
The First National Bank of Westville, Okla. (10158), absorbed by Peoples Bank of Westville	Sept. 20, 1930	25,000
The Uniontown National Bank and Trust Company, Uniontown, Pa. (12500), absorbed by The Second National Bank of Uniontown	do	250,000
First National Bank of Lyons at Clinton, Iowa (66), absorbed by The City National Bank of Clinton	Oct. 7, 1930	100,000
The Second National Bank of Brownsville, Pa. (2673), absorbed by The Monongahela National Bank of Brownsville	Sept. 30, 1930	125,000
The First National Bank of Mead, Colo. (11321), absorbed by The First National Bank of Longmont, Colo.	July 3, 1930	25,000
The Security National Bank of Dewey, Okla. (9986), absorbed by The First National Bank of Dewey	June 2, 1930	25,000
The Blue Hill National Bank of Milton, Mass. (684), succeeded by Blue Hill Bank & Trust Company, Milton	Sept. 30, 1930	100,000
The First National Bank of Deerfield, Wis. (11577), absorbed by The Bank of Deerfield	Oct. 15, 1930	30,000
The First National Bank of Arlington, Texas (11931), absorbed by First State Bank, Arlington	Oct. 9, 1930	50,000
The First National Bank of Kimball, W. Va. (11502), absorbed by The Kimball National Bank, Kimball	Aug. 14, 1930	25,000
The National Exchange Bank of Anderson, Ind. (4685), absorbed by The Citizens Bank of Anderson	Oct. 6, 1930	100,000
The First National Bank of Addison, Pa. (6709), absorbed by The First National Bank of Confluence, Pa.	Oct. 1, 1930	25,000
Total (263 banks)		39,230,400

<sup>14</sup> With 3 branches in Baltimore.<sup>15</sup> With 2 branches in Baltimore.<sup>16</sup> With 1 branch in Buffalo.

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, 1930, 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
12181	Sunnyside National Bank, Sunnyside.	Wash.	\$50,000	\$10,000	\$7,631	\$525,590	8481	First National Bank of Sunnyside.	\$50,000	\$10,000	\$8,778	\$523,722	1929 Oct. 4	1929 Nov. 2
3411	Hillsboro National Bank, Hillsboro.	N. Dak	50,000	10,000	-----	374,635	3400	First National Bank of Hillsboro.	50,000	10,000	-----	589,996	do.	Do.
13063	The Bedford National Bank of Brooklyn in New York.	N. Y.	500,000	250,000	66,341	2,203,445	12892	Lafayette National Bank of Brooklyn in New York.	700,000	350,000	69,304	4,592,222	do.	Nov. 9
7735	The Citizens National Bank of Lansdale.	Pa.	50,000	200,000	101,928	1,662,131	430	First National Bank of Lansdale.	150,000	300,000	423,118	4,101,771	do.	Nov. 16
	The United Banking & Trust Co. of Cleveland.	Ohio.	2,000,000	1,200,000	655,252	40,125,829	4318	Central National Bank of Cleveland.	2,500,000	3,500,000	797,759	71,493,155	do.	Do.
	Clinton Trust Co., Clinton.	Mass.	300,000	150,000	206,365	4,257,627	7595	{ Worcester County National Bank of Worcester.	1,535,650	1,500,000	473,543	34,478,723	do.	Nov. 22
2288	The Spencer National Bank, Spencer.	do.	100,000	100,000	45,132	1,215,644								
	The Livonia State Bank, Livonia.	N. Y.	40,000	40,000	19,070	877,193	13006	The Stewart National Bank of Livonia.	75,000	25,000	20,984	1,036,703	do.	Nov. 23
7246	The Citizens National Bank of Pennsboro.	W. Va.	50,000	40,000	1,527	1,231,551	7191	The First National Bank of Pennsboro.	50,000	10,000	5,168	721,669	do.	Do.
5045	The Fourth National Bank of Atlanta.	Ga.	1,400,000	1,800,000	1,232,340	46,002,219	1559	The Atlanta and Lowry National Bank, Atlanta.	4,000,000	3,500,000	670,496	63,401,028	do.	Do.
	Fairmont Trust Co., Fairmont.	W. Va.	200,000	175,000	11,784	2,140,824	9645	{ The Peoples National Bank of Fairmont.	200,000	40,000	50,229	2,206,796	do.	Nov. 27
	Home Savings Bank, Fairmont.	do.	100,000	40,000	26,158	910,016								
4183	The Traders National Bank of Scranton.	Pa.	1,000,000	1,750,000	273,970	15,107,473	77	The First National Bank of Scranton.	3,000,000	3,000,000	2,300,013	50,860,524	do.	Nov. 30



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, 1930, 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
2605	The Commercial National Bank of Columbus.	Ohio...	\$600,000	\$1,100,000	\$107,353	\$14,375,986	7621	The City-National Bank of Commerce of Columbus.	\$600,000	\$900,000	\$324,365	\$15,911,566	1939 Oct. 4	1929 Nov. 30
	The Bingham State Bank, Mt. Morris.	N. Y. ....	50,000	50,000	13,394	916,046	1416	The Genesee River National Bank of Mt. Morris.	50,000	100,000	30,059	1,566,479	do.....	Do.
	Haugan State Bank, Chicago.	Ill. ....	200,000	4,800,000	6,533,921	66,989,643	12403	The Foreman National Bank, Chicago.	6,000,000	6,000,000	2,885,740	121,442,933	do.....	Dec. 14
	The Tri State Loan and Trust Co., Fort Wayne.	Ind. ....	1,000,000	500,000	69,302	12,215,808	11	First National Bank of Fort Wayne.	1,000,000	500,000	343,817	21,326,727	do.....	Do.
13391	Old Colony National Bank of Boston.	Mass. ....	1,000,000	(1)	-----	-----	200	The First National Bank of Boston.	27,500,000	22,500,000	9,158,338	425,722,297	do.....	Do.
2312	The First National Bank of Webster.	do.....	100,000	150,000	84,845	3,120,598	7595	Worcester County National Bank of Worcester.	1,773,150	1,500,000	473,543	34,478,723	do.....	Dec. 27
12736	North Texas National Bank in Dallas.	Tex. ....	1,000,000	350,000	146,726	18,507,610	12186	Republic National Bank and Trust Co. of Dallas.	3,500,000	1,500,000	934,930	46,567,345	do.....	Dec. 28
2455	The City National Bank of Dallas.	do.....	3,000,000	1,500,000	777,696	36,182,284	3623	The American Exchange National Bank of Dallas.	5,000,000	1,000,000	3,511,756	68,674,519	Dec. 31	Dec. 31
4469	The American National Bank of Aurora.	Ill. ....	200,000	200,000	16,225	2,960,880	38	The First National Bank of Aurora.	100,000	150,000	39,205	3,896,099	do.....	Do.
1118	The Union National Bank of Brunswick.	Me. ....	50,000	45,000	16,380	301,277	1315	The Pejepscot National Bank of Brunswick.	50,000	50,000	8,205	388,835	do.....	Do.
	Farmers and Merchants Bank, Baraboo.	Wis. ....	50,000	25,000	23,172	741,802	3609	The First National Bank of Baraboo.	100,000	50,000	10,000	1,768,077	do.....	Do.
12230	The Farmers National Bank of Chickasha.	Okla. ....	100,000	20,000	1,000	810,265	5547	The Citizens National Bank of Chickasha.	100,000	20,000	1,000	998,066	do.....	Do.
13374	The Stanwood National Bank, Stanwood.	Wash. ....	50,000	25,000	2,958	805,722	11935	The First National Bank of Stanwood.	25,000	10,000	7,003	479,291	do.....	1930 Jan. 2

12501	The National City Savings Bank and Trust Co. of Vicksburg.	Miss....	100,000	200,000	37,243	4,474,538	3258	The First National Bank of Vicksburg.	300,000	250,000	24,760	4,732,629	...do....	Do.
8472	The Security National Bank of Oklahoma City.	Okla....	1,000,000	250,000	577,298	18,278,847	4862	The American-First National Bank in Oklahoma City.	3,500,000	700,000	560,162	56,607,232	...do....	Do.
903	The First National Bank of Princeton.	Ill.....	105,000	105,000	20,614	1,375,989	2413	The Citizens National Bank of Princeton.	100,000	100,000	24,524	2,053,649	...do....	Do.
12062	The Guaranty National Bank of Houston. <sup>1</sup>	Tex....	300,000	100,000	84,519	3,424,084	12055	The Public National Bank & Trust Co. of Houston.	500,000	310,000	77,226	10,993,838	...do....	Do.
940	The United National Bank of Troy.	N. Y....	240,000	300,000	202,680	2,334,962	7612	The National City Bank of Troy.	300,000	300,000	425,025	9,878,162	...do....	Jan. 18
	The Peoples State Bank of Liberal.	Kans....	25,000	25,000	11,859	535,639	13406	The Peoples National Bank of Liberal.	50,000	5,000	5,541	706,011	1930 Mar. 27	Jan. 21
13055	The Prospect National Bank and Trust Co. of Brooklyn in New York.	N. Y....	500,000	150,000	17,486	1,589,794	12892	Lafayette National Bank of Brooklyn in New York.	1,075,000	600,000	145,764	6,530,515	1929 Dec. 31	Jan. 25
	The New Carlisle Bank, Carlisle.	Ohio....	30,000	12,405	1,312	161,351	6594	The First National Bank of New Carlisle.	25,000	5,000	1,946	137,290	...do....	Do.
3797	The First National Bank of Clayton.	N. Y....	50,000	15,000	4,802	764,095	5108	The National Exchange Bank of Clayton.	50,000	100,000	40,000	1,601,164	...do....	Do.
	The Security Bank, Portsmouth.	Ohio....	300,000	200,000	254,392	3,287,687	7781	The Central National Bank of Portsmouth.	200,000	200,000	101,536	2,342,287	...do....	Feb. 5
	The Torrington Trust Co., Torrington.	Conn....	200,000	120,000	44,002	2,637,948	5235	The Torrington National Bank, Torrington.	300,000	300,000	226,983	8,005,470	...do....	Feb. 8
	Murray Hill Trust Co., New York.	N. Y....	2,000,000	1,500,000	411,600	14,187,117	13193	The Bank of America National Association, New York.	35,775,300	35,500,000	3,153,010	438,134,175	...do....	Feb. 15
3862	The Yakima National Bank, Yakima.	Wash....	250,000	50,000	51,762	4,289,687	3355	First National Bank of Yakima.	300,000	200,000	14,294	5,035,735	...do....	Feb. 21
9404	The Gate City National Bank of Kansas City.	Mo.....	200,000	50,000	60,513	4,546,559	9236	Traders National Bank of Kansas City.	200,000	120,000	7,865	5,715,098	...do....	Do.
3254	Merchants and Illinois National Bank of Peoria.	Ill.....	600,000	700,000	291,311	10,401,842	3296	The Commercial National Bank of Peoria.	1,125,000	1,125,000	186,191	14,388,250	...do....	Do.
11842	The Commercial National Bank of Durant.	Okla....	100,000	20,000	14,833	516,817	5129	The First National Bank of Durant.	100,000	10,000	683	811,717	...do....	Do.

<sup>1</sup> New national bank did not report prior to consolidation.<sup>2</sup> Report used Oct. 4, 1929.

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, 1930, 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
8203	The Chickasha National Bank, Chickasha.	Okla...	\$100,000	\$20,000	\$15,020	\$1,056,537	9938	The Oklahoma National Bank of Chickasha.	\$100,000	\$100,000	\$3,726	\$2,335,810	1929 Dec. 31	1930 Feb. 24
	The Union Savings Bank, Fort Gaines.	Ga.....	27,150	5,350	1,893	105,924	6002	The First National Bank of Fort Gaines.	50,000	7,000	3,846	136,453	do....	Feb. 25
	The Bank of New London.	Wis....	30,000	6,000	9,560	325,084	5013	The First National Bank of New London.	50,000	13,500	28,605	897,886	do....	Mar. 8
	The Farmers State Bank of Victoria.	Kans...	25,000	15,000	1,740	186,999	10749	The First National Bank of Victoria.	25,000	10,500	4,074	207,304	do....	Do.
2709	The Sterling National Bank, Sterling.	Ill.....	100,000	100,000	136,067	2,036,549	1717	The First National Bank of Sterling.	200,000	100,000	62,031	1,965,640	do....	Do.
1807	The First National Bank of Harrodsburg.	Ky.....	50,000	10,000	5,467	707,570	2531	The Mercer National Bank of Harrodsburg.	100,000	70,000	15,690	1,484,796	do....	Mar. 11
	American Trust Co., Boston.	Mass...	1,500,000	2,000,000	895,204	30,917,474	200	The First National Bank of Boston.	43,500,000	31,500,000	5,132,215	640,302,917	do....	Mar. 15
4305	The American National Bank of Ripon.	Wis....	100,000	80,000	2,799	1,710,736	425	The First National Bank of Ripon.	100,000	50,000	36,232	1,593,456	do....	Mar. 18
13154	Second Wisconsin National Bank of Milwaukee.	do....	200,000	50,000	10,139	4,807,248	6853	The National Bank of Commerce of Milwaukee.	1,000,000	200,000	200,000	12,107,708	do....	Mar. 22
	Potter County Bank, Gettysburg.	S. Dak..	30,000	20,000	889	673,570	8776	The First National Bank of Gettysburg.	25,000	15,000	9,044	514,015	1930 Mar. 27	Mar. 29
7641	The Farmers National Bank of Blue Earth.	Minn...	50,000	25,000	4,616	753,456	5393	The First National Bank of Blue Earth.	25,000	10,000	8,486	504,583	do....	Do.
11289	National Union Bank and Trust Co. of Jackson.	Mich...	500,000	300,000	219,267	9,877,713	1533	The Peoples National Bank of Jackson.	200,000	200,000	155,096	8,101,642	do....	Do.
	Bank of Greenville.	Ala....	100,000	100,000	71,958	1,113,807	5572	The First National Bank of Greenville.	250,000	50,000	58,649	2,547,632	do....	Apr. 2
	The Logansport State Bank of Logansport.	Ind....	150,000	9,600	23,390	1,355,787	5076	The City National Bank of Logansport.	200,000	24,000	7,615	1,746,862	do....	Apr. 19

	Bay View Bank, Milwaukee.	Wis....	100,000	100,000	45,818	2,284,071	12816	The Mechanics National Bank of Milwaukee.	200,000	50,000	14,222	1,318,679	....do....	Apr. 26
522	The Eighth National Bank of Philadelphia.	Pa.....	275,000	1,500,000	343,429	9,513,840	1	The First National Bank of Philadelphia.	2,500,000	5,500,000	1,823,802	71,606,466	....do....	Apr. 30
	The First State Bank of Onida.	S. Dak.	25,000	2,800	1,123	314,001	12777	The Onida National Bank, Onida.	25,000	5,000	1,748	220,111	....do....	May 12
11888	The Woodbridge National Bank, Woodbridge.	N. J. ...	50,000	50,000	13,711	1,066,450	8299	The First National Bank of Woodbridge.	100,000	100,000	36,970	1,806,144	....do....	May 24
	The Equitable Trust Co. of New York.	N. Y. ...	50,000,000	66,994,016	-----	743,954,225	2370	The Chase National Bank of the City of New York.	105,000,000	105,000,000	33,568,697	1,471,553,987	....do....	May 31
	Interstate Trust Co., New York.	....do...	7,188,700	3,324,551	-----	69,725,129							....do....	
	Citizens Trust Co., Jasonville.	Ind....	25,000	5,750	868	133,476	7342	The First National Bank of Jasonville.	50,000	45,000	7,122	775,174	....do....	Do.
1329	The Old Lowell National Bank, Lowell.	Mass....	200,000	200,000	110,933	6,186,172	6077	The Union National Bank of Lowell.	350,000	700,000	437,046	7,961,868	....do....	Do.
13447	The Union National Bank of Butler.	Pa.....	200,000	(1)	-----	-----	4374	The Butler County National Bank of Butler.	400,000	1,050,000	287,658	10,928,950	....do....	June 3
	Butler County Trust Co., Butler.	....do...	250,000	250,000	60,683	700,683							....do....	
	The Harbine Bank of Fairbury.	Nebr....	100,000	35,000	96,355	2,076,555	2994	The First National Bank of Fairbury.	100,000	50,000	49,680	2,288,828	....do....	June 6
9832	The Southern National Bank of Richmond.	Ky.....	100,000	50,000	36,313	1,459,944	1790	The Madison National Bank & Trust Co. of Richmond.	125,000	65,000	11,513	806,158	....do....	June 11
	Livingston County Trust Co., Geneseo.	N. Y. ...	100,000	100,000	40,828	2,528,414	886	The Genesee Valley National Bank, Geneseo.	150,000	130,000	48,786	2,044,012	....do....	June 14
	Corvallis State Bank, Corvallis.	Oreg....	50,000	30,000	26,415	762,336	4301	First National Bank of Corvallis.	100,000	40,000	15,533	1,786,865	....do....	June 21
	The Kennett Trust Co., Kennett Square.	Pa.....	125,000	200,000	29,542	1,437,224	2526	The National Bank of Kennett Square.	125,000	125,000	126,021	1,912,440	June 30	June 30
7020	American-Traders National Bank of Birmingham.	Ala.....	2,750,000	1,500,000	624,010	27,933,440	3185	The First National Bank of Birmingham.	1,500,000	3,000,000	1,638,219	44,751,921	....do....	Do.
	Home Savings Bank of Whittier.	Calif....	150,000	50,000	66,702	2,328,742	7999	The Whittier National Bank, Whittier.	150,000	50,000	67,583	2,440,355	....do....	Do.
540	The Penn National Bank, Philadelphia.	Pa.....	1,000,000	3,000,000	1,043,322	22,858,939	723	The Central National Bank of Philadelphia.	2,040,000	6,940,000	1,050,715	49,433,788	....do....	July 12
	The Peoples Trust and Savings Bank, Elmhurst.	Ill.....	100,000	25,000	-----	745,539	9836	The First National Bank of Elmhurst.	100,000	31,000	4,357	967,927	....do....	July 14

<sup>1</sup> 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, 1930, 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	Aggerate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profits	Aggerate resources	Date of reports	Date of consoli- dation
5265	The Central National Bank of Wilkinsburg. <sup>1</sup>	Pa.....	\$100,000	\$125,000	\$45,379	\$2,470,389	4728	The First National Bank of Wilkinsburg.	\$250,000	\$300,000	\$184,163	\$9,618,889	1930 June 30	1930 July 16
	The Clintonville State Bank, Clintonville.	Wis....	70,000	20,000	12,679	552,372	6273	The First National Bank of Clintonville.	60,000	20,000	23,753	1,693,814	...do....	July 26
	Peoples Trust and Savings Co., Chillicothe.	Mo....	100,000	20,000	495	596,085	3686	The First National Bank of Chillicothe.	100,000	50,000	968	1,068,559	...do....	July 29
	First Trust & Savings Bank of Muscatine.	Iowa....	100,000	100,000	30,480	1,847,333	1577	The First National Bank of Muscatine.	100,000	70,000	25,891	1,562,241	...do....	Do.
	Beacon Trust Co., Boston.	Mass....	3,000,000	3,000,000	573,745	40,691,541	643	The Atlantic National Bank of Boston.	8,000,000	6,500,000	2,289,179	136,652,465	...do....	July 31
1003	The National Exchange Bank of Milwaukee.	Wis....	1,000,000	600,000	398,636	12,512,623	5458	The Marine National Bank of Milwaukee.	1,000,000	1,000,000	275,900	13,003,006	...do....	Do.
	Red Lion Trust Co., Red Lion.	Pa.....	125,000	125,000	6,776	1,134,522	5184	The Red Lion First National Bank, Red Lion.	125,000	210,000	41,424	2,919,030	...do....	Aug. 5
	Continental Trust Co., Macon.	Ga.....	350,000	150,000	94,339	4,817,154	10270	The Macon National Bank, Macon.	200,000	200,000	44,344	4,194,325	...do....	Aug. 30
	The Zanesville Bank & Trust Co., Zanesville.	Ohio....	150,000	550,000	203,252	6,423,289	5760	{ The Old Citizens National Bank of Zanesville. }	200,000	225,000	300,000	5,696,069	...do....	Sept. 20
	The Peoples Savings Bank Co., Zanesville.	...do....	100,000	95,000	-----	1,918,716								
13485	The Guardian Trust and Safe Deposit Co., Zanesville.	...do....	100,000	32,000	4,952	292,658	5034	The Second National Bank of Uniontown.	200,000	600,000	80,130	8,261,935	Sept. 24	Oct. 1
	The Third National Bank of Uniontown.	Pa.....	200,000	( <sup>1</sup> )	-----	-----								
	Virginia Bank & Trust Co. (Inc.), Norfolk.	Va.....	100,000	10,000	17,974	612,410	9885	The Virginia National Bank of Norfolk.	600,000	200,000	216,879	6,528,292	...do....	Oct. 16
	Merchants Bank and Trust Co., Washington.	D. C....	1,000,000	250,000	35,634	9,584,595	10316	Federal-American National Bank of Washington.	1,600,000	900,000	266,373	15,050,023	...do....	Oct. 31
	44 State banks.			71,765,850	86,462,472	10,634,877	1,085,124,224	-----	33 national banks	273,284,100	151,856,000	75,716,847	4,098,209,563	
45 national banks.			19,720,000	17,100,000	7,254,221	302,336,130								

<sup>1</sup> New national bank did not report prior to consolidation.<sup>2</sup> Report used Mar. 27, 1930.

TABLE NO. 7.—*National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1930*

Con- solida- tion No.	Char- ter No.	Title and location of bank	State	Date of consolida- tion	Capital	Surplus	Undi- vided profits	Aggregate assets
330	8481	The First National Bank of Sunnyside.	Wash..	1929 Nov. 2	\$50,000	\$20,000	\$10,000	\$1,034,615
331	3400	First National Bank of Hillsboro.	N. Dak.	Do.	50,000	10,000	5,496	830,643
332	12892	Lafayette National Bank of Brooklyn in New York.	N. Y.	Nov. 9	1,075,000	600,000	140,093	7,175,973
333	430	The First National Bank of Lansdale.	Pa.	Nov. 16	400,000	900,000	174,154	5,842,529
335	7595	Worcester County National Bank of Worcester. <sup>1</sup>	Mass.	Nov. 22	1,773,150	1,500,000	527,639	40,483,546
337	7191	First-Citizens National Bank of Pennsboro.	W. Va.	Nov. 23	100,000	50,000	18,163	1,912,407
338	1559	The First National Bank of Atlanta.	Ga.	do.	5,400,000	5,300,000	1,335,270	105,354,197
340	77	The First National Bank of Scranton.	Pa.	Nov. 30	5,000,000	2,500,000	2,861,336	64,818,401
341	7621	The City National Bank & Trust Co. of Columbus.	Ohio.	do.	1,200,000	1,800,000	300,000	30,102,039
345	200	The First National Bank of Boston.	Mass.	Dec. 14	43,500,000	31,500,000	25,546,673	638,264,392
346	7595	Worcester County National Bank of Worcester.	do.	Dec. 27	1,888,150	1,500,000	456,954	38,185,107
347	12186	Republic National Bank & Trust Co. of Dallas.	Tex.	Dec. 28	4,000,000	1,500,000	973,595	62,363,368
348	3623	First National Bank in Dallas.	do.	Dec. 31	8,000,000	2,000,000	4,789,452	103,351,156
349	38	The First National Bank of Aurora.	Ill.	do.	300,000	200,000	32,220	6,724,302
350	1315	Brunswick National Bank, Brunswick.	Me.	do.	100,000	100,000	19,583	690,112
352	5547	The Citizens-Farmers National Bank of Chickasha.	Okla.	do.	200,000	40,000	2,000	1,808,331
353	11935	The First National Bank of Stanwood.	Wash.	1930 Jan. 2	75,000	25,000	1,000	1,288,299
354	3258	The First National Bank & Trust Co. of Vicksburg.	Miss.	Do.	500,000	500,000	77,004	9,060,844
355	4862	The First National Bank and Trust Co. of Oklahoma City.	Okla.	do.	5,000,000	1,000,000	787,459	74,886,080
356	2413	Citizens First National Bank of Princeton.	Ill.	do.	150,000	150,000	38,084	3,317,309
357	12055	The Public National Bank and Trust Co. of Houston.	Tex.	do.	800,000	310,000	79,517	10,874,018
358	7612	The National City Bank of Troy.	N. Y.	Jan. 18	600,000	600,000	574,945	11,981,185
360	12892	Lafayette National Bank of Brooklyn in New York.	do.	Jan. 25	1,450,000	875,000	157,538	8,637,459
362	5108	The First National Exchange Bank of Clayton.	do.	do.	100,000	100,000	59,570	2,343,024
366	3355	Yakima First National Bank, Yakima.	Wash.	Feb. 21	500,000	100,000	21,041	8,472,902
367	9236	Traders Gate City National Bank of Kansas City.	Mo.	do.	400,000	100,000	35,579	9,187,577
368	3296	Commercial Merchants National Bank and Trust Co. of Peoria.	Ill.	do.	2,000,000	2,000,000	377,282	25,781,444
369	5129	The First National Bank of Durant.	Okla.	do.	100,000	10,000	-----	1,163,663
370	9938	Oklahoma National Bank of Chickasha.	do.	Feb. 24	200,000	50,000	50,000	3,337,701
374	1717	First Sterling National Bank, Sterling.	Ill.	Mar. 8	200,000	100,000	92,000	3,803,280
375	2531	First-Mercer National Bank of Harrodsburg.	Ky.	Mar. 11	150,000	30,000	6,536	2,037,572

<sup>1</sup> Also includes State bank.

TABLE NO. 7.—*National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1930—Continued*

Con- sol- ida- tion No.	Char- ter No.	Title and location of bank	State	Date of consol- idation	Capital	Surplus	Undi- vided profits	Aggregate resources
377	425	The First National Bank of Ripon.	Wis----	1930 Mar. 18	\$300,000	\$100,000	\$24,078	\$3,412,470
378	6853	The National Bank of Commerce of Milwau- kee.	---do----	Mar. 22	1,000,000	200,000	210,247	16,471,771
380	5393	First and Farmers Na- tional Bank of Blue Earth.	Minn--	Mar. 29	75,000	35,000	15,651	1,257,860
381	1533	Union & Peoples Na- tional Bank of Jackson.	Mich----	---do----	700,000	500,000	376,631	17,586,796
385	1	The First National Bank of Philadelphia.	Pa-----	Apr. 30	3,111,000	7,000,000	1,871,939	85,615,136
387	8299	The First National Bank and Trust Co. of Wood- bridge.	N. J----	May 24	150,000	150,000	16,921	2,818,994
390	6077	Union Old Lowell Na- tional Bank, Lowell.	Mass---	May 31	1,000,000	500,000	457,900	14,439,71
391	4374	The Butler County Na- tional Bank and Trust Co. of Butler. <sup>1</sup>	Pa-----	June 3	600,000	900,000	209,131	11,545,094
393	1790	Madison-Southern Na- tional Bank & Trust Co. of Richmond.	Ky-----	June 11	225,000	75,000	107,674	2,094,570
397	3185	The First National Bank of Birmingham.	Ala----	June 30	5,000,000	5,000,000	1,012,230	72,685,361
399	723	Central-Penn National Bank of Philadelphia.	Pa-----	July 12	3,040,000	9,940,000	1,247,272	70,893,678
401	4728	The First National Bank of Wilkinsburg.	---do----	July 16	400,000	350,000	157,473	9,689,053
406	5458	Marine National Ex- change Bank of Mil- waukee.	Wis----	July 31	2,200,000	800,000	400,000	24,451,896
410	5034	The Second National Bank of Uniontown.	Pa-----	Oct. 1	400,000	600,000	77,289	8,396,257
Total (45 banks) ---					103,462,300	81,620,000	44,634,619	1,626,472,130

<sup>1</sup> 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 resources, year ended October 31, 1930

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 resources	Increase in authorized capital
334	The United Banking and Trust Co. of Cleveland.	4318	Central National Bank of Cleveland..	Ohio..	1929 Nov. 16	\$5,000,000	\$3,500,000	\$1,417,855	\$114,926,601	\$2,500,000
335	Clinton Trust Co., Clinton <sup>1</sup> .....	7595	Worcester County National Bank of Worcester.	Mass..	Nov. 22	1,773,150	1,500,000	527,639	40,483,546	137,500
336	The Livonia State Bank, Livonia.....	13006	The Stewart National Bank of Livonia.	N. Y..	Nov. 23	115,000	35,000	32,043	1,714,959	40,000
339	Fairmont Trust Co., Fairmont.....	9645	The Peoples National Bank of Fairmont.	W. Va.	Nov. 27	420,000	80,000	333,338	4,993,802	220,000
342	Home Savings Bank, Fairmont.....		The Genesee River National Bank of Mt. Morris.	N. Y..	Nov. 30	100,000	150,000	58,048	2,513,243	50,000
343	The Bingham State Bank, Mt. Morris.	12403	The Foreman National Bank, Chicago.	Ill..	Dec. 14	11,000,000	11,000,000	2,534,927	193,195,860	5,000,000
344	Haugan State Bank, Chicago.....	11	First National Bank of Fort Wayne..	Ind..	do.....	2,000,000	1,000,000	100,000	32,293,731	1,000,000
351	The Tri State Loan and Trust Co., Fort Wayne.	3609	The First National Bank of Baraboo..	Wis..	Dec. 31	150,000	75,000	15,000	2,460,998	50,000
359	Farmers and Merchants Bank, Baraboo.	13406	The Peoples National Bank of Liberal	Kans..	1930 Jan. 21	50,000	5,000	3,182	700,108	-----
361	The New Carlisle Bank, New Carlisle.	6594			Jan. 25	25,000	15,000	-----	252,728	-----
363	The Security Bank, Portsmouth.....	7781	The Central National Bank of Portsmouth.	do.....	Feb. 5	500,000	500,000	100,000	5,652,823	300,000
364	The Torrington Trust Co, Torrington.	5235	The Torrington National Bank, Torrington.	Conn.	Feb. 8	400,000	400,000	433,157	10,648,666	100,000
365	Murray Hill Trust Co., New York....	13193	The Bank of America National Association, New York.	N. Y..	Feb. 15	36,775,300	37,000,000	6,029,314	383,163,693	1,000,000
371	The Union Savings Bank, Fort Gaines.	6002	The First National Bank of Fort Gaines.	Ga....	Feb. 25	50,000	12,000	6,561	223,096	-----
372	The Bank of New London.....	5013	The First National Bank of New London.	Wis..	Mar. 8	75,000	25,000	50,293	1,419,578	25,000
373	The Farmers State Bank of Victoria..	10749	The First National Bank of Victoria..	Kans..	do.....	25,000	10,000	1,000	331,196	-----
376	American Trust Co., Boston <sup>2</sup> .....	200	The First National Bank of Boston...	Mass..	Mar. 15	44,500,000	35,500,000	3,636,529	635,494,875	1,000,000
379	Potter County Bank, Gettysburg.....	8776	The First National Bank of Gettysburg.	S. Dak.	Mar. 29	75,000	15,000	12,839	1,135,189	50,000
382	Bank of Greenville.....	5572	The First National Bank of Greenville.	Ala...	Apr. 2	425,000	100,000	78,779	2,962,128	175,000
383	The Logansport State Bank of Logansport.	5076	The City National Bank of Logansport.	Ind..	Apr. 19	200,000	50,000	10,000	2,826,008	-----
384	Bay View Bank, Milwaukee.....	12816	The Mechanics National Bank of Milwaukee.	Wis..	Apr. 26	200,000	50,000	17,284	3,634,880	-----

<sup>1</sup> This consolidation also includes a national bank.

<sup>2</sup> With 1 branch in Boston.



TABLE No. 8.—State banks and national banks consolidated under act of February 25, 1927, their consolidated capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1930—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 resources	Increase in authorized capital
					1930					
386	The First State Bank of Onida.....	12777	The Onida National Bank, Onida.....	S. Dak.	May 12	\$25,000	\$5,000	\$2,890	\$494,223	-----
388	{The Equitable Trust Co. of New York. Interstate Trust Co., New York.....}	2370	{The Chase National Bank of the City of New York.....}	N. Y.	May 31	148,000,000	148,000,000	74,291,699	2,280,063,895	\$43,000,000
389	Citizens Trust Co., Jasonville.....	7342	The First National Bank of Jasonville.....	Ind.	do	50,000	15,000	5,000	818,402	-----
391	Butler County Trust Co., Butler <sup>1</sup> .....	4374	The Butler County National Bank of Butler.....	Pa.	June 3	600,000	900,000	209,131	11,545,094	-----
392	The Harbine Bank of Fairbury.....	2994	The First National Bank of Fairbury.....	Nebr.	June 6	200,000	50,000	25,274	3,926,984	100,000
394	Livingston County Trust Co., Geneseo.....	886	The Genesee Valley National Bank, Geneseo.....	N. Y.	June 14	200,000	200,000	167,273	4,802,152	50,000
395	Corvallis State Bank, Corvallis.....	4301	First National Bank of Corvallis.....	Oreg.	June 21	150,000	50,000	55,633	2,470,648	50,000
396	The Kennett Trust Co., Kennett Square.....	2526	The National Bank of Kennett Square.....	Pa.	June 30	250,000	325,000	176,021	3,316,794	125,000
398	Home Savings Bank of Whittier.....	7999	The Whittier National Bank, Whit- tier.....	Calif.	do	300,000	100,000	121,773	4,477,119	150,000
400	The Peoples Trust and Savings Bank, Elmhurst.....	9836	The First National Bank of Elmhurst.....	Ill.	July 14	150,000	30,000	10,000	1,590,378	50,000
402	The Clintonville State Bank, Clinton- ville.....	6273	The First National Bank of Clinton- ville.....	Wis.	July 26	160,000	100,000	38,892	2,310,904	40,000
403	Peoples Trust and Savings Co., Chilli- cothe.....	3686	The First National Bank of Chilli- cothe.....	Mo.	July 29	100,000	25,000	72	1,476,146	-----
404	First Trust & Savings Bank of Mus- catine.....	1577	The First National Bank of Muscatine.....	Iowa	do	200,000	100,000	12,996	3,172,863	100,000
405	Beacon Trust Co., Boston <sup>2</sup> .....	643	The Atlantic National Bank of Boston.....	Mass.	July 31	9,875,000	8,500,000	2,598,316	174,865,942	1,875,000
407	Red Lion Trust Co., Red Lion.....	5184	The Red Lion First National Bank, Red Lion.....	Pa.	Aug. 5	225,000	400,000	53,661	4,114,733	100,000
408	Continental Trust Co., Macon.....	10270	The Macon National Bank, Macon.....	Ga.	Aug. 30	500,000	200,000	291,223	9,526,086	300,000
409	{The Zanesville Bank & Trust Co., Zanesville..... The Peoples Savings Bank Co., Zanes- ville..... The Guardian Trust and Safe Deposit Co., Zanesville.....}	5760	{The Old Citizens National Bank of Zanesville.....}	Ohio	Sept. 20	400,000	400,000	207,615	8,625,362	200,000
411	Virginia Bank & Trust Company, (Inc.), Norfolk <sup>3</sup> .....	9885	The Virginia National Bank of Norfolk.....	Va.	Oct. 16	600,000	200,000	350,721	7,161,699	-----
412	Merchants Bank and Trust Co., Washington <sup>4</sup> .....	10316	Federal-American National Bank of Washington.....	D. C.	Oct. 31	2,000,000	1,000,000	500,000	23,674,181	400,000
			Total (44 State banks with 40 national banks)	-----	-----	267,783,450	251,622,000	94,515,978	3,389,491,313	58,187,500

<sup>1</sup> This consolidation also includes a national bank.<sup>2</sup> With 1 branch in Boston.<sup>3</sup> With 1 branch at Virginia Beach, Va.<sup>4</sup> With 2 branches in Washington.

TABLE No. 9.—*Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1930*

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.....	27	1,908,000
Vermont.....	22	2,029,990	Illinois.....	41	5,630,000
Massachusetts.....	190	72,691,200	Michigan.....	26	3,020,000
Rhode Island.....	52	16,717,550	Wisconsin.....	36	3,620,000
Connecticut.....	65	18,932,770	Minnesota.....	113	7,471,000
New England States.....	391	117,571,510	Iowa.....	43	2,185,000
New York.....	241	125,331,291	Missouri.....	49	17,601,800
New Jersey.....	50	9,820,450	Middle Western States.....	359	44,325,800
Pennsylvania.....	121	33,534,095	North Dakota.....	84	2,760,000
Delaware.....	6	585,010	South Dakota.....	50	1,725,000
Maryland.....	36	10,249,372	Nebraska.....	100	5,010,000
District of Columbia.....	6	1,080,000	Kansas.....	83	4,182,000
Eastern States.....	460	180,600,218	Montana.....	37	1,485,000
Virginia.....	67	5,937,100	Wyoming.....	9	320,000
West Virginia.....	33	2,208,900	Colorado.....	35	2,755,000
North Carolina.....	38	3,661,000	New Mexico.....	7	400,000
South Carolina.....	48	4,512,000	Oklahoma.....	191	7,870,000
Georgia.....	31	6,637,000	Western States.....	596	26,507,000
Florida.....	21	2,165,000	Washington.....	70	6,625,000
Alabama.....	34	4,560,000	Oregon.....	30	1,951,000
Mississippi.....	19	1,560,000	California.....	113	45,272,800
Louisiana.....	12	3,575,000	Idaho.....	26	1,080,000
Texas.....	140	10,042,500	Nevada.....	1	50,000
Arkansas.....	41	2,507,500	Arizona.....	5	300,000
Kentucky.....	43	6,006,900	Pacific States.....	245	55,278,800
Tennessee.....	51	8,090,000	United States.....	2,629	485,746,228
Southern States.....	578	61,462,900			

TABLE No. 10.—*Conversions of State banks and primary organizations as national banks from March 14, 1900, to October 31, 1930*

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.....	895	\$23,858,300	1,153	\$30,542,000	2,653	\$68,425,500	4,701	\$122,825,800
Capital \$50,000 or over.....	815	182,667,800	737	116,245,000	1,981	294,745,000	3,533	593,657,800
Total.....	1,710	206,526,100	1,890	146,787,000	4,634	363,170,500	8,234	716,483,600

TABLE No. 11.—*Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1925*

Months	1926		1927		1928		1929		1930	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Nov.....	9	\$1,255,000	6	\$170,000	9	\$18,655,000	6	\$958,333	22	\$5,932,500
Dec.....	24	4,850,000	20	3,640,000	23	16,780,000	21	8,248,000	25	23,615,000
Jan.....	31	6,030,000	35	4,032,500	41	6,760,000	34	11,288,000	35	4,763,400
Feb.....	28	6,081,250	22	29,900,000	26	4,715,000	42	32,875,000	28	4,850,000
Mar.....	17	4,120,000	22	11,505,000	28	15,170,000	33	22,662,500	17	1,870,000
Apr.....	25	18,060,000	23	2,820,000	31	23,297,500	34	5,401,000	15	1,671,000
May.....	11	1,485,000	15	4,575,000	12	1,250,000	24	15,922,592	16	46,122,464
June.....	15	1,918,750	21	6,913,710	26	19,335,000	37	19,707,500	20	3,305,000
July.....	28	3,057,500	35	5,775,000	25	14,345,000	28	36,632,500	19	3,562,500
Aug.....	8	1,360,000	17	2,163,000	12	1,910,000	27	14,877,200	9	1,585,000
Sept.....	7	435,000	11	12,950,000	16	5,635,000	14	2,602,500	6	625,000
Oct.....	7	787,500	11	1,740,000	19	3,700,000	35	10,555,000	13	1,512,500
Total..	<sup>1</sup> 210	149,440,000	<sup>2</sup> 238	286,184,210	<sup>3</sup> 268	131,552,500	<sup>4</sup> 335	181,730,125	<sup>5</sup> 225	99,414,364

<sup>1</sup> Of these cases, 67 were effected wholly or in part by stock dividends aggregating \$8,846,400.<sup>2</sup> Of these cases, 73 were effected wholly or in part by stock dividends aggregating \$6,776,350.<sup>3</sup> Of these cases, 77 were effected wholly or in part by stock dividends aggregating \$16,809,000.<sup>4</sup> Of these cases, 80 were effected wholly or in part by stock dividends aggregating \$20,793,750.<sup>5</sup> Of these cases, 68 were effected wholly or in part by stock dividends aggregating \$6,085,130.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	No.	Capital
1914	195	\$18,675,000	---	---	113	\$26,487,000	21	\$1,810,000	61	---	---	\$9,622,000
1915	144	9,689,500	---	---	82	13,795,000	14	1,830,000	48	---	---	5,935,500
1916	122	6,630,000	---	---	135	14,828,000	13	805,000	---	---	26	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	<sup>1</sup> 1,650,000	84	14,730,000	5	205,000	257	14,492,500	---	---
1921	169	20,005,000	24	<sup>1</sup> 1,850,000	93	37,075,000	34	1,870,000	18	---	---	19,790,000
1922	232	24,890,800	21	<sup>1</sup> 3,275,000	103	18,910,000	31	2,015,000	77	690,800	---	---
1923	190	30,522,500	19	<sup>2</sup> 2,575,000	121	39,290,000	53	3,405,000	---	---	3	14,747,500
1924	135	21,375,000	16	<sup>1</sup> 1,255,000	155	40,745,000	138	9,635,000	---	---	174	30,260,000
1925	251	26,040,000	15	<sup>1</sup> 1,660,000	123	14,467,500	98	6,420,000	15	3,492,500	---	---
1926	160	29,705,000	30	<sup>1</sup> 4,455,010	153	28,668,300	91	5,412,500	---	---	114	8,820,810
1927	135	43,570,000	25	<sup>3</sup> 3,407,000	165	37,495,000	135	8,257,000	---	---	176	4,439,000
1928	113	26,160,000	27	<sup>6</sup> 6,857,500	156	27,381,000	61	4,135,000	---	---	125	11,743,500
1929	141	38,195,000	50	<sup>1</sup> 4,780,075	221	98,267,500	79	6,575,000	---	---	201	70,707,574
1930	108	12,240,000	45	<sup>1</sup> 1,355,000	263	39,230,400	<sup>2</sup> 104	8,355,000	---	---	<sup>3</sup> 288	35,260,400

<sup>1</sup> Amount of capital stock reductions incident to consolidations.<sup>2</sup> Includes 3 banks with an aggregate capital of \$475,000 restored to solvency. There was also 1 bank restored with capital of \$150,000 for which a receiver had been appointed prior to Nov. 1, 1929. Also includes 4 banks with an aggregate capital of \$285,000 which had been placed in voluntary liquidation by their shareholders during the current year, and 8 banks with an aggregate capital of \$550,000 which had been placed in voluntary liquidation by their shareholders prior to Nov. 1, 1929.<sup>3</sup> There was a decrease of 288 banks, considering the 4 banks restored to solvency and the 12 banks which were in voluntary liquidation.

TABLE NO. 13.—*Total number of national banks organized, consolidated under act of November 7, 1918, insolvent, in voluntary liquidation, and in existence on October 31, 1930.*

States, Territories, etc.	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Maine.....	113	2	-----	59	52
New Hampshire.....	74	1	4	13	56
Vermont.....	77	1	8	23	45
Massachusetts.....	359	16	16	176	151
Rhode Island.....	65	2	2	51	10
Connecticut.....	119	4	6	48	61
Total New England States.....	807	26	36	370	375
New York.....	955	44	53	303	555
New Jersey.....	382	13	11	63	295
Pennsylvania.....	1,161	33	60	232	836
Delaware.....	30	-----	1	13	16
Maryland.....	128	1	2	50	75
District of Columbia.....	30	4	4	10	12
Total Eastern States.....	2,686	95	131	671	1,789
Virginia.....	236	12	10	58	156
West Virginia.....	165	5	12	36	112
North Carolina.....	130	4	18	44	64
South Carolina.....	113	5	27	46	35
Georgia.....	172	6	25	66	75
Florida.....	124	1	32	36	55
Alabama.....	166	1	22	44	99
Mississippi.....	71	2	4	30	35
Louisiana.....	86	2	8	44	32
Texas.....	1,066	15	83	378	590
Arkansas.....	125	1	17	41	66
Kentucky.....	233	9	7	86	131
Tennessee.....	196	5	11	80	100
Total Southern States.....	2,883	68	276	989	1,550
Ohio.....	639	20	42	264	313
Indiana.....	403	7	31	158	207
Illinois.....	724	9	49	199	467
Michigan.....	269	4	19	120	126
Wisconsin.....	243	8	15	67	153
Minnesota.....	465	6	68	126	265
Iowa.....	508	4	107	160	237
Missouri.....	277	9	20	124	124
Total Middle Western States.....	3,528	67	351	1,218	1,892
North Dakota.....	254	3	76	65	110
South Dakota.....	214	1	62	55	96
Nebraska.....	381	1	53	157	170
Kansas.....	438	4	52	138	244
Montana.....	191	2	65	63	61
Wyoming.....	57	-----	12	20	25
Colorado.....	205	3	30	55	117
New Mexico.....	80	-----	24	29	27
Oklahoma.....	719	11	62	370	276
Total Western States.....	2,539	25	436	952	1,126
Washington.....	213	16	33	60	104
Oregon.....	139	1	14	31	93
California.....	499	12	28	257	202
Idaho.....	108	-----	27	40	41
Utah.....	38	2	4	15	17
Nevada.....	16	-----	2	4	10
Arizona.....	30	-----	3	13	14
Total Pacific States.....	1,043	31	111	420	481
Alaska.....	5	-----	-----	1	4
The Territory of Hawaii.....	6	1	-----	4	1
Porto Rico.....	1	-----	-----	1	-----
Total Alaska and insular possessions.....	12	1	-----	6	5
Total United States, Alaska, and insular pos- sessions.....	13,498	313	1,341	4,626	7,218

TABLE NO. 14.—*Changes of corporate title of national banks, year ended October 31, 1930*

Char- ter No.	Title and location	Date
335	The First National Bank of Bridgeport, Conn., to "The First National Bank and Trust Company of Bridgeport"	1929
13355	First National Bank in Pawhuska, Okla., to "The Live Stock National Bank of Pawhuska"	Nov. 1
2580	The James River National Bank of Jamestown, N. Dak., to "The James River National Bank and Trust Company of Jamestown"	Nov. 20
2503	The La Salle National Bank, La Salle, Ill., to "La Salle National Bank and Trust Company"	Nov. 21
12613	Brotherhood National Bank of Portland, Oreg., to "Columbia National Bank of Portland"	Nov. 22
13359	The Leeds-American National Bank of Leeds, Ala., to "The Leeds-American National Bank"	Do.
2137	The National Bank of Boyertown, Pa., to "The National Bank and Trust Company of Boyertown"	Nov. 29
4	The First-Stamford National Bank, Stamford, Conn., to "The First-Stamford National Bank and Trust Company"	Dec. 31 1930
13175	The Northeast National Bank of Holmesburg in Philadelphia, Pa., to "The Northeast National Bank and Trust Company in Philadelphia"	Jan. 2
680	The Lebanon National Bank, Lebanon, Pa., to "Lebanon National Bank"	Do.
12881	Citizens National Bank in Sioux Falls, S. Dak., to "Citizens National Bank and Trust Company of Sioux Falls"	Jan. 16
2935	The First National Bank of Watertown, S. Dak., to "The First National Bank and Trust Company of Watertown"	Jan. 17
1918	The Second National Bank of Saginaw, Mich., to "Second National Bank and Trust Company of Saginaw"	Jan. 18
6648	The First National Bank of Dallastown, Pa., to "The First National Bank and Trust Company of Dallastown"	Jan. 20
138	The First National Bank of Bethlehem, Pa., to "The First National Bank and Trust Company of Bethlehem"	Do.
3349	The Citizens National Bank of Watertown, S. Dak., to "The Citizens National Bank & Trust Company of Watertown"	Jan. 22
1464	The Williamsport National Bank, Williamsport, Pa., to "Williamsport National Bank"	Jan. 24
10634	The City National Bank of Whitesboro, Tex., to "The Whitesboro National Bank"	Jan. 25
13393	The Lincoln National Bank and Trust Company of Syracuse, N. Y., to "Lincoln National Bank and Trust Company of Syracuse"	Do.
10367	The National Bank of North Kansas City, Mo., to "The National Bank & Trust Company of North Kansas City"	Jan. 27
6429	First National Bank in Minot, N. Dak., to "First National Bank & Trust Company in Minot"	Jan. 28
552	The National Bank of Chester County, West Chester, Pa., to "National Bank of Chester County and Trust Company, West Chester"	Jan. 29
4965	The Union National Bank of Huntingdon, Pa., to "Union National Bank and Trust Company of Huntingdon"	Feb. 1
5206	The American-First National Bank of Stillwater, Okla., to "The First National Bank of Stillwater"	Do.
5472	The Montesano National Bank, Montesano, Wash., to "First National Bank in Montesano"	Do.
8939	The First National Bank of Fleetwood, Pa., to "The First National Bank and Trust Company of Fleetwood"	Do.
10608	The Planters National Bank of Rocky Mount, N. C., to "The Planters National Bank & Trust Company of Rocky Mount"	Do.
7649	First National Bank in Logan, Ohio, to "First-Rempel National Bank of Logan"	Feb. 3
13026	The Hatfield National Bank, Hatfield, Pa., to "The Hatfield National Bank and Trust Company"	Feb. 18
13307	The City National Bank and Trust Company of Niles, Michigan, Niles, Mich., to "The City National Bank and Trust Company of Niles"	Feb. 20
10592	The Security National Bank of Sioux Falls, S. Dak., to "Security National Bank and Trust Company of Sioux Falls"	Feb. 21
10997	First National Bank at Flint, Mich., to "First National Bank and Trust Company at Flint"	Feb. 26
11620	The First National Bank of Roebbing, N. J., to "The First National Bank and Trust Company of Roebbing"	Mar. 1
10557	The Farmers National Bank of Greensburg, Kans., to "The First National Bank in Greensburg"	Mar. 12
11766	The First National Bank of Fairfield, Ala., to "The Fairfield American National Bank"	Do.
2864	The Gap National Bank, Gap, Pa., to "The Gap National Bank and Trust Company"	Mar. 15
11474	The Baldwin National Bank, Baldwin, N. Y., to "The Baldwin National Bank and Trust Company"	Apr. 1
1367	The Hampden National Bank of Westfield, Mass., to "Hampden National Bank and Trust Company of Westfield"	Apr. 2
8850	The First National Bank of Highland Falls, N. Y., to "The First National Bank and Trust Company of Highland Falls"	Do.
12434	The South Texas National Bank of Galveston, Tex., to "Hutchings-Sealy National Bank of Galveston"	Apr. 7
6962	The First National Bank of Trafford City, Pa., to "The First National Bank of Trafford"	Apr. 10
2331	The Flemington National Bank, Flemington, N. J., to "The Flemington National Bank and Trust Company"	Apr. 15
12540	The Engineers National Bank of Boston, Mass., to "Continental National Bank of Boston"	Do.

TABLE No. 14.—*Changes of corporate title of national banks, year ended October 31, 1930—Continued*

Charter No.	Title and location	Date
2980	The First National Bank of Aberdeen, S. Dak., to "First National Bank and Trust Company of Aberdeen"	1930 Apr. 17
10923	The Third National Bank of Walden, N. Y., to "The First National Bank and Trust Company of Walden"	May 1
8499	The Farmers National Bank of New Holland, Pa., to "The Farmers National Bank and Trust Company of New Holland"	May 10
776	The Second National Bank of Allegheny, Pittsburgh, Pa., to "The Second National Bank of Pittsburgh"	May 12
12667	The Brotherhood Co-operative National Bank of Tacoma, Wash., to "The Washington National Bank in the City of Tacoma"	Do.
3584	The Merchants National Bank of Lawrence, Kans., to "The First National Bank of Lawrence"	May 20
9985	The Oklahoma State National Bank of Clinton, Okla., to "The Oklahoma National Bank of Clinton"	May 31
13463	The St. Paul National Bank, St. Paul, Nebr., to "St. Paul National Bank"	June 6
6371	The Irvington National Bank, Irvington, N. Y., to "The Irvington National Bank and Trust Company"	June 16
13360	The Washington Square National Bank of New York, N. Y., to "Washington National Bank of New York"	June 17
3312	The Fulton County National Bank of Gloversville, N. Y., to "The Fulton County National Bank and Trust Company of Gloversville"	June 20
10836	The Calcasieu National Bank of Southwest Louisiana at Lake Charles, La., to "The Calcasieu National Bank of Lake Charles"	June 28
871	The Merchants' National Bank of Meadville, Pa., to "The Merchants National Bank and Trust Company of Meadville"	July 1
3089	The First National Bank of Bedford, Pa., to "First National Bank & Trust Company of Bedford"	Do. Do.
8142	The National Bank of Ness City, Kans., to "First National Bank in Ness City"	Do.
9564	The Farmers National Bank of Oklahoma City, Okla., to "City National Bank and Trust Company, Oklahoma City"	July 9
13396	The Security National Bank and Trust Company of Red Wing, Minn., to "The Red Wing National Bank and Trust Company"	Do.
4178	The National Bank of Commerce in St. Louis, Mo., to "Mercantile-Commerce National Bank in St. Louis"	July 15
13187	The Western National Bank in Los Angeles, Calif., to "Central National Bank in Los Angeles"	July 31
1018	The Northampton National Bank of Northampton, Mass., to "Northampton National Bank and Trust Company"	Aug. 1
11009	The West Side National Bank of Chicago, Ill., to "The West Side-Atlas-National Bank of Chicago"	Aug. 6
12546	First National Bank of Daytona Beach, Fla., to "First Atlantic National Bank of Daytona Beach"	Aug. 18 Aug. 25
4938	The New First National Bank of Meadville, Pa., to "First National Bank of Meadville"	Aug. 25
12818	The East Rockaway National Bank, East Rockaway, N. Y., to "East Rockaway National Bank & Trust Company"	Aug. 30
13260	The Lefcourt National Bank and Trust Co. of New York, N. Y., to "The National Safety Bank and Trust Company of New York"	Sept. 16
13221	The Lake Norden National Bank, Lake Norden, S. Dak., to "The First National Bank & Trust Company of Lake Norden"	Sept. 20 Sept. 26
10336	The City National Bank of Decatur, Ala., to "First National Bank in Decatur"	Oct. 1
10228	The Anaheim National Bank, Anaheim, Calif., to "Anaheim First National Bank"	Oct. 1

TABLE No. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1930*

Sunnyside National Bank, Sunnyside, Wash. (12181), and First National Bank of Sunnyside (8481), consolidated under the charter of the latter with title: The First National Bank of Sunnyside.

The Citizens National Bank of Lansdale, Pa. (7735), and First National Bank of Lansdale (430), consolidated under the charter of the latter with title: The First National Bank of Lansdale.

The United Banking and Trust Company of Cleveland, Ohio, and Central National Bank of Cleveland (4318), consolidated under the charter of the latter with title: Central United National Bank of Cleveland.

The Livonia State Bank, Livonia, N. Y., and The Stewart National Bank of Livonia (13006), consolidated under the charter of the latter with title: The Stewart National Bank and Trust Company of Livonia.

The Citizens National Bank of Pennsboro, W. Va. (7246), and The First National Bank of Pennsboro (7191), consolidated under the charter of the latter with title: First-Citizens National Bank of Pennsboro.

The Fourth National Bank of Atlanta, Ga. (5045), and The Atlanta and Lowry National Bank (1559), consolidated under the charter of the latter with title: The First National Bank of Atlanta.

Fairmont Trust Company, Fairmont, W. Va., and Home Savings Bank, Fairmont, and The Peoples National Bank of Fairmont (9645), consolidated under charter of the latter with title: The Union National Bank of Fairmont.

The Commercial National Bank of Columbus, Ohio (2605), and The City-National Bank of Commerce of Columbus (7621), consolidated under charter of the latter with title: The City National Bank & Trust Company of Columbus.

The Bingham State Bank, Mt. Morris, N. Y., and The Genesee River National Bank of Mt. Morris (1416), consolidated under the charter of the latter with title: Genesee River National Bank and Trust Company of Mt. Morris.

TABLE NO. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1930—Con.*

Haugan State Bank, Chicago, Ill., and The Foreman National Bank, Chicago (12403), consolidated under the charter of the latter with title: Foreman-State National Bank.

The Tri State Loan and Trust Company, Fort Wayne, Ind., and First National Bank of Fort Wayne (11), consolidated under the charter of the latter with title: First and Tri State National Bank and Trust Company of Fort Wayne.

The City National Bank of Dallas, Texas (2455), and The American Exchange National Bank of Dallas (3623), consolidated under the charter of the latter with title: First National Bank in Dallas.

The Union National Bank of Brunswick, Me. (1118), and The Pejepscot National Bank of Brunswick (1315), consolidated under the charter of the latter with title: Brunswick National Bank.

Farmers and Merchants Bank, Baraboo, Wis., and The First National Bank of Baraboo (3609), consolidated under the charter of the latter with title: First National Bank & Trust Company of Baraboo.

The Farmers National Bank of Chickasha, Okla. (12230), and The Citizens National Bank of Chickasha (5547), consolidated under the charter of the latter with title: The Citizens-Farmers National Bank of Chickasha.

The National City Savings Bank and Trust Company of Vicksburg, Miss. (12501), and The First National Bank of Vicksburg (3258), consolidated under the charter of the latter with title: The First National Bank & Trust Company of Vicksburg.

The Security National Bank of Oklahoma City, Okla. (8472), and The American-First National Bank in Oklahoma City (4862), consolidated under the charter of the latter with title: The First National Bank and Trust Company of Oklahoma City.

The First National Bank of Princeton, Ill. (903), and The Citizens National Bank of Princeton (2413), consolidated under the charter of the latter with title: Citizens First National Bank of Princeton.

The New Carlisle Bank, New Carlisle, Ohio, and The First National Bank of New Carlisle (6594), consolidated under the charter of the latter with title: The New Carlisle National Bank.

The First National Bank of Clayton, N. Y. (3797), and The National Exchange Bank of Clayton (5108), consolidated under the charter of the latter with title: The First National Exchange Bank of Clayton.

The Security Bank, Portsmouth, Ohio, and The Central National Bank of Portsmouth (7781), consolidated under the charter of the latter with title: The Security Central National Bank of Portsmouth.

The Torrington Trust Company, Torrington, Conn., and The Torrington National Bank (5235), consolidated under the charter of the latter with title: The Torrington National Bank and Trust Company.

The Yakima National Bank, Yakima, Wash. (3862), and First National Bank of Yakima (3355), consolidated under the charter of the latter with title: Yakima First National Bank.

The Gate City National Bank of Kansas City, Mo. (9494), and Traders National Bank of Kansas City (9236), consolidated under the charter of the latter with title: Traders Gate City National Bank of Kansas City.

Merchants and Illinois National Bank of Peoria, Ill. (3254), and The Commercial National Bank of Peoria (3296), consolidated under the charter of the latter with title: Commercial Merchants National Bank and Trust Company of Peoria.

The Chickasha National Bank, Chickasha, Okla. (8203), and The Oklahoma National Bank of Chickasha, (9938), consolidated under the charter of the latter with title: Oklahoma National Bank of Chickasha.

The Farmers State Bank of Victoria, Kans., and The First National Bank of Victoria (10749), consolidated under the charter of the latter with title: The Farmers National Bank of Victoria.

The Sterling National Bank, Sterling, Ill. (2709), and The First National Bank of Sterling (1717), consolidated under the charter of the latter with title: First Sterling National Bank.

The First National Bank of Harrodsburg, Ky. (1807), and The Mercer National Bank of Harrodsburg (2531), consolidated under the charter of the latter with title: First-Mercer National Bank of Harrodsburg.

Potter County Bank, Gettysburg, S. Dak., and The First National Bank of Gettysburg (8776), consolidated under the charter of the latter with title: Potter County National Bank of Gettysburg.

The Farmers National Bank of Blue Earth, Minn. (7641), and The First National Bank of Blue Earth (5393), consolidated under the charter of the latter with title: First and Farmers National Bank of Blue Earth.

National Union Bank and Trust Company of Jackson, Mich. (11289), and The Peoples National Bank of Jackson (1533), consolidated under the charter of the latter with title: Union & Peoples National Bank of Jackson.

The Logansport State Bank of Logansport, Ind., and The City National Bank of Logansport (5076), consolidated under the charter of the latter with title: City and State National Bank & Trust Company of Logansport.

Bay View Bank, Milwaukee, Wis., and The Mechanics National Bank of Milwaukee (12816), consolidated under the charter of the latter with title: Bay View National Bank of Milwaukee.

The Woodbridge National Bank, Woodbridge, N. J. (11888), and The First National Bank of Woodbridge (8299), consolidated under the charter of the latter with title: The First National Bank and Trust Company of Woodbridge.

The Old Lowell National Bank, Lowell, Mass. (1329), and The Union National Bank of Lowell (6077), consolidated under the charter of the latter with title: Union Old Lowell National Bank.

The Union National Bank of Butler, Pa. (13447), and Butler County Trust Company, Butler, and The Butler County National Bank of Butler (4374), consolidated under the charter of the latter with title: The Butler County National Bank and Trust Company of Butler.

The Southern National Bank of Richmond, Ky. (9832), and The Madison National Bank & Trust Company of Richmond (1790), consolidated under the charter of the latter with title: Madison-Southern National Bank & Trust Company of Richmond.

Livingston County Trust Company, Geneseo, N. Y., and The Genesee Valley National Bank, Geneseo (886), consolidated under the charter of the latter with title: Genesee Valley National Bank and Trust Company of Geneseo.

The Kennett Trust Company, Kennett Square, Pa., and The National Bank of Kennett Square (2526), consolidated under the charter of the latter with title: National Bank and Trust Company of Kennett Square.

Home Savings Bank of Whittier, Calif., and The Whittier National Bank, Whittier (7999), consolidated under the charter of the latter with title: The Whittier National Trust and Savings Bank.

The Penn National Bank, Philadelphia, Pa. (540), and The Central National Bank of Philadelphia (723), consolidated under the charter of the latter with title: Central-Penn National Bank of Philadelphia.

The National Exchange Bank of Milwaukee, Wis. (1003), and The Marine National Bank of Milwaukee (5458), consolidated under the charter of the latter with title: Marine National Exchange Bank of Milwaukee.

TABLE No. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1930—Con.*

Red Lion Trust Company, Red Lion, Pa., and The Red Lion First National Bank, Red Lion (5184), consolidated under the charter of the latter with title: First National Bank and Trust Company of Red Lion.

Continental Trust Company, Macon, Ga., and The Macon National Bank, Macon (10270), consolidated under the charter of the latter with title: The First National Bank & Trust Company in Macon.

The Zanesville Bank & Trust Company, Zanesville, Ohio, and The Peoples Savings Bank Company, Zanesville, and The Guardian Trust and Safe Deposit Company, Zanesville, and The Old Citizens National Bank of Zanesville (5760), consolidated under the charter of the latter with title: The Citizens National Bank in Zanesville.

Merchants Bank and Trust Company, Washington, D. C., and Federal-American National Bank of Washington (10316), consolidated under the charter of the latter with title: Federal-American National Bank and Trust Company of Washington.

TABLE No. 16.—*National banks chartered during the year ended October 31, 1930*

Char- ter No.	Title	Capital
ALABAMA		
13412	American National Bank of Gadsden.....	\$200, 000
13414	American National Bank & Trust Company of Mobile.....	500, 000
	Total (2 banks).....	700, 000
CALIFORNIA		
13418	First National Bank in Turlock.....	75, 000
13465	First National Bank in Orosi.....	25, 000
	Total (2 banks).....	100, 000
FLORIDA		
13421	Barnett National Bank of Avon Park.....	50, 000
13437	Snell National Bank in Winter Haven.....	200, 000
13498	Florida National Bank at St. Petersburg.....	200, 000
	Total (3 banks).....	450, 000
GEORGIA		
13469	Citizens National Bank in Marietta.....	100, 000
13472	Liberty National Bank & Trust Company of Savannah.....	600, 000
	Total (2 banks).....	700, 000
ILLINOIS		
13448	First National Bank in Georgetown.....	40, 000
13449	National Bank of Albion.....	50, 000
13451	Farmers National Bank of Dahlgren.....	25, 000
13452	First National Bank in Mount Olive.....	50, 000
13464	First National Bank and Trust Company in Alton.....	500, 000
13478	First National Bank of Pana.....	75, 000
13497	First National Bank of Polo.....	50, 000
	Total (7 banks).....	790, 000
IOWA		
13400	First National Bank in Sioux Rapids.....	50, 000
13458	National Bank and Trust Company of Chariton.....	100, 000
13473	Poweshiek County National Bank of Grinnell.....	50, 000
13495	National Bank of Seymour.....	25, 000
	Total (4 banks).....	225, 000
KANSAS		
13406	Peoples National Bank of Liberal.....	50, 000
13492	Security National Bank of Independence.....	250, 000
	Total (2 banks).....	300, 000
KENTUCKY		
13479	Lincoln National Bank of Hodgenville.....	55, 000
MASSACHUSETTS		
13391	Old Colony National Bank of Boston <sup>1</sup> .....	200, 000
13394	Spencer National Bank.....	100, 000
13395	Barnstable County National Bank of Hyannis.....	100, 000
13411	First National Bank of Webster.....	100, 000
	Total (4 banks).....	500, 000

<sup>1</sup> Consolidated on Dec. 14, 1929, with The First National Bank of Boston under act of Nov. 7, 1918.



TABLE NO. 16.—*National banks chartered during the year ended October 31, 1930—*  
Continued

Char- ter No.	Title	Capital
MICHIGAN		
13434	Security National Bank of Grand Rapids.....	\$500,000
MINNESOTA		
13396	Security National Bank and Trust Company of Red Wing <sup>1</sup> .....	100,000
13397	National Bank of Benson.....	50,000
13399	Pipestone National Bank.....	75,000
13401	Security National Bank of Willmar.....	100,000
13405	Minnesota National Bank of East Grand Forks.....	50,000
13422	Freeborn County National Bank & Trust Company of Albert Lea.....	100,000
13468	Farmers & Merchants National Bank in Ivanhoe.....	25,000
13486	Northwestern National Bank of Litchfield.....	75,000
	Total (8 banks).....	575,000
MISSISSIPPI		
13403	Commercial National Bank of Greenville.....	120,000
13413	First National Bank of Waynesboro.....	25,000
	Total (2 banks).....	145,000
MISSOURI		
13481	Clayton National Bank.....	100,000
MONTANA		
13417	Continental National Bank of Harlowton.....	50,000
NEBRASKA		
13408	Stephens National Bank of Fremont.....	100,000
13415	State National Bank of Wayne.....	50,000
13419	Farmers National Bank of Grant.....	30,000
13420	American National Bank of Kimball.....	100,000
13423	First National Bank of Lewellen.....	50,000
13424	Nebraska National Bank of Grand Island.....	100,000
13425	American National Bank of Sidney.....	50,000
13426	First National Bank in Cozad.....	50,000
13429	First National Bank of Bushnell <sup>2</sup> .....	25,000
13431	Cattle National Bank of Seward.....	35,000
13433	First National Bank of Glenvil.....	30,000
13435	Farmers & Merchants National Bank of Ashland.....	75,000
13440	Kimball National Bank, Kimball.....	50,000
13446	Overton National Bank, Overton.....	25,000
13453	Farmers National Bank in Pilger.....	50,000
13456	National Bank of Doniphan.....	25,000
13461	City National Bank of Greeley.....	30,000
13462	Citizens National Bank in St. Paul.....	35,000
13463	St. Paul National Bank <sup>3</sup> .....	40,000
13474	Citizens National Bank of Tobias.....	25,000
	Total (20 banks).....	975,000
NEW MEXICO		
13438	Hot Springs National Bank, Hot Springs.....	25,000
13488	First National Bank of New Hobbs.....	25,000
	Total (2 banks).....	50,000
NEW YORK		
13393	Lincoln National Bank and Trust Company of Syracuse <sup>4</sup> .....	1,200,000
13404	Central National Bank of Mineola.....	100,000
13409	Plaza National Bank of White Plains.....	100,000
13441	Niagara National Bank of Buffalo.....	300,000
13442	National Exchange Bank and Trust Company of New York.....	1,000,000
13445	Mattituck National Bank and Trust Company, Mattituck.....	100,000
13476	First National Bank of Minoa.....	50,000
13493	First National Bank of Odessa.....	50,000
	Total (8 banks).....	2,900,000

<sup>1</sup> Title changed to "The Red Wing National Bank and Trust Company."<sup>2</sup> Placed in voluntary liquidation on Sept. 11, 1930.<sup>3</sup> Title changed to "St. Paul National Bank."<sup>4</sup> Title changed to "Lincoln National Bank and Trust Company of Syracuse."

TABLE NO. 16.—*National banks chartered during the year ended October 31, 1930—*  
Continued

Char- ter No.	Title	Capital
NORTH DAKOTA		
13398	Dakota National Bank & Trust Company of Bismarck.....	\$100,000
13410	First National Bank in Glen Ullin.....	25,000
13436	First National Bank in Neche.....	25,000
13454	First National Bank of Carson.....	25,000
13455	Union National Bank and Trust Company in Minot.....	100,000
	Total (5 banks).....	275,000
OHIO		
13457	National Bank of Defiance.....	150,000
13490	First National Bank of Washington Court House.....	100,000
	Total (2 banks).....	250,000
OKLAHOMA		
13480	Fourth National Bank of Tulsa.....	250,000
PENNSYLVANIA		
13392	Conyngham National Bank, Conyngham.....	25,000
13432	Ligonier National Bank, Ligonier.....	125,000
13447	Union National Bank of Butler <sup>6</sup> .....	200,000
13485	Third National Bank of Uniontown <sup>7</sup> .....	200,000
13491	National Bank and Trust Company of Connellsville.....	125,000
13494	West Shore National Bank of Lemoyne.....	100,000
13496	Union National Bank of Sewickley.....	100,000
	Total (7 banks).....	875,000
SOUTH DAKOTA		
13407	Farmers & Merchants National Bank in Milbank.....	50,000
13430	First National Bank of Philip.....	50,000
13459	First National Bank of Leola.....	25,000
13460	First National Bank in Britton.....	25,000
13466	Security National Bank of Hyron.....	200,000
13467	First National Bank in Mobridge.....	50,000
13477	First National Bank of Bison.....	25,000
13483	First National Bank and Trust Company of Chamberlain.....	25,000
	Total (8 banks).....	450,000
TENNESSEE		
13482	Citizens National Bank of Greeneville.....	75,000
TEXAS		
13402	First National Bank in Rockwall.....	25,000
13416	First National Bank in Honey Grove.....	50,000
13427	First National Bank in McKinney.....	100,000
13428	Red River National Bank in Clarksville.....	100,000
13443	Citizens National Bank of Henderson.....	100,000
13450	Commercial National Bank of Jefferson.....	25,000
13475	First National Bank in Hutto.....	25,000
13489	First National Bank in Plainview.....	100,000
	Total (8 banks).....	525,000
WASHINGTON		
13439	National Bank of East Stanwood.....	25,000
13444	First National Bank of Reardan.....	50,000
13470	Central National Bank of Commerce of Seattle.....	200,000
13471	Washington National Bank of Commerce of Seattle.....	100,000
	Total (4 banks).....	375,000
WEST VIRGINIA		
13484	Kimball National Bank, Kimball.....	25,000
WISCONSIN		
13487	First National Bank in Phillips.....	25,000
	Total United States (108 banks).....	12,240,000

<sup>6</sup> Consolidated on June 3, 1930, with The Butler County National Bank and Trust Company of Butler, under act of Nov. 7, 1918, as amended Feb. 25, 1927.<sup>7</sup> Consolidated on Oct. 1, 1930, with The Second National Bank of Uniontown under act of Nov. 7, 1918

TABLE NO. 17.—*National banks chartered which are conversions of State banks during the year ended October 31, 1930*

Char- ter No.	Title and location	State	Date of charter	Authorized capital	Approx- imate sur- plus and undivided profits	Approx- imate assets
13403	The Commercial National Bank of Green- ville.	Miss.	1929 Dec. 16	\$120,000	\$44,401	\$1,401,871
13408	The Stephens National Bank of Freemont	Nebr.	Dec. 24	100,000	32,545	1,432,428
13412	The American National Bank of Gadsden.	Ala.	Dec. 31	200,000	88,005	1,300,748
13413	The First National Bank of Waynesboro.	Miss.	1930 Jan. 2	25,000	75,434	761,331
13414	The American National Bank & Trust Co. of Mobile.	Ala.	Jan. 4	500,000	257,845	2,173,953
13415	The State National Bank of Wayne.	Nebr.	Jan. 6	50,000	49,696	1,243,555
13419	The Farmers National Bank of Grant.	Nebr.	Jan. 25	30,000	35,465	584,859
13420	The American National Bank of Kimball.	Nebr.	Jan. 28	100,000	23,256	961,755
13423	First National Bank of Lewellen.	Nebr.	Feb. 5	50,000	12,504	385,594
13424	The Nebraska National Bank of Grand Island.	Nebr.	Feb. 8	100,000	40,738	1,624,913
13425	The American National Bank of Sidney.	Nebr.	Feb. 11	50,000	17,205	911,519
13426	First National Bank in Cozad.	Nebr.	do.	50,000	13,798	474,887
13429	The First National Bank of Bushnell.	Nebr.	Feb. 20	25,000	3,848	129,715
13430	The First National Bank of Philip.	S. Dak.	do.	50,000	31,441	673,363
13431	The Cattle National Bank of Seward.	Nebr.	Feb. 27	35,000	10,866	559,693
13433	The First National Bank of Glenire.	Nebr.	Mar. 5	30,000	6,012	242,261
13435	The Farmers & Merchants National Bank of Ashland.	Nebr.	Mar. 7	75,000	47,990	1,331,004
13439	The National Bank of East Stanwood.	Wash.	Mar. 18	25,000	22,174	374,391
13440	Kimball National Bank, Kimball.	Nebr.	Mar. 19	50,000	5,395	615,643
13445	The Mattituck National Bank & Trust Co., Mattituck.	N. Y.	Apr. 2	100,000	98,544	920,250
13453	The Farmers National Bank in Pilger.	Nebr.	Apr. 14	50,000	25,263	338,905
13454	The First National Bank of Carson.	N. Dak.	Apr. 15	25,000	5,590	258,448
13456	National Bank of Doniphan.	Nebr.	Apr. 17	25,000	6,619	305,466
13462	The Citizens National Bank in St. Paul.	Nebr.	May 1	35,000	23,299	447,566
13463	The St. Paul National Bank, St. Paul.	Nebr.	do.	40,000	15,671	519,269
13469	Citizens National Bank in Marietta.	Ga.	May 26	100,000	29,656	407,076
13470	The Central National Bank of Commerce of Seattle.	Wash.	June 2	200,000	89,899	2,359,099
13471	The Washington National Bank of Com- merce of Seattle.	Wash.	do.	100,000	34,242	1,108,401
13472	The Liberty National Bank & Trust Co. of Savannah.	Ga.	June 7	600,000	156,436	5,772,414
13474	The Citizens National Bank of Tobias.	Nebr.	June 13	25,000	15,932	268,172
13482	The Citizens National Bank of Greenville.	Tenn.	July 25	75,000	39,482	1,199,916
	Total (31 banks) .....			3,040,000	1,359,251	31,138,465

TABLE NO. 18.—*National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1930*

States	Organized		Failed			Voluntary liquidations		
	Number	Authorized capital	Number	Capital	Assets	Number	Capital	Gross asset
Vermont.....			1	\$100,000	\$1,063,924			
Massachusetts.....	4	\$500,000				2	\$300,000	\$3,504,265
Connecticut.....						1	100,000	646,009
Total New England States.....	4	500,000	1	100,000	1,063,924	3	400,000	4,150,274
New York.....	8	2,900,000	1	30,000	499,171	9	7,150,000	54,075,206
New Jersey.....			1	200,000	1,060,917	4	1,225,000	25,624,117
Pennsylvania.....	7	875,000	5	275,000	5,158,448	17	2,850,000	44,872,099
Delaware.....						1	110,000	2,082,657
Maryland.....						7	3,400,000	54,947,034
Total Eastern States.....	15	3,775,000	7	505,000	6,718,536	38	14,735,000	181,601,113
Virginia.....			2	100,000	736,137	4	475,000	4,844,696
West Virginia.....	1	25,000	4	125,000	<sup>12</sup> 1,151,745	3	225,000	4,009,673
North Carolina.....						2	200,000	2,112,047
South Carolina.....			5	575,000	<sup>3</sup> 4,902,352	13	3,075,000	34,285,415
Georgia.....	2	700,000	3	175,000	<sup>4</sup> 1,057,453	3	575,000	4,940,150
Florida.....	3	450,000	3	680,000	7,114,208	4	575,000	4,972,811
Alabama.....	2	700,000	7	1,200,000	7,417,126	2	80,000	1,008,397
Mississippi.....	2	145,000				1	200,000	1,177,175
Louisiana.....						2	250,000	3,450,164
Texas.....	8	525,000	13	1,225,000	<sup>5</sup> 12,038,427	28	2,222,500	12,358,651
Arkansas.....			2	200,000	2,816,654	6	775,000	8,613,749
Kentucky.....	1	55,000	1	100,000	<sup>6</sup> 213,989	6	447,900	4,801,545
Tennessee.....	1	75,000						
Total Southern States.....	20	2,675,000	40	4,380,000	37,448,089	74	9,100,400	86,577,473
Ohio.....	2	250,000	3	525,000	<sup>7</sup> 6,984,331	6	1,275,000	25,396,460
Indiana.....			3	75,000	660,328	13	830,000	6,962,417
Illinois.....	7	790,000	11	555,000	<sup>8</sup> 4,665,366	11	1,180,000	18,264,318
Michigan.....	1	500,000	1	50,000	1,244,074	3	700,000	7,368,900
Wisconsin.....	1	25,000	1	25,000	209,730	1	30,000	311,603
Minnesota.....	8	575,000				12	560,000	7,295,590
Iowa.....	4	225,000	9	490,000	<sup>9</sup> 2,063,356	20	1,225,000	13,568,696
Missouri.....	1	100,000	2	50,000	427,844	5	1,945,000	26,422,338
Total Middle States.....	24	2,465,000	30	1,770,000	16,255,029	71	7,745,000	105,590,322
North Dakota.....	5	275,000	8	250,000	<sup>10</sup> 1,378,173	12	400,000	4,207,985
South Dakota.....	8	450,000				4	200,000	1,572,104
Nebraska.....	20	975,000	3	110,000	1,527,184	6	525,000	5,524,279
Kansas.....	2	300,000	3	325,000	6,295,876	3	175,000	1,936,052
Montana.....	1	50,000	2	55,000	266,934	6	380,000	5,825,555
Colorado.....			1	25,000	156,148	2	50,000	336,338
New Mexico.....	2	50,000				3	175,000	1,614,497
Oklahoma.....	1	250,000	5	260,000	2,512,171	18	1,065,000	11,791,447
Total Western States.....	39	2,350,000	22	1,025,000	12,136,186	54	2,970,000	32,808,257
Washington.....	4	375,000	1	75,000	1,005,402	2	90,000	831,813
Oregon.....						1	500,000	8,520,525
California.....	2	100,000	3	500,000	<sup>11</sup> 4,750,733	14	3,135,000	28,035,885
Idaho.....						2	80,000	1,348,012
Utah.....						3	375,000	3,258,293
Arizona.....						1	100,000	1,281,338
Total Pacific States.....	6	475,000	4	575,000	5,756,135	23	4,280,000	43,275,866
Total United States.....	108	12,240,000	104	8,355,000	79,377,899	263	39,230,400	454,003,305

<sup>1</sup> Includes 1 bank with capital of \$25,000 and assets of \$500,725 restored to solvency.<sup>2</sup> Includes 1 bank with capital of \$50,000 previously reported in voluntary liquidation.<sup>3</sup> Includes 1 bank with capital of \$25,000 and assets of \$44,066 previously reported in voluntary liquidation.<sup>4</sup> Includes 1 bank with capital of \$50,000 and assets of \$270,474 restored to solvency.<sup>5</sup> Includes 3 banks with capital aggregating \$225,000, one of which had assets of \$148,284 previously reported in voluntary liquidation.<sup>6</sup> Was in voluntary liquidation.<sup>7</sup> Includes 1 bank with capital of \$400,000 and assets of \$5,659,363 restored to solvency.<sup>8</sup> Includes 1 bank with capital of \$65,000 previously reported in voluntary liquidation.<sup>9</sup> Includes 3 banks with capital aggregating \$250,000 previously reported in voluntary liquidation.<sup>10</sup> Includes 1 bank with capital of \$50,000 and assets of \$77,238 previously reported in voluntary liquidation.<sup>11</sup> Includes 1 bank with capital of \$50,000 and assets of \$147,190 previously reported in voluntary liquidation.

TABLE NO. 19.—*Number and classification of national banks chartered monthly during the year ended October 31, 1930*

Months	Conversions		Reorganizations		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....	3		2	\$300, 000	4	\$1, 425, 000	6	\$1, 725, 000
December.....	3	\$420, 000	2	125, 000	11	750, 000	16	1, 295, 000
January.....	5	705, 000	3	225, 000	2	100, 000	10	1, 030, 000
February.....	7	360, 000			3	325, 000	10	685, 000
March.....	4	180, 000			7	2, 150, 000	11	2, 330, 000
April.....	4	200, 000	1	25, 000	13	870, 000	18	1, 095, 000
May.....	3	175, 000			5	800, 000	8	975, 000
June.....	4	925, 000	1	25, 000	5	255, 000	10	1, 205, 000
July.....	1	75, 000			3	375, 000	4	450, 000
August.....					9	925, 000	9	925, 000
September.....					3	175, 000	3	175, 000
October.....					3	350, 000	3	350, 000
Total.....	31	3, 040, 000	9	700, 000	68	8, 500, 000	108	12, 240, 000

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929*

## CAPITAL STOCK OF LESS THAN \$50,000

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
<b>COUNTRY BANKS</b>							
Maine.....	1	120	121	321	25	70	216
New Hampshire.....	4	709	615	1, 630	110	111	1, 286
Vermont.....	3	1, 016	679	1, 870	75	111	1, 507
Massachusetts.....	5	976	831	2, 076	125	174	1, 658
Connecticut.....	3	683	493	1, 390	75	90	1, 092
Total New England States.....	16	3, 504	2, 739	7, 287	410	556	5, 759
New York.....	102	28, 716	29, 942	66, 347	2, 655	5, 527	54, 349
New Jersey.....	29	11, 093	6, 645	20, 295	745	1, 716	16, 775
Pennsylvania.....	190	46, 513	45, 849	106, 364	4, 930	11, 281	83, 281
Delaware.....	3	693	513	1, 386	75	108	1, 117
Maryland.....	18	5, 584	6, 180	13, 227	485	1, 167	10, 953
Total Eastern States.....	342	92, 599	89, 129	207, 619	8, 890	19, 799	166, 475
Virginia.....	36	11, 046	3, 668	17, 620	998	1, 065	14, 360
West Virginia.....	38	9, 920	3, 203	16, 277	1, 075	986	12, 886
North Carolina.....	5	947	112	1, 454	155	77	1, 147
South Carolina.....	5	1, 208	234	2, 063	140	74	1, 723
Georgia.....	14	2, 483	493	4, 350	410	284	3, 379
Florida.....	4	556	289	1, 100	115	54	800
Alabama.....	23	4, 394	1, 380	8, 444	630	739	6, 375
Louisiana.....	6	1, 117	163	1, 796	150	34	1, 570
Texas.....	190	29, 489	5, 986	51, 983	5, 257	3, 268	41, 215
Arkansas.....	28	4, 780	1, 463	8, 680	725	409	7, 147
Kentucky.....	29	9, 284	3, 704	16, 144	780	1, 126	13, 486
Tennessee.....	22	5, 259	1, 616	9, 038	585	533	7, 173
Total Southern States.....	400	80, 483	22, 311	138, 949	11, 020	8, 654	111, 261
Ohio.....	68	14, 075	8, 651	26, 888	1, 848	2, 130	20, 800
Indiana.....	68	12, 611	6, 525	23, 540	1, 815	1, 392	18, 514
Illinois.....	124	22, 711	14, 667	44, 991	3, 397	2, 570	35, 590
Michigan.....	20	6, 546	2, 791	8, 655	565	313	7, 215
Wisconsin.....	35	6, 985	4, 847	13, 915	925	493	11, 791
Minnesota.....	146	32, 190	24, 303	69, 623	3, 895	2, 577	59, 706
Iowa.....	82	17, 291	8, 271	31, 971	2, 315	1, 448	25, 937
Missouri.....	32	6, 100	2, 716	11, 297	875	496	9, 199
Total Middle Western States.....	575	116, 509	72, 771	230, 880	15, 665	11, 419	188, 812

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF LESS THAN \$50,000—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
North Dakota.....	90	16,602	6,945	29,710	2,325	1,531	23,979
South Dakota.....	57	12,134	4,574	21,538	1,500	916	18,111
Nebraska.....	57	12,742	4,363	21,875	1,535	1,185	17,176
Kansas.....	111	21,233	7,843	37,697	2,937	1,846	30,347
Montana.....	33	4,061	2,807	9,276	865	304	7,685
Wyoming.....	7	1,562	1,440	4,493	190	231	3,955
Colorado.....	54	10,289	4,819	20,206	1,455	732	10,743
New Mexico.....	10	2,189	735	1,006	260	206	3,357
Oklahoma.....	174	27,250	17,859	65,707	4,540	1,780	56,951
Total Western States.....	593	108,042	51,385	214,508	15,607	8,784	178,300
Washington.....	28	4,959	4,274	11,172	730	364	9,755
Oregon.....	25	3,885	2,637	8,549	675	387	7,170
California.....	44	8,782	6,453	20,293	1,120	951	17,485
Idaho.....	18	3,271	1,852	6,633	480	233	5,679
Utah.....	4	1,263	234	1,868	100	122	1,484
Nevada.....	3	1,390	886	2,671	90	114	2,414
Arizona.....	2	265	287	697	50	16	616
Total Pacific States.....	124	23,815	16,623	51,883	3,245	2,187	44,603
Total United States.....	2,050	424,952	254,958	851,126	54,837	51,399	695,210

## CAPITAL STOCK OF \$50,000, BUT LESS THAN \$200,000

OTHER RESERVE CITIES							
Philadelphia.....	1	580	326	1,227	125	48	799
Dallas.....	1	2,495	1,421	5,150	150	350	4,405
Waco.....	1	310	287	924	100	59	660
Chicago.....	1	954	951	2,440	100	81	2,198
Topeka.....	1	423	649	1,439	150	54	1,119
Pueblo.....	1	1,014	948	2,581	100	154	2,224
Muskogee.....	1	567	447	1,427	100	20	1,195
Oklahoma City.....	1	350	231	784	100	15	669
Total reserve cities.....	8	6,693	5,260	15,972	925	781	13,269
COUNTRY BANKS							
Maine.....	39	29,154	33,720	71,466	3,020	6,008	59,019
New Hampshire.....	46	34,483	21,586	69,131	4,215	6,513	51,614
Vermont.....	37	28,338	20,833	55,920	3,385	4,037	43,758
Massachusetts.....	86	77,554	56,448	156,586	8,298	13,792	124,297
Rhode Island.....	4	1,613	920	3,113	420	483	1,878
Connecticut.....	26	17,366	12,788	36,210	2,295	4,122	27,132
Total New England States.....	238	188,508	146,295	392,426	21,633	34,955	307,698
New York.....	306	260,382	213,768	539,651	25,975	44,310	435,409
New Jersey.....	180	163,509	109,629	317,984	15,910	24,153	263,100
Pennsylvania.....	484	414,465	300,960	824,061	42,381	94,619	630,408
Delaware.....	11	7,304	6,083	15,340	891	1,892	10,895
Maryland.....	51	48,150	37,592	97,086	4,222	7,984	79,588
Total Eastern States.....	1,032	893,810	668,032	1,794,122	89,379	172,958	1,419,400
Virginia.....	93	72,166	17,548	107,937	7,670	7,725	83,035
West Virginia.....	60	48,161	14,866	76,175	4,820	5,594	58,566
North Carolina.....	40	31,110	5,937	49,435	3,670	3,140	39,321
South Carolina.....	30	17,500	5,405	30,217	2,510	1,827	23,900
Georgia.....	46	24,861	9,644	45,189	4,220	3,602	33,550
Florida.....	37	17,671	17,037	49,384	2,975	2,901	40,297
Alabama.....	60	33,676	10,530	57,006	5,340	4,782	39,616
Mississippi.....	25	25,516	11,891	47,680	2,435	2,336	39,890
Louisiana.....	18	8,001	3,322	16,680	1,450	1,049	13,020
Texas.....	335	150,421	50,547	276,212	24,753	19,829	215,098
Arkansas.....	34	17,652	7,074	32,882	2,640	1,676	26,430
Kentucky.....	92	64,759	24,684	108,502	7,566	7,714	83,681
Tennessee.....	57	35,749	9,811	57,602	4,329	3,172	44,889
Total Southern States.....	927	547,243	188,296	954,901	74,378	65,347	741,263

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF \$50,000 BUT LESS THAN \$200,000—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Ohio.....	176	107,972	62,098	204,333	14,727	16,544	154,365
Indiana.....	111	69,038	33,385	126,504	9,467	8,302	98,410
Illinois.....	268	164,264	101,442	323,821	20,298	22,784	256,138
Michigan.....	82	60,891	50,083	130,527	7,225	6,275	106,940
Wisconsin.....	84	60,107	45,531	125,972	6,895	6,707	104,747
Minnesota.....	95	47,652	45,947	118,231	6,700	4,991	101,711
Iowa.....	145	73,056	40,932	143,471	9,780	6,124	119,382
Missouri.....	64	31,041	17,006	61,498	4,700	3,677	48,060
Total Middle Western States.....	1,025	614,021	396,424	1,234,357	79,792	75,404	989,753
North Dakota.....	27	17,469	12,054	36,864	2,045	1,433	31,829
South Dakota.....	33	21,285	17,354	48,748	2,415	1,894	42,597
Nebraska.....	89	46,951	19,689	84,028	5,790	4,274	65,134
Kansas.....	115	56,086	28,795	112,093	7,965	5,720	90,627
Montana.....	23	13,104	9,254	28,612	1,925	1,565	24,560
Wyoming.....	15	12,972	7,526	27,161	1,280	1,744	22,767
Colorado.....	51	26,045	19,111	59,260	3,645	2,297	50,102
New Mexico.....	15	9,897	7,324	23,510	1,050	649	21,052
Oklahoma.....	98	44,537	38,303	109,594	6,915	3,119	95,164
Total Western States.....	466	248,346	159,410	529,870	33,030	22,695	443,832
Washington.....	56	29,385	26,238	69,378	4,160	2,650	59,364
Oregon.....	56	32,090	19,959	65,945	4,320	2,828	56,412
California.....	110	61,272	39,798	124,618	8,775	6,013	104,101
Idaho.....	23	14,189	7,439	28,760	1,600	840	25,359
Utah.....	10	5,620	2,008	9,930	700	313	8,327
Nevada.....	4	3,174	1,338	5,680	310	364	4,799
Arizona.....	9	5,728	3,584	12,704	700	504	11,012
Total Pacific States.....	268	151,458	100,364	317,015	20,565	13,512	269,374
Alaska (nonmember banks).....	4	2,253	1,873	5,240	275	240	4,593
Total Country Banks.....	3,960	2,645,639	1,660,694	5,227,931	319,052	385,111	4,175,913
Total United States.....	3,968	2,652,332	1,665,954	5,243,903	319,977	385,892	4,189,182

## CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000

CENTRAL RESERVE CITIES							
Chicago.....	3	1,239	759	2,670	700	109	1,641
Total central reserve cities.....	3	1,239	759	2,670	700	109	1,641
OTHER RESERVE CITIES							
Brooklyn and Bronx.....	4	3,669	1,748	6,791	900	487	5,192
Buffalo.....	3	5,066	2,758	9,057	750	490	7,199
Philadelphia.....	12	41,461	15,573	68,083	3,475	10,071	50,690
Baltimore.....	1	4,688	536	6,434	400	681	4,827
Washington.....	3	9,401	3,153	16,128	825	1,155	12,911
Charlotte.....	3	7,091	2,865	12,099	800	1,755	8,065
Birmingham.....	1	483	324	971	200	57	469
El Paso.....	2	8,373	4,980	18,590	600	1,032	16,394
Fort Worth.....	1	2,556	421	3,928	200	147	3,181
Galveston.....	2	6,955	3,327	13,364	400	672	11,844
San Antonio.....	2	3,585	2,109	7,849	650	322	5,050
Waco.....	2	4,823	3,357	10,894	550	364	9,404
Little Rock.....	1	3,433	867	6,178	400	213	5,130
Nashville.....	2	6,201	649	8,575	600	507	7,163
Cincinnati.....	2	6,698	5,175	14,729	800	1,457	11,556
Toledo.....	1	445	9	711	200	103	404
Indianapolis.....	1	3,284	1,172	6,312	400	170	5,385
Chicago.....	22	39,629	31,412	88,096	5,300	3,813	75,318
Peoria.....	1	4,826	1,356	7,767	300	964	6,247
Milwaukee.....	2	4,220	935	6,414	400	140	5,567

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Minneapolis.....	1	1,360	325	2,499	200	69	2,076
St. Paul.....	1	2,856	1,175	5,182	350	200	4,576
Des Moines.....	1	4,789	2,179	9,500	250	832	8,918
Dubuque.....	1	1,990	3,056	5,958	200	340	5,186
Sioux City.....	4	11,393	5,849	23,718	1,050	753	19,575
Kansas City, Mo.....	3	6,884	3,462	14,749	700	481	13,050
St. Joseph.....	3	11,160	3,185	21,424	600	736	19,764
St. Louis.....	4	4,019	9,828	18,423	1,250	550	16,148
Lincoln.....	3	7,983	2,348	14,917	700	529	13,405
Omaha.....	2	5,352	2,355	10,811	650	290	8,837
Kansas City, Kans.....	1	1,477	966	3,226	200	75	2,553
Topeka.....	1	1,432	1,757	4,449	200	118	3,987
Wichita.....	2	1,690	830	3,997	400	145	3,356
Helena.....	2	4,994	2,113	9,365	450	487	8,228
Denver.....	1	1,794	274	2,655	250	142	1,942
Muskogee.....	1	2,028	2,241	5,234	300	152	4,420
Oklahoma City.....	2	4,478	4,316	12,229	500	143	11,557
Tulsa.....	2	6,265	2,480	11,429	450	185	10,324
Portland.....	4	5,509	5,342	15,069	1,000	467	12,911
Ogden.....	1	1,610	380	2,862	250	51	2,303
Total other reserve cities.....	108	255,950	137,187	510,666	28,100	30,845	425,062
Total all reserve cities.....	111	257,189	137,946	513,336	28,800	30,954	426,733
COUNTRY BANKS							
Maine.....	11	33,435	26,779	67,489	3,025	5,523	55,418
New Hampshire.....	6	9,659	4,278	17,039	1,250	2,708	11,287
Vermont.....	5	9,143	5,363	16,620	1,300	1,233	12,473
Massachusetts.....	38	96,207	52,051	173,622	9,790	14,742	138,783
Rhode Island.....	2	8,839	5,540	15,875	750	1,756	11,887
Connecticut.....	19	41,145	18,124	70,043	4,482	5,477	54,606
Total New England States.....	81	198,428	112,135	360,688	20,597	31,439	284,454
New York.....	89	215,715	138,932	404,636	21,240	30,685	331,233
New Jersey.....	68	175,190	78,989	300,720	17,200	24,320	242,827
Pennsylvania.....	110	280,922	162,247	520,211	27,450	60,973	393,385
Delaware.....	3	5,702	2,420	10,173	663	1,712	6,940
Maryland.....	4	13,005	3,532	18,984	902	1,693	15,724
Total Eastern States.....	274	690,534	386,120	1,254,724	67,455	119,383	990,109
Virginia.....	15	42,474	9,260	60,436	4,125	4,614	43,707
West Virginia.....	10	25,424	8,263	42,901	2,670	3,233	32,568
North Carolina.....	10	20,169	4,304	31,884	2,275	2,244	25,557
South Carolina.....	7	14,016	4,788	24,574	1,800	1,897	19,786
Georgia.....	12	16,710	4,533	27,435	2,800	2,202	20,223
Florida.....	7	8,058	5,347	18,508	1,850	1,197	13,805
Alabama.....	17	22,982	9,756	41,824	4,400	2,564	29,664
Mississippi.....	9	25,589	8,863	44,798	2,410	2,256	36,445
Louisiana.....	5	7,700	1,451	13,601	1,200	698	10,427
Texas.....	42	80,139	27,169	145,001	10,100	8,247	118,324
Arkansas.....	7	16,174	9,077	33,084	2,050	1,761	28,013
Kentucky.....	10	20,197	5,317	31,162	2,375	2,127	22,498
Tennessee.....	8	13,301	3,880	23,310	1,950	991	17,176
Total Southern States.....	159	312,933	102,008	538,518	40,005	34,031	418,193
Ohio.....	49	103,756	54,108	193,299	12,975	15,377	145,959
Indiana.....	25	50,917	24,397	92,630	6,425	4,358	73,475
Illinois.....	36	74,587	44,339	145,015	9,125	9,534	116,063
Michigan.....	13	31,886	23,204	67,572	3,250	4,082	55,525
Wisconsin.....	21	38,129	23,985	76,209	5,000	3,994	62,111
Minnesota.....	13	24,908	14,793	50,174	3,000	1,966	42,819
Iowa.....	11	22,929	10,677	43,750	2,900	1,717	36,091
Missouri.....	11	19,346	14,390	42,692	2,700	1,583	36,087
Total Middle Western States.....	179	366,458	209,893	711,341	45,375	42,611	568,130



TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANK—continued							
North Dakota.....	5	10,646	7,713	24,161	1,350	763	21,217
South Dakota.....	2	3,731	4,356	11,346	450	562	10,216
Nebraska.....	1	1,425	832	3,011	200	137	2,144
Kansas.....	10	20,433	7,053	37,905	2,200	1,905	31,982
Montana.....	9	24,487	17,142	54,659	2,000	2,413	48,505
Wyoming.....	3	6,831	2,850	13,074	800	472	11,378
Colorado.....	7	13,598	7,093	27,590	1,600	969	23,115
New Mexico.....	2	6,143	3,100	12,187	650	301	10,514
Oklahoma.....	6	9,964	7,328	22,141	1,350	663	19,795
Total Western States.....	45	97,258	57,467	206,074	10,600	8,185	178,866
Washington.....	11	18,717	14,975	42,678	2,850	1,619	34,845
Oregon.....	6	10,493	5,767	21,898	1,250	1,295	17,450
California.....	28	48,344	22,747	89,842	7,150	4,808	73,602
Idaho.....	2	7,367	3,657	14,602	675	483	12,684
Nevada.....	2	3,656	2,409	7,926	400	174	6,959
Arizona.....	2	6,212	5,807	14,882	700	454	13,109
Total Pacific States.....	51	94,789	55,362	191,828	13,025	8,833	158,649
Total country banks.....	789	1,760,400	922,985	3,263,173	197,057	244,482	2,598,401
Total United States.....	900	2,017,589	1,060,931	3,776,509	225,857	275,436	3,025,134

## CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000

CENTRAL RESERVE CITIES							
New York.....	4	5,971	2,042	10,007	2,000	1,133	6,261
Chicago.....	2	7,398	1,412	12,540	1,250	400	10,311
Total central reserve cities.....	6	13,369	3,454	22,547	3,250	1,533	16,572
OTHER RESERVE CITIES							
Boston.....	2	5,898	3,457	11,458	1,125	330	9,040
Brooklyn and Bronx.....	6	11,357	6,736	21,810	3,000	1,663	16,855
Philadelphia.....	5	26,221	8,045	41,188	2,500	5,361	29,696
Pittsburgh.....	5	40,125	15,312	71,102	2,950	6,494	55,128
Baltimore.....	3	15,488	7,353	29,285	2,000	2,024	22,614
Washington.....	4	20,743	7,221	38,951	2,300	3,060	31,479
Charlotte.....	2	7,931	1,682	11,539	1,000	1,585	7,402
Dallas.....	1	2,190	1,685	6,087	500	156	4,957
Fort Worth.....	2	9,200	4,544	18,813	1,250	645	14,599
Galveston.....	1	2,603	2,282	6,464	750	333	4,177
Houston.....	2	10,621	3,532	19,042	1,400	605	14,890
San Antonio.....	2	8,031	1,767	14,225	1,100	653	11,458
Louisville.....	1	9,515	6,728	19,854	500	1,540	17,045
Nashville.....	1	5,037	180	6,847	600	221	5,948
Cincinnati.....	1	5,555	3,845	12,984	500	1,383	10,043
Columbus.....	1	2,099	1,001	3,985	500	127	3,007
Toledo.....	1	7,237	3,341	12,969	500	2,000	9,547
Chicago.....	2	12,780	5,468	23,363	1,400	837	20,309
Peoria.....	2	9,843	6,315	19,615	1,150	2,217	15,007
Grand Rapids.....	1	1,064	694	2,091	500	250	1,091
Minneapolis.....	1	6,801	2,434	12,312	500	445	10,871
St. Paul.....	1	7,989	5,207	18,794	500	749	17,279
Cedar Rapids.....	2	14,229	6,372	29,638	1,100	887	26,196
Des Moines.....	1	2,165	2,356	6,551	500	207	4,924
Dubuque.....	1	3,167	1,998	7,115	500	125	6,416
Kansas City, Mo.....	4	22,188	5,705	37,646	2,350	1,739	30,086
St. Joseph.....	2	2,930	711	6,198	500	474	5,082
St. Louis.....	2	6,387	5,876	14,767	1,200	631	11,922
Lincoln.....	1	9,043	2,915	16,416	850	333	14,726
Omaha.....	1	6,374	852	10,615	750	503	9,175
Kansas City, Kans.....	1	5,830	2,784	12,067	750	322	10,120
Topeka.....	2	6,009	5,514	16,715	1,000	720	14,683
Denver.....	2	16,008	10,099	33,090	1,050	2,261	28,980
Pueblo.....	1	4,773	5,645	17,668	500	1,118	15,592

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Muskogee.....	1	3, 132	3, 499	7, 800	500	224	6, 566
Oklahoma City.....	2	9, 174	6, 053	21, 422	1, 100	255	19, 524
Seattle.....	1	5, 596	2, 330	11, 537	500	301	10, 655
Spokane.....	1	2, 554	1, 068	5, 112	500	68	4, 026
Portland.....	1	4, 333	1, 835	8, 995	500	333	8, 078
Los Angeles.....	2	3, 319	3, 454	8, 668	1, 000	266	6, 617
San Francisco.....	1	1, 089	1, 172	2, 841	500	18	2, 118
Ogden.....	1	3, 951	2, 368	8, 451	500	103	7, 221
Salt Lake City.....	4	22, 632	9, 140	45, 490	2, 100	1, 234	40, 139
Total other reserve cities.....	80	383, 211	180, 575	751, 580	44, 775	44, 800	616, 188
Total all reserve cities.....	86	396, 580	184, 029	774, 127	48, 025	46, 333	632, 760
COUNTRY BANKS							
Maine.....	2	12, 645	3, 222	18, 317	1, 200	1, 335	14, 757
Vermont.....	1	3, 817	1, 273	5, 732	500	421	3, 879
Massachusetts.....	9	59, 231	27, 771	104, 227	4, 800	7, 949	86, 772
Rhode Island.....	3	14, 922	6, 168	25, 303	1, 850	2, 679	18, 416
Connecticut.....	8	45, 107	12, 878	71, 135	4, 450	6, 232	56, 983
Total New England States.....	23	135, 722	51, 312	224, 714	12, 800	18, 616	180, 807
New York.....	19	104, 445	40, 173	167, 015	10, 350	13, 038	136, 601
New Jersey.....	15	77, 542	46, 432	149, 660	8, 330	12, 226	121, 171
Pennsylvania.....	23	124, 592	67, 523	225, 638	13, 550	24, 945	170, 806
Total Eastern States.....	57	306, 579	154, 128	542, 313	32, 230	50, 209	428, 578
Virginia.....	6	21, 856	6, 665	34, 908	3, 100	1, 797	25, 026
West Virginia.....	5	23, 615	7, 195	35, 949	2, 500	3, 119	25, 815
North Carolina.....	5	17, 522	5, 936	30, 149	2, 700	1, 511	22, 333
South Carolina.....	3	7, 463	4, 813	18, 819	1, 500	423	15, 859
Georgia.....	1	3, 409	125	4, 371	500	704	3, 013
Florida.....	2	6, 761	3, 788	13, 983	1, 400	919	10, 312
Alabama.....	2	16, 712	2, 479	26, 167	1, 250	1, 492	18, 497
Mississippi.....	1	1, 760	668	3, 580	500	290	2, 672
Louisiana.....	1	3, 834	442	6, 799	600	380	5, 657
Texas.....	5	17, 663	8, 621	34, 655	2, 800	2, 090	27, 123
Arkansas.....	2	10, 019	5, 269	19, 236	1, 000	1, 393	15, 830
Kentucky.....	3	12, 847	2, 964	19, 682	1, 800	1, 495	14, 173
Tennessee.....	1	10, 360	2, 016	16, 535	750	953	12, 526
Total Southern States.....	37	153, 821	50, 981	264, 833	20, 400	16, 566	198, 836
Ohio.....	6	36, 602	13, 520	63, 603	3, 350	5, 212	49, 542
Indiana.....	9	41, 752	22, 150	80, 390	5, 200	5, 036	62, 800
Illinois.....	10	43, 560	14, 255	73, 790	5, 700	4, 307	59, 546
Michigan.....	9	51, 805	26, 079	93, 881	5, 000	6, 293	75, 852
Wisconsin.....	9	39, 493	16, 011	68, 161	4, 950	5, 343	54, 317
Minnesota.....	2	6, 268	2, 606	11, 734	1, 200	732	9, 102
Iowa.....	1	4, 748	2, 399	10, 143	500	260	9, 078
Missouri.....	1	3, 620	3, 749	9, 006	600	241	7, 407
Total Middle Western States.....	47	227, 848	100, 769	410, 708	26, 500	27, 424	327, 644
Washington.....	3	13, 033	4, 286	21, 959	1, 600	1, 072	18, 770
California.....	6	27, 406	12, 529	50, 629	3, 350	2, 362	43, 463
Nevada.....	1	3, 602	1, 092	6, 821	700	214	5, 270
Arizona.....	1	3, 487	2, 303	8, 583	500	706	7, 199
Total Pacific States.....	11	47, 528	20, 210	87, 992	6, 150	4, 354	74, 702
Total country banks.....	175	871, 498	377, 400	1, 530, 560	98, 080	117, 169	1, 210, 567
Total United States.....	261	1, 268, 078	561, 429	2, 304, 687	146, 105	163, 502	1, 843, 327

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued

## CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
<b>CENTRAL RESERVE CITIES</b>							
New York.....	10	129,190	26,149	214,011	20,357	15,759	159,032
Chicago.....	5	34,727	7,293	66,232	5,850	2,724	56,375
Total central reserve cities.....	15	163,917	33,442	280,243	26,207	18,483	215,407
<b>OTHER RESERVE CITIES</b>							
Boston.....	5	124,628	25,640	205,173	9,150	17,122	165,772
Brooklyn and Bronx.....	2	11,655	1,885	16,581	2,575	2,445	10,561
Philadelphia.....	8	238,752	40,687	393,678	17,515	46,437	304,181
Pittsburgh.....	3	66,908	23,619	122,371	6,000	13,526	92,711
Baltimore.....	3	64,329	22,811	131,049	6,500	9,288	109,933
Washington.....	5	61,646	24,342	115,926	7,650	7,675	90,663
Richmond.....	2	37,695	11,779	60,669	4,000	4,896	46,587
Atlanta.....	1	7,505	1,889	13,531	1,000	550	11,464
Jacksonville.....	3	31,892	24,236	77,716	4,500	3,074	67,874
Birmingham.....	2	49,506	9,387	77,291	4,250	7,287	58,252
New Orleans.....	1	31,469	5,037	55,498	2,800	3,113	38,447
Dallas.....	2	54,415	15,767	101,660	7,000	4,777	82,136
El Paso.....	1	8,031	2,874	15,839	1,000	301	13,374
Fort Worth.....	2	42,109	10,487	74,252	3,500	3,666	60,189
Galveston.....	1	6,325	3,587	13,190	1,000	334	10,760
Houston.....	6	77,905	20,310	144,543	8,000	8,000	119,316
San Antonio.....	2	22,789	4,099	37,051	3,200	2,557	29,795
Waco.....	1	7,218	3,747	13,453	1,000	303	11,159
Louisville.....	2	58,876	11,349	88,082	5,000	4,430	67,631
Memphis.....	2	37,439	7,260	65,538	4,500	4,811	53,250
Nashville.....	2	45,644	7,334	69,471	4,625	5,394	52,313
Cincinnati.....	1	7,948	3,855	14,706	1,000	1,015	10,102
Cleveland.....	2	30,680	13,494	55,136	3,000	1,859	44,733
Columbus.....	3	47,932	13,975	87,263	4,700	6,296	72,019
Indianapolis.....	3	54,176	14,774	101,287	7,250	6,320	80,595
Chicago.....	1	7,629	5,966	17,190	1,000	577	15,285
Peoria.....	1	7,155	3,395	14,388	1,125	1,311	10,546
Grand Rapids.....	1	13,922	1,996	23,769	1,000	787	20,361
Milwaukee.....	3	20,230	7,570	37,212	3,000	2,584	27,468
Minneapolis.....	1	12,508	4,492	23,290	1,000	656	19,476
Des Moines.....	1	21,182	8,613	38,753	2,000	1,410	33,253
Sioux City.....	1	6,217	1,425	10,162	1,000	82	8,091
Kansas City, Mo.....	2	53,817	17,227	104,302	5,000	4,360	93,022
St. Louis.....	2	33,425	3,974	49,844	3,500	1,553	43,404
Omaha.....	3	45,535	19,795	95,521	3,600	2,490	84,595
Wichita.....	2	18,190	9,344	39,330	2,000	1,478	35,374
Denver.....	3	57,052	25,365	117,498	4,000	5,600	107,042
Oklahoma City.....	2	33,944	18,464	74,886	4,500	2,087	64,550
Tulsa.....	2	64,307	23,163	113,816	5,500	4,039	92,272
Seattle.....	2	26,052	9,413	51,133	5,000	2,354	41,749
Spokane.....	1	15,453	3,949	27,297	1,500	603	23,654
Portland.....	2	45,777	53,315	124,096	5,500	5,494	108,498
Los Angeles.....	3	62,093	14,626	101,134	6,000	6,042	81,568
Oakland.....	2	22,324	8,051	40,069	2,200	2,956	33,001
San Francisco.....	1	6,189	2,232	12,703	1,000	380	7,830
Total other reserve cities.....	101	1,800,473	566,599	3,267,347	180,140	212,269	2,654,856
Total all reserve cities.....	116	1,964,390	609,041	3,547,590	206,347	230,752	2,870,263
<b>COUNTRY BANKS</b>							
Massachusetts.....	4	60,071	34,230	112,206	6,388	10,054	89,909
Rhode Island.....	1	9,994	6,316	18,652	1,500	2,755	12,594
Connecticut.....	6	90,009	19,619	143,289	10,010	16,219	110,055
Total New England States.....	11	160,074	60,165	274,147	17,898	29,028	212,558
New York.....	7	100,869	53,617	187,109	8,937	15,187	151,943
New Jersey.....	8	174,730	53,878	273,607	14,850	18,976	226,535
Pennsylvania.....	5	34,673	21,979	66,190	5,000	11,130	45,227
Total Eastern States.....	20	310,272	129,474	526,906	28,787	45,293	423,705

**TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued****CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000—Continued**

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
<b>COUNTRY BANKS—continued</b>							
Virginia.....	7	71,817	13,280	109,633	9,500	7,517	78,925
West Virginia.....	2	22,315	4,039	33,772	3,000	2,472	24,371
North Carolina.....	1	6,483	1,077	10,596	1,000	984	6,682
South Carolina.....	2	25,963	8,044	45,498	2,500	2,128	37,452
Florida.....	4	24,542	22,044	61,492	4,400	4,047	51,302
Alabama.....	2	18,042	8,725	37,913	2,000	2,465	28,863
Louisiana.....	3	37,158	4,521	53,404	3,600	1,869	44,391
Texas.....	2	12,387	4,792	22,525	2,000	1,102	16,309
Kentucky.....	1	9,360	2,097	13,064	1,000	1,000	8,779
Tennessee.....	4	54,645	8,434	85,162	6,500	4,904	66,301
Total Southern States.....	28	282,712	77,053	473,059	35,500	28,488	363,375
Ohio.....	4	36,784	7,784	62,001	5,500	3,948	46,077
Indiana.....	2	30,587	8,725	49,550	3,000	2,188	38,009
Illinois.....	1	7,770	7,293	20,126	1,040	533	18,201
Michigan.....	2	20,095	10,328	37,353	2,250	2,985	29,627
Wisconsin.....	2	15,545	5,573	26,863	2,000	1,678	22,051
Minnesota.....	2	25,317	12,602	47,821	4,000	3,604	38,446
Total Middle Western States.....	13	136,098	52,305	243,694	17,790	14,936	192,411
Washington.....	1	9,686	4,344	17,591	1,000	717	14,409
California.....	2	27,389	12,376	54,276	3,000	1,796	48,543
Total Pacific States.....	3	37,075	16,720	71,867	4,000	2,513	62,952
The Territory of Hawaii (non-member banks).....	1	21,560	8,056	37,661	3,150	2,381	30,834
Total country banks.....	76	947,791	343,773	1,627,354	107,125	122,639	1,285,835
Total United States.....	192	2,912,181	943,814	5,174,924	313,472	353,391	4,156,098

**CAPITAL STOCK OF \$5,000,000 BUT LESS THAN \$25,000,000**

<b>CENTRAL RESERVE CITIES</b>							
New York.....	4	486,250	372,710	1,255,426	41,450	147,665	916,550
Chicago.....	2	213,581	44,398	379,666	21,500	16,384	307,929
Total central reserve cities.....	6	699,831	417,108	1,635,092	62,950	164,049	1,224,479
<b>OTHER RESERVE CITIES</b>							
Boston.....	2	242,261	43,592	413,295	28,000	21,063	297,342
Philadelphia.....	1	181,516	41,732	346,112	14,000	39,025	260,862
Pittsburgh.....	3	132,737	155,251	363,432	19,500	28,390	288,753
Atlanta.....	1	59,285	20,547	107,102	5,400	6,670	88,779
Savannah.....	1	53,437	3,681	80,790	5,000	5,148	68,537
Dallas.....	1	42,489	6,044	68,675	5,000	4,512	51,721
Cincinnati.....	1	38,352	6,516	61,632	6,000	5,763	48,702
Cleveland.....	1	67,580	14,107	111,662	5,000	4,775	84,607
Detroit.....	2	200,047	22,475	297,322	12,500	19,857	239,536
Milwaukee.....	1	118,638	11,342	172,460	10,000	8,882	144,658
Minneapolis.....	2	113,480	48,360	220,676	11,000	9,031	184,029
St. Paul.....	1	62,154	25,131	114,373	6,000	5,047	92,756
St. Louis.....	1	111,118	32,104	185,083	12,100	8,608	160,085
Seattle.....	1	44,745	25,117	93,060	8,000	2,026	78,311
Los Angeles.....	1	80,517	21,158	135,603	5,000	10,776	108,496
San Francisco.....	3	205,729	58,583	366,331	24,500	21,218	266,313
Total other reserve cities.....	23	1,754,085	535,740	3,137,608	177,000	200,791	2,463,487
Total all reserve cities.....	29	2,453,916	952,848	4,772,700	239,950	364,840	3,687,966
<b>COUNTRY BANKS</b>							
Pennsylvania.....	1	27,724	27,919	63,524	5,000	5,240	52,269
Total United States.....	30	2,481,640	980,767	4,836,224	244,950	370,080	3,740,235

TABLE No. 20.—*Principle items of resources and liabilities of national banks, classified according to capital stock, December 31, 1929—Continued*

## CAPITAL STOCK OF \$25,000,000 BUT LESS THAN \$50,000,000

[In thousands of dollars]

Location	Num- ber of banks	Loans and discounts, including overdrafts	Bonds and secu- rities owned	Aggregate resources	Capital	Surplus and un- divided profits	Total deposits
CENTRAL RESERVE CITIES							
New York.....	1	207, 535	53, 731	438, 134	35, 775	38, 653	306, 127
Chicago.....	1	302, 021	22, 113	459, 615	25, 000	26, 828	367, 567
Total central reserve cities.....	2	509, 556	75, 844	897, 749	60, 775	65, 481	673, 694
OTHER RESERVE CITIES							
Boston.....	1	353, 993	46, 462	640, 303	43, 500	36, 632	468, 995
Los Angeles.....	1	346, 173	125, 187	607, 325	30, 000	21, 320	541, 456
Total other reserve cities.....	2	700, 166	171, 649	1, 247, 628	73, 500	57, 952	1, 010, 451
Total United States.....	4	1, 209, 722	247, 493	2, 145, 377	134, 275	123, 433	1, 684, 145

## CAPITAL STOCK OF \$50,000,000 OR MORE

CENTRAL RESERVE CITIES							
New York.....	2	1, 651, 133	495, 959	3, 506, 756	215, 000	266, 015	2, 548, 572
OTHER RESERVE CITIES							
San Francisco.....	1	542, 600	246, 538	1, 042, 977	50, 000	56, 271	891, 590
Total United States.....	3	2, 193, 733	742, 497	4, 549, 733	265, 000	322, 286	3, 440, 162

TABLE NO. 21.—United States bonds on deposit to secure circulating notes of national banks in years ended October 31, 1900 to 1930

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, 963, 780	263, 900	329, 833, 980
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	38, 558, 680 13, 936, 500 Certificates of in- debtedness 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 1938, 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, 004, 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
1929...	7, 506	592, 721, 100	-----	-----	74, 015, 000	666, 736, 100
1930...	7, 218	594, 757, 350	-----	-----	74, 371, 100	669, 128, 450

TABLE No. 22.—*Profit on national bank circulation, based upon a deposit of \$100,000 United States consols of 1930 and Panama Canal bonds, at the average net price, monthly, during the year ended October 31, 1930*

## CONSOLS OF 1930

Date	Cost of bonds	Circulation obtainable	Receipts			Deductions				Net receipts	Interest on cost of bonds at 6 per cent	Profit on circulation in excess of 6 per cent on the investment	
			Interest on bonds	Interest on circulation less 5 per cent redemption fund	Gross receipts	Tax	Expenses	Sinking fund	Total			Amount	Per cent
1929													
November.....	\$102.382	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50				\$6,142.92		
December.....	103.000	100,000	2,000	5,700	7,700	500	62.50				6,180.00		
1930													
January.....	103.442	100,000	2,000	5,700	7,700	500	62.50				6,206.52		
February.....	103.205	100,000	2,000	5,700	7,700	500	62.50				6,192.30		
March.....	103.014	100,000	2,000	5,700	7,700	500	62.50				6,180.84		
April.....	102.766	100,000	2,000	5,700	7,700	500	62.50				6,165.96		
May.....	102.575	100,000	2,000	5,700	7,700	500	62.50				6,154.50		
June.....	102.555	100,000	2,000	5,700	7,700	500	62.50				6,153.30		
July.....	102.375	100,000	2,000	5,700	7,700	500	62.50				6,142.50		
August.....	102.425	100,000	2,000	5,700	7,700	500	62.50				6,145.50		
September.....	102.640	100,000	2,000	5,700	7,700	500	62.50				6,158.40		
October.....	102.894	100,000	2,000	5,700	7,700	500	62.50				6,173.64		
Indeterminate; date of maturity unknown.													
												Indeterminate; dependent upon annual sinking fund.	

## PANAMA CANAL 2'S, 1916-1936

1929													
November.....	\$102.338	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$291.02	\$853.52	\$6,846.48	\$6,140.28	\$706.20	0.690
December.....	102.750	100,000	2,000	5,700	7,700	500	62.50	372.12	934.62	6,765.38	6,165.00	600.38	.584
1930													
January.....	103.192	100,000	2,000	5,700	7,700	500	62.50	433.53	996.03	6,703.97	6,191.52	510.45	.495
February.....	102.989	100,000	2,000	5,700	7,700	500	62.50	409.97	972.47	6,727.53	6,179.34	548.19	.532
March.....	102.702	100,000	2,000	5,700	7,700	500	62.50	391.69	954.19	6,745.81	6,162.12	583.69	.568
April.....	102.500	100,000	2,000	5,700	7,700	500	62.50	365.11	927.61	6,772.39	6,150.00	622.39	.607
May.....	102.365	100,000	2,000	5,700	7,700	500	62.50	345.37	907.87	6,792.13	6,141.90	650.23	.635
June.....	102.465	100,000	2,000	5,700	7,700	500	62.50	348.26	910.76	6,789.24	6,147.90	641.39	.626
July.....	102.340	100,000	2,000	5,700	7,700	500	62.50	329.06	891.56	6,808.44	6,140.40	668.04	.653
August.....	102.300	100,000	2,000	5,700	7,700	500	62.50	341.58	904.08	6,795.92	6,138.00	557.92	.545
September.....	102.575	100,000	2,000	5,700	7,700	500	62.50	378.13	940.63	6,759.37	6,154.50	604.87	.590
October.....	102.697	100,000	2,000	5,700	7,700	500	62.50	421.58	984.08	6,715.92	6,161.82	554.10	.540

TABLE NO. 23.—*Investment value of United States bonds—Panama Canal bonds and 2's of 1930*

Date	Panama Canal bonds, 2's of 1916-1936		2 per cent bonds of 1930	
	Average price, net	Rate of in- terest real- ized by in- vestors	Average price, net	Rate of interest realized by investors
1930		<i>Per cent</i>		
January.....	103. 1923	1. 487	103. 4423	Negative yield.
April.....	102. 5000	1. 582	102. 7656	Indeterminate.
July.....	102. 3400	1. 593	102. 3750	Do.
October.....	102. 6971	1. 513	102. 8942	Do.

TABLE NO. 24.—*United States bonds (circulation)—Monthly range of prices in New York, November, 1929, to October, 1930, inclusive*

Date	Coupon bonds 2's of 1930	Registered bonds	
		2's of 1930	Panama 2's of 1916-1936
November: 1929			
Opening.....	101½@103	Not quoted	101½@103
Highest.....	102¼@103½	do	102 @103½
Lowest.....	101½@103	do	101½@103
Closing.....	102¼@103½	do	102 @103½
December:			
Opening.....	102¼@103½	do	102 @103½
Highest.....	102¼@103½	do	102 @103½
Lowest.....	102¼@103½	do	102 @103½
Closing.....	102¼@103½	do	102 @103½
January: 1930			
Opening.....	102¼@103½	do	102 @103½
Highest.....	103 @104	do	102½@104
Lowest.....	102¼@103½	do	102 @103½
Closing.....	103 @104	do	102½@104
February:			
Opening.....	103 @104	do	102½@104
Highest.....	103 @104	do	102½@104
Lowest.....	102¼@103½	do	102¼@103½
Closing.....	102¼@103½	do	102¼@103½
March:			
Opening.....	102¼@103½	do	102¼@103½
Highest.....	102¾@103½	do	102¼@103½
Lowest.....	102¼@103½	do	102¼@103
Closing.....	102½@103½	do	102¼@103
April:			
Opening.....	102¼@103½	do	102¼@103
Highest.....	102½@103½	do	102¼@103
Lowest.....	102¼@103	do	102 @102¾
Closing.....	102¼@103	do	102 @102¾
May:			
Opening.....	102¼@103	do	102 @102¾
Highest.....	102¼@103	do	102 @103
Lowest.....	102 @102¾	do	101¾@102¾
Closing.....	102¼@103	do	102 @103
June:			
Opening.....	102¼@103	do	102 @103
Highest.....	102¼@103	do	102 @103
Lowest.....	102 @102¾	do	102 @102¾
Closing.....	102 @102¾	do	102 @102¾
July:			
Opening.....	102 @102¾	do	102 @102¾
Highest.....	102 @102¾	do	102 @102¾
Lowest.....	102 @102¾	do	102 @102½
Closing.....	102¼@102¾	do	102 @102½
August:			
Opening.....	102¼@102¾	do	102 @102½
Highest.....	102¼@102¾	do	102 @102¾
Lowest.....	102¼@102¾	do	102 @102½
Closing.....	102¼@103¾	do	102 @102¾
September:			
Opening.....	102¼@102¾	do	102 @102¾
Highest.....	102½@103	do	102¼@103
Lowest.....	102¼@102¾	do	102 @102¾
Closing.....	102½@103	do	102¼@103
October:			
Opening.....	102½@103	do	102¼@103
Highest.....	102¾@103¼	do	102¼@103¼
Lowest.....	102½@103	do	102¼@103
Closing.....	102¾@103¼	do	102¼@103¼



# 292 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 25.—*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, 1930, by reserve cities and States*

[In thousands of dollars]

Location	June 30, 1930				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
<b>CENTRAL RESERVE CITIES</b>					
New York.....	17	346,082	34,791	3	10,500
Chicago.....	2	11,000	6,200	10	43,750
Total central reserve cities.....	19	357,082	40,991	13	54,250
<b>OTHER RESERVE CITIES</b>					
Boston.....	5	11,857	3,445	5	71,000
Brooklyn and Bronx.....	6	4,950	875	4	1,700
Buffalo.....	2	550	550	1	200
Philadelphia.....	16	32,236	5,079	8	4,815
Pittsburgh.....	9	24,850	14,559	2	3,600
Baltimore.....	5	7,000	3,154	1	400
Washington.....	10	10,075	4,905	2	700
Richmond.....	1	1,000	1,000	1	3,000
Charlotte.....	5	1,800	1,445	—	—
Atlanta.....	2	6,400	2,491	—	—
Savannah.....	—	—	—	2	5,600
Jacksonville.....	3	6,000	560	—	—
Birmingham.....	2	4,250	4,150	—	—
New Orleans.....	1	2,800	2,800	—	—
Dallas.....	4	12,650	5,540	—	—
El Paso.....	2	1,300	795	1	300
Fort Worth.....	2	2,700	2,009	2	1,750
Galveston.....	3	1,400	1,335	1	750
Houston.....	5	5,900	4,587	3	3,500
San Antonio.....	5	2,950	2,731	1	2,000
Waco.....	4	1,650	1,630	—	—
Louisville.....	3	5,500	4,000	—	—
Memphis.....	2	4,500	350	—	—
Nashville.....	4	5,225	3,852	1	600
Cincinnati.....	4	7,900	2,067	—	—
Cleveland.....	2	7,000	2,928	—	—
Columbus.....	3	4,700	1,816	1	500
Toledo.....	1	500	495	1	200
Indianapolis.....	4	7,650	3,827	—	—
Chicago.....	17	4,900	2,666	9	3,150
Peoria.....	3	3,150	2,793	—	—
Detroit.....	1	7,500	3,432	1	5,000
Grand Rapids.....	2	1,500	1,400	1	500
Milwaukee.....	5	13,200	4,766	—	—
Minneapolis.....	5	12,700	2,851	—	—
St. Paul.....	2	6,500	588	1	350
Cedar Rapids.....	2	1,100	997	—	—
Des Moines.....	2	2,500	305	1	250
Dubuque.....	2	700	250	—	—
Sioux City.....	5	2,050	1,068	—	—
Kansas City, Mo.....	3	2,800	678	4	5,500
St. Joseph.....	3	900	337	1	200
St. Louis.....	4	13,650	1,845	4	3,400
Lincoln.....	1	300	200	3	1,250
Omaha.....	3	3,100	1,150	3	1,900
Kansas City, Kans.....	2	950	800	—	—
Topeka.....	3	850	500	1	500
Wichita.....	—	—	—	4	2,400
Helena.....	2	450	200	—	—
Denver.....	2	1,050	650	4	4,250
Pueblo.....	2	600	399	—	—
Oklahoma City.....	—	—	—	6	7,300
Tulsa.....	4	5,950	544	—	—
Seattle.....	3	13,000	4,657	3	800
Spokane.....	2	2,000	1,984	—	—
Portland.....	5	6,875	2,930	1	200
Los Angeles.....	3	35,500	3,958	4	6,500
Oakland.....	2	2,200	1,500	—	—
San Francisco.....	5	75,500	23,212	1	625
Ogden.....	1	500	497	—	—
Salt Lake City.....	3	1,600	1,524	1	500
Total other reserve cities.....	214	408,868	151,656	90	145,190
Total all reserve cities.....	233	765,950	192,647	103	199,440

TABLE NO. 25.—*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, 1930, by reserve cities and States—Continued*

[In thousands of dollars]

Location	June 30, 1930				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
<b>COUNTRY BANKS</b>					
Maine.....	49	7, 070	4, 824	3	300
New Hampshire.....	53	5, 450	4, 798	3	275
Vermont.....	43	5, 035	4, 270	2	125
Massachusetts.....	116	24, 601	15, 973	26	5, 825
Rhode Island.....	9	4, 020	3, 309	1	500
Connecticut.....	52	18, 348	10, 161	10	3, 064
Total New England States.....	322	64, 524	43, 335	45	10, 089
New York.....	411	54, 067	32, 781	112	17, 960
New Jersey.....	204	43, 245	23, 591	93	13, 365
Pennsylvania.....	752	93, 671	63, 021	58	5, 915
Delaware.....	15	1, 623	899	1	25
Maryland.....	68	5, 257	3, 733	3	452
Total Eastern States.....	1, 450	197, 863	124, 025	267	37, 717
Virginia.....	140	23, 479	18, 367	15	1, 840
West Virginia.....	106	13, 515	10, 153	5	375
North Carolina.....	47	8, 585	5, 548	12	1, 090
South Carolina.....	24	4, 725	3, 406	11	1, 100
Georgia.....	63	6, 655	5, 186	8	740
Florida.....	31	5, 610	3, 564	21	4, 175
Alabama.....	90	11, 485	9, 491	9	2, 535
Mississippi.....	27	4, 525	2, 990	8	945
Louisiana.....	24	6, 100	3, 310	6	225
Texas.....	368	32, 715	22, 858	192	11, 013
Arkansas.....	52	4, 900	3, 772	15	1, 190
Kentucky.....	119	12, 583	11, 105	11	750
Tennessee.....	90	13, 999	11, 671	2	85
Total Southern States.....	1, 181	148, 876	111, 421	315	26, 063
Ohio.....	282	36, 915	27, 313	14	950
Indiana.....	191	23, 488	19, 632	15	2, 195
Illinois.....	371	33, 155	24, 342	50	5, 935
Michigan.....	113	17, 120	12, 950	8	470
Wisconsin.....	131	17, 170	11, 866	19	2, 775
Minnesota.....	206	16, 290	10, 508	49	2, 645
Iowa.....	197	12, 455	10, 018	32	2, 415
Missouri.....	92	7, 915	5, 863	14	860
Total Middle Western States.....	1, 583	164, 508	122, 492	201	18, 245
North Dakota.....	86	3, 985	2, 899	26	1, 510
South Dakota.....	59	2, 915	1, 899	36	1, 870
Nebraska.....	124	6, 890	5, 487	37	1, 415
Kansas.....	186	10, 637	8, 186	49	2, 240
Montana.....	31	3, 110	2, 051	30	1, 425
Wyoming.....	22	1, 915	1, 482	3	355
Colorado.....	74	4, 425	3, 306	38	2, 275
New Mexico.....	18	1, 525	1, 354	8	385
Oklahoma.....	166	8, 785	5, 731	102	4, 435
Total Western States.....	766	44, 187	32, 395	329	15, 910
Washington.....	57	7, 870	5, 032	40	2, 430
Oregon.....	63	5, 055	2, 831	24	1, 365
California.....	127	16, 910	10, 615	63	6, 722
Idaho.....	24	1, 935	1, 423	17	740
Utah.....	10	550	468	3	150
Nevada.....	9	1, 460	1, 194	1	40
Arizona.....	10	1, 625	1, 220	4	325
Total Pacific States.....	300	35, 405	22, 783	152	11, 772
Alaska (nonmember banks).....	3	225	91	1	50
The Territory of Hawaii (nonmember bank).....	1	3, 150	3, 150	-----	-----
Total (nonmember banks).....	4	3, 375	3, 241	1	50
Total country banks.....	5, 606	658, 738	459, 692	1, 310	119, 846
Total United States.....	5, 839	1, 424, 688	652, 339	1, 413	319, 286

TABLE No. 26.—National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, each year 1920 to 1930

[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
1920	Issued	23, 169, 677	15, 495, 038	2, 383, 521, 060	3, 863, 905, 000	2, 256, 285, 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	3, 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, 551	
	Outstanding	341, 844	163, 190	131, 768, 150	3, 315, 473, 350	242, 370, 510	28, 461, 750	28, 861, 200	87, 500	21, 000	747, 548, 494	
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, 453, 185	569, 444, 140
	Redeemed	22, 827, 833	15, 331, 848	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	3, 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	3, 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, 508, 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	3, 325, 274, 300	247, 957, 530	27, 583, 750	26, 741, 400	87, 500	21, 000	777, 527, 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, 310	4, 815, 862, 380	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	2, 998, 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	509, 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	2, 991, 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	506, 131, 540
	Redeemed	22, 828, 230	15, 332, 144	3, 255, 076, 040	5, 275, 212, 710	3, 003, 520, 200	363, 835, 530	464, 120, 600	12, 202, 000	7, 433, 000	12, 119, 560, 424	
	Outstanding	341, 447	162, 894	145, 705, 320	2, 886, 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, 797, 444, 520	3, 363, 413, 040	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	2, 81, 280, 590	223, 733, 260	25, 251, 750	23, 563, 600	87, 500	21, 000	704, 968, 081	
OLD SERIES												
1929	Issued	23, 169, 677	15, 495, 038	3, 671, 900, 460	5, 973, 600, 340	3, 464, 377, 800	410, 619, 750	502, 217, 900	12, 289, 500	7, 445, 000	14, 081, 124, 465	411, 695, 980
	Redeemed	22, 828, 771	15, 332, 490	3, 552, 259, 160	5, 738, 693, 680	3, 270, 181, 590	385, 120, 800	478, 588, 000	12, 202, 000	7, 433, 000	13, 482, 639, 491	
	Outstanding	340, 906	162, 548	119, 641, 300	234, 906, 660	194, 196, 210	25, 498, 950	23, 629, 900	87, 500	21, 000	598, 484, 974	
NEW SERIES												
1929	Issued			35, 161, 935	49, 772, 020	18, 571, 160	1, 496, 450	875, 700			105, 877, 265	105, 877, 265
	Redeemed			1, 630	560		1, 000				4, 190	
	Outstanding			35, 160, 305	49, 771, 460	18, 571, 160	1, 495, 450	874, 700			105, 873, 075	

OLD SERIES												
1930	Issued	23, 169, 677	15, 495, 038	3, 671, 919, 360	5, 973, 628, 480	3, 464, 395, 520	410, 619, 750	502, 217, 900	12, 289, 500	7, 454, 000	14, 081, 189, 225	64, 760
	Redeemed	22, 828, 771	15, 332, 490	3, 653, 245, 865	5, 930, 827, 205	3, 416, 195, 850	402, 050, 200	492, 148, 100	12, 202, 000	7, 433, 000	13, 952, 263, 481	
	Outstanding	340, 906	162, 548	18, 673, 495	42, 801, 275	48, 199, 670	8, 569, 550	10, 069, 800	87, 500	21, 000	128, 925, 744	
NEW SERIES												
1930	Issued			229, 529, 910	348, 054, 240	179, 673, 000	20, 756, 800	11, 307, 400			789, 321, 350	683, 444, 085
	Redeemed			89, 668, 975	91, 760, 420	25, 263, 040	1, 823, 550	433, 700			208, 949, 685	
	Outstanding			139, 860, 935	256, 293, 820	154, 409, 960	18, 933, 250	10, 873, 700			580, 371, 665	

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. 27.—*National-bank currency issued to banks monthly from November 1, 1929, to October 31, 1930, and since 1863*

	Issued on account of redemptions	Issued on bonds	Total issued	Grand total issued since 1863
<b>1929</b>				
November.....	\$72,097,855	\$1,957,630	\$74,055,485	\$14,261,057,435
December.....	110,590,770	2,304,630	112,895,400	14,373,952,835
<b>1930</b>				
January.....	118,982,450	2,783,670	121,766,120	14,495,718,955
February.....	48,180,130	2,837,920	51,018,050	14,546,737,005
March.....	38,789,830	2,209,840	40,999,670	14,587,736,675
April.....	34,064,210	3,281,040	37,345,250	14,625,081,925
May.....	35,007,300	2,609,650	37,616,950	14,662,698,875
June.....	36,618,550	3,041,960	39,660,510	14,702,359,385
July.....	32,518,410	1,981,470	34,499,880	14,736,859,265
August.....	38,706,560	2,426,710	41,133,270	14,777,992,535
September.....	36,092,810	2,519,980	38,612,790	14,816,605,325
October.....	50,510,700	3,394,770	53,905,470	14,870,510,795
<b>Total.....</b>	<b>652,159,575</b>	<b>31,349,270</b>	<b>683,508,845</b>	

TABLE NO. 28.—*National-bank notes received monthly for redemption during year ended October 31, 1930*<sup>1</sup>

Month	Received by the Comptroller of the Currency			
	From national banks in connection with reduction of circulation and replacement with new notes	From the redemption agency		Total
		For replacement with new notes	Retirement account	
1929				
November.....	\$1,780.00	\$69,424,950.00	\$3,376,525.00	\$72,803,255.00
December.....	18,650.00	111,492,300.00	5,024,315.00	116,535,265.00
1930				
January.....	60.00	117,852,780.00	5,271,070.00	123,123,910.00
February.....		48,420,575.00	2,583,120.00	51,003,695.00
March.....	1,677.50	38,982,410.00	2,439,240.00	41,423,327.50
April.....		34,067,740.00	2,261,570.00	36,319,310.00
May.....	41,330.00	35,071,640.00	2,051,330.00	37,164,300.00
June.....	2,190.00	36,846,340.00	2,147,190.00	38,995,720.00
July.....		34,245,240.00	2,018,680.00	36,263,920.00
August.....		37,801,170.00	2,062,360.00	39,863,530.00
September.....	870.00	35,548,997.50	1,617,760.00	37,167,627.50
October.....	120.00	50,539,940.00	2,477,840.00	53,017,900.00
Total.....	66,677.50	650,283,082.50	33,331,000.00	683,680,760.00
Received from June 20, 1874, to Oct. 31, 1929.....	58,871,940.00	11,496,622,375.00	1,767,969,602.00	13,323,463,917.00
Grand total.....	58,938,617.50	12,146,905,457.50	1,801,300,602.00	14,007,144,677.00

<sup>1</sup> Notes of gold banks not included in this table.

TABLE No. 29.—*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—		1902.....	\$107, 222, 495
1866.....	1, 050, 382	1903.....	140, 306, 990
1867.....	3, 401, 423	1904.....	167, 118, 135
1868.....	4, 602, 825	1905.....	195, 194, 785
1869.....	8, 603, 729	1906.....	191, 102, 985
1870.....	14, 305, 689	1907.....	197, 932, 847
1871.....	24, 344, 047	1908.....	231, 128, 140
1872.....	30, 211, 720	1909.....	326, 622, 845
1873.....	36, 433, 171	1910.....	359, 496, 000
1874.....	49, 939, 741	1911.....	409, 835, 965
1875.....	137, 697, 696	1912.....	428, 399, 608
1876.....	98, 672, 716	1913.....	426, 282, 840
1877.....	76, 918, 963	1914.....	435, 904, 280
1878.....	57, 381, 249	1915.....	362, 551, 125
1879.....	41, 101, 830	1916.....	351, 374, 597
1880.....	35, 539, 660	1917.....	298, 468, 107
1881.....	54, 941, 130	1918.....	236, 296, 660
1882.....	74, 917, 611	1919.....	330, 106, 555
1883.....	82, 913, 766	1920.....	424, 542, 837
1884.....	93, 178, 418	1921.....	570, 887, 902
1885.....	91, 048, 723	1922.....	537, 153, 570
1886.....	59, 989, 810	1923.....	542, 194, 707
1887.....	47, 726, 083	1924.....	522, 241, 817
1888.....	59, 568, 525	1925.....	470, 950, 865
1889.....	52, 207, 627	1926.....	487, 254, 340
1890.....	44, 447, 467	1927.....	475, 920, 522
1891.....	45, 981, 963	1928.....	517, 236, 465
1892.....	43, 885, 319	1929.....	492, 160, 200
1893.....	44, 895, 466	1930.....	645, 640, 640
1894.....	62, 835, 395		
1895.....	46, 997, 527	Total.....	12, 832, 803, 607
1896.....	53, 613, 811	Additional amount of insolvent and liquidating national-bank notes destroyed.....	1, 324, 910, 322
1897.....	83, 159, 973	Gold notes.....	3, 390, 560
1898.....	66, 683, 467		
1899.....	59, 988, 303	Grand total.....	14, 161, 104, 459
1900.....	71, 065, 968		
1901.....	90, 848, 100		

In addition, \$46,115 destroyed in transit.

TABLE No. 30.—*National-bank notes issued during each year 1914 to 1930, 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.....	\$818, 227, 830	\$435, 904, 280	\$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	99. 59	193. 75
1916.....	356, 300, 750	351, 374, 597	59, 026, 804	410, 401, 401	726, 069, 290	98. 62	115. 18
1917.....	325, 570, 430	298, 468, 107	38, 901, 595	337, 369, 702	716, 276, 375	91. 68	103. 62
1918.....	260, 155, 140	236, 296, 660	20, 238, 717	256, 535, 377	721, 471, 137	90. 83	98. 61
1919.....	356, 738, 100	330, 106, 555	24, 864, 635	354, 971, 190	722, 394, 325	92. 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.....	560, 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, 606, 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, 236, 465	27, 663, 505	544, 899, 970	700, 152, 454	95. 27	100. 36
1929 <sup>1</sup> .....	517, 573, 245	492, 160, 200	26, 022, 684	518, 182, 884	700, 328, 815	95. 08	100. 11
1930 <sup>1</sup> .....	683, 508, 845	645, 641, 640	32, 927, 840	678, 569, 480	700, 155, 900	94. 45	99. 27

<sup>1</sup> New series included.

TABLE NO. 31.—*Amount, denomination, and cost of national bank currency received from Bureau of Engraving and Printing, year ended October 31, 1930*

NEW STYLE, 6-SUBJECT SHEET, SERIES OF 1929

Denominations	Amount	Cost of paper	Cost of printing, etc.	Total cost
5.....	\$169,568.100	\$42,194.20	\$241,210.63	\$283,404.83
10.....	212,520,000	26,441.03	151,154.85	177,595.88
20.....	125,808,960	7,826.37	44,740.81	52,567.18
50.....	17,076,000	424.90	2,429.06	2,853.96
100.....	13,268,400	165.08	943.71	1,108.79
Total.....	538,241,460	77,051.58	440,479.06	517,530.64

TABLE NO. 32.—*Vault account of currency received and issued by currency bureau during the year and the amount on hand October 31, 1930*

## OLD SERIES

National bank currency in vaults at the close of business, Oct. 31, 1929.....	\$19,251,300
National bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1930.....	0
Total to be accounted for.....	19,251,300
Amount issued to banks during the year.....	\$64,760
Amount withdrawn from vaults and canceled.....	19,166,610
Total withdrawn.....	19,231,370
Amount in vaults at close of business Oct. 31, 1930.....	19,930

## NEW SERIES OF 1929

National bank currency in vaults at the close of business, Oct. 31, 1929.....	400,982,695
National bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1930.....	538,241,460
Total to be accounted for.....	939,224,155
Amount issued to banks during the year.....	\$683,444,085
Amount withdrawn from vaults and canceled.....	17,798,330
Total withdrawn.....	701,242,415
Amount in vaults at close of business Oct. 31, 1930.....	237,981,740
Add "Old series".....	19,930
Total amount in vaults.....	238,001,670

TABLE NO. 33.—*Vault account of currency received and destroyed during year ended October 31, 1930*

Amount in vault of redemption division of currency bureau awaiting destruction at close of business Oct. 31, 1929.....	\$4,090,790.00
Amount received during year ended Oct. 31, 1930.....	683,680,760.00
Total.....	687,771,550.00
Withdrawn and destroyed during year.....	678,568,480.00
Balance on hand in vault Oct. 31, 1930.....	9,203,070.00

NOTE.—Notes of gold banks not included in this table.

TABLE NO. 34.—*Amount of currency received for redemption, by months, from July 1, 1929, to June 30, 1930, 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
<b>1929</b>					
July.....	\$65,466,209.00	\$27,621.00	\$1,783,535.00	\$10,991.63	\$67,288,356.63
August.....	68,118,058.00	45,593.00	1,539,630.00	25,779.08	69,729,060.08
September.....	42,707,089.00	33,230.00	1,274,030.00	9,574.58	44,023,923.58
October.....	37,242,553.00	34,541.00	1,776,730.00	24,407.49	39,078,231.49
November.....	93,603,778.00	29,339.00	1,579,430.00	12,041.50	95,224,588.50
December.....	115,016,956.00	35,657.00	2,184,125.00	5,864.00	117,242,602.00
<b>1930</b>					
January.....	109,543,434.00	45,135.00	1,948,270.00	26,513.38	111,563,352.38
February.....	43,728,566.00	32,707.00	1,118,235.00	21,655.38	44,901,163.38
March.....	41,434,934.00	47,718.00	1,283,680.00	42,269.78	42,808,601.78
April.....	37,649,723.00	23,738.00	1,443,835.00	82,621.00	39,199,917.00
May.....	38,723,288.00	24,621.00	1,428,190.00	38,802.50	40,214,901.50
June.....	37,368,594.00	35,200.00	1,399,180.00	20,929.13	38,823,903.13
Total.....	730,603,182.00	415,100.00	18,758,870.00	321,449.45	750,098,601.45

TABLE NO. 35.—*Amount of currency received by National Bank Redemption Agency for redemption in year ended June 30, 1930, from principal cities*

Boston.....	\$49,084,239.00	Kansas City.....	\$15,710,000.00
New York.....	105,088,400.00	Dallas.....	22,200,900.00
Philadelphia.....	59,245,110.00	San Francisco.....	23,015,250.00
Cleveland.....	36,044,090.00	Cincinnati.....	14,783,300.00
Richmond.....	31,028,600.00	Baltimore.....	14,503,700.00
Atlanta.....	18,750,250.00	New Orleans.....	10,756,420.00
Chicago.....	88,755,442.50	Other sources.....	214,106,553.77
St. Louis.....	24,142,965.50		
Minneapolis.....	22,916,200.00	Total.....	750,131,420.77

NOTE.—The difference of \$32,819.32 between the totals shown by this table and Table No. 34 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, 1930, exclusive of deductions for shortages and spurious issues, is \$18,817,959,796.46.

TABLE NO. 36.—*Cost of redemption of national-bank notes during the year ended June 30, 1930*

	Amount of expenses		
	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
<b>Redeemed out of 5 per cent fund, unfit for use:</b>			
Salaries.....	\$365,157.36	\$62,430.73	\$427,588.09
Printing, binding, and stationery.....	9,531.50	4,459.70	13,991.20
Contingent expenses.....	16,256.86	1,386.78	17,643.64
Express charges.....	5.12		5.12
Insurance.....	27,359.69	27,722.22	55,081.91
Postage.....	16,512.20	85,158.01	101,670.21
Total.....	434,822.73	181,157.44	615,980.17
<b>Redeemed on retirement account:</b>			
Salaries.....	19,376.62	3,312.81	22,689.43
Printing, binding, and stationery.....	505.78	236.65	742.43
Contingent expenses.....	862.65	73.58	936.23
Express charges.....	27		27
Insurance.....	1,451.81		1,451.81
Postage.....	876.20		876.20
Total.....	23,073.33	3,623.04	26,696.37
Aggregate.....	457,896.06	184,780.48	642,676.54
	Amount redeemed	Rate per \$1,000	Amount of expenses
Redeemed out of 5 per cent fund, unfit for use.....	\$693,983,535.00	\$0.88760055	\$615,980.17
Redeemed on retirement account.....	36,825,374.50	.72494506	26,696.37
Total.....	730,808,909.50	.87940435	642,676.54



TABLE No. 37.—*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, 1930*

	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
<b>Federal reserve notes:</b>			
Received from sources other than Federal reserve banks—			
Salaries.....	\$1,300.13		\$1,300.13
Printing, binding, and stationery.....	33.94		33.94
Contingent expenses.....	57.88		57.88
Total.....	1,391.95		1,391.95
Received direct from Federal reserve banks and branches, canceled and cut—			
Salaries.....	72,652.28		72,652.28
Printing, binding, and stationery.....	532.44		532.44
Contingent expenses.....	3,273.57		3,273.57
Total.....	76,458.29		76,458.29
<b>Federal reserve bank notes:</b>			
Received from all sources—			
Salaries.....	199.42	\$34.69	234.11
Printing, binding, and stationery.....	5.20	.05	5.25
Contingent expenses.....	8.88	.77	9.65
Insurance.....	12.93		12.93
Postage.....	113.46		113.46
Total.....	339.89	35.51	375.40
Total amounts assessed against Federal reserve issues.....	78,190.13	35.51	78,225.64

  

	Amount in dollars	Number of notes	Rate per 1,000 notes	Assessment
<b>Federal reserve notes:</b>				
Received from sources other than Federal reserve banks and branches.....	\$17,772,010	1,638,893	\$0.84932536	\$1,391.95
Received direct from Federal reserve banks and branches, canceled and cut.....	2,621,760,100	245,775,532	.31108991	76,458.29
<b>Federal reserve bank notes:</b>				
Received from all sources, including Federal reserve banks and branches.....	451,089	251,373	1.49339825	375.40
Total.....	2,639,983,199	247,665,798	.31585160	78,225.64

TABLE NO. 38.—*Taxes assessed on national-bank circulation, years ended June 30, 1864 to 1930; cost of redemption, 1874 to 1930; and assessments for cost of plates, etc., 1883 to 1930*

Year	Semiannual duty on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of plates, new banks <sup>1</sup>	Assessment for cost of plates, extended banks	Assessment for cost of plates, additional or duplicate	Assessment for adding signatures to plates, etc. <sup>1</sup>	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, 067. 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, 459. 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	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. 88
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
1929	3, 441, 152. 95	461, 375. 92	{ 15, 792 3, 930 }	{ } { }	17, 914	{ 1, 322. 30 54. 00 }	3, 941, 641. 17
1930	3, 248, 327. 85	642, 676. 54	2, 286			8, 280. 00	3, 901, 670. 39
Total	187, 340, 339. 43	17, 819, 863. 45	1, 176, 815	763, 597	275, 000	16, 304. 19	207, 391, 919. 07

<sup>1</sup> Beginning in the latter part of 1929 amounts in this column concern logotypes incident to reduced size notes, Series of 1929.

<sup>2</sup> Tax collected on additional circulation under act May 30, 1908.

NOTE.—Average cost per \$1,000 for national-bank notes redeemed in 1925, \$0.83; in 1926, \$0.94; in 1927, \$0.93; in 1928, \$0.86; in 1929, \$0.95, and in 1930, \$0.88.

TABLE NO. 39.—*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 6, 1929, to October 29, 1930*

[In thousands of dollars]

Date	Federal reserve notes outstanding	Collateral security		Excess collateral
		Gold	Eligible paper	
1929				
Nov. 6.....	2,407,687	1,476,471	1,264,526	333,310
Nov. 13.....	2,439,110	1,550,885	1,223,599	335,374
Nov. 20.....	2,427,049	1,548,485	1,136,223	257,659
Nov. 27.....	2,429,020	1,629,465	1,125,269	325,714
Dec. 4.....	2,450,245	1,642,065	1,094,771	286,591
Dec. 11.....	2,458,186	1,628,207	1,044,119	214,140
Dec. 18.....	2,500,646	1,756,080	1,017,101	272,535
Dec. 24.....	2,505,918	1,732,160	1,084,535	310,777
Dec. 31.....	2,426,584	1,676,918	970,462	220,796
1930				
Jan. 8.....	2,363,528	1,685,479	854,099	176,050
Jan. 15.....	2,264,773	1,690,879	735,627	161,733
Jan. 22.....	2,169,284	1,680,014	712,598	223,328
Jan. 29.....	2,097,079	1,654,164	648,725	205,810
Feb. 5.....	2,055,800	1,646,264	654,526	244,990
Feb. 12.....	2,048,097	1,646,634	625,288	223,825
Feb. 19.....	2,066,380	1,663,332	621,869	218,821
Feb. 26.....	2,027,349	1,629,630	597,048	199,329
Mar. 5.....	2,014,528	1,615,230	562,422	163,124
Mar. 12.....	2,003,843	1,656,159	507,391	159,707
Mar. 19.....	1,946,659	1,683,659	381,856	118,856
Mar. 26.....	1,915,680	1,717,859	451,956	254,135
Apr. 2.....	1,900,136	1,693,284	514,028	307,176
Apr. 9.....	1,893,952	1,703,584	469,807	279,439
Apr. 16.....	1,864,495	1,688,084	494,433	318,022
Apr. 23.....	1,846,342	1,654,164	460,096	267,918
Apr. 30.....	1,826,987	1,642,214	430,807	246,034
May 7.....	1,815,190	1,659,814	405,267	249,891
May 14.....	1,800,875	1,640,814	367,661	207,600
May 21.....	1,793,817	1,621,714	386,821	214,718
May 28.....	1,786,049	1,596,714	412,148	222,813
June 4.....	1,779,033	1,603,714	421,180	245,861
June 11.....	1,788,611	1,626,214	352,662	190,265
June 18.....	1,766,103	1,599,114	332,682	165,693
June 25.....	1,749,568	1,600,214	325,759	176,405
July 2.....	1,744,679	1,568,014	375,900	199,235
July 9.....	1,750,561	1,597,514	346,764	193,717
July 16.....	1,742,958	1,672,914	341,543	171,499
July 23.....	1,719,617	1,558,214	317,947	156,544
July 30.....	1,704,744	1,553,214	310,785	159,255
Aug. 6.....	1,697,223	1,551,714	315,999	170,490
Aug. 13.....	1,696,121	1,546,714	322,231	172,824
Aug. 20.....	1,716,691	1,537,714	338,948	159,971
Aug. 27.....	1,736,772	1,575,256	335,241	173,725
Sept. 3.....	1,736,582	1,564,956	381,935	210,309
Sept. 10.....	1,736,973	1,550,956	366,095	180,078
Sept. 17.....	1,764,965	1,548,956	351,695	135,686
Sept. 24.....	1,768,803	1,543,956	352,739	127,892
Oct. 1.....	1,775,640	1,558,456	359,515	142,331
Oct. 8.....	1,796,482	1,549,606	352,417	105,541
Oct. 15.....	1,799,895	1,546,206	375,845	122,155
Oct. 22.....	1,799,114	1,571,706	346,358	118,950
Oct. 29.....	1,781,147	1,590,116	329,316	138,285

TABLE No. 40.—*Federal reserve notes, segregated by series, 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, 1930*

## VAULT BALANCE OCTOBER 31, 1930, 1914-1918 SERIES

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total printed.....	\$5,370,100,000	\$5,978,520,000	\$6,092,240,000	\$1,283,800,000	\$884,400,000	\$173,000,000	\$333,600,000	\$108,000,000	\$184,000,000	\$20,407,660,000
Total shipped and canceled.....	5,370,100,000	5,978,520,000	6,092,240,000	1,283,800,000	884,400,000	173,000,000	333,600,000	108,000,000	184,000,000	20,407,660,000
Total on hand.....										

## VAULT BALANCE OCTOBER 31, 1930, 1928 SERIES

Total printed.....	\$1,416,540,000	\$1,776,480,000	\$1,758,000,000	\$466,200,000	\$468,000,000	\$69,360,000	\$147,996,000	\$36,840,000	\$44,880,000	\$6,184,296,000
Total shipped and canceled.....	783,440,000	979,680,000	878,960,000	200,600,000	172,000,000	29,560,000	58,000,000	15,580,000	18,360,000	3,136,180,000
Total on hand.....	633,100,000	796,800,000	879,040,000	265,600,000	296,000,000	39,800,000	89,996,000	21,260,000	26,520,000	3,048,116,000

## COMBINED VAULT BALANCE OCTOBER 31, 1930, BOTH SERIES

Total printed.....	\$6,786,640,000	\$7,755,000,000	\$7,850,240,000	\$1,750,000,000	\$1,352,400,000	\$242,360,000	\$481,596,000	\$144,840,000	\$228,880,000	\$26,591,956,000
Total shipped and canceled.....	6,153,540,000	6,958,200,000	6,971,200,000	1,484,400,000	1,056,400,000	202,560,000	391,600,000	123,580,000	202,360,000	23,543,840,000
Total on hand.....	633,100,000	796,800,000	879,040,000	265,600,000	296,000,000	39,800,000	89,996,000	21,260,000	26,520,000	3,048,116,000

## ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1930, 1914-1918 SERIES

Total issued.....	\$6,148,375,250	\$6,990,812,040	\$7,192,258,040	\$1,486,660,050	\$1,111,562,800	\$182,128,500	\$423,750,000	\$66,340,000	\$121,260,000	\$23,723,146,680
Total retired.....	6,103,844,815	6,923,589,220	7,078,302,440	1,441,823,250	1,058,668,600	170,945,000	392,398,000	64,195,000	117,800,000	23,351,566,325
Total outstanding.....	44,530,435	67,222,820	113,955,600	44,836,800	52,894,200	11,183,500	31,352,000	2,145,000	3,460,000	371,580,355

TABLE No. 40.—Federal reserve notes, segregated by series, 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, 1930—Continued

## ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1930, 1928 SERIES

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total issued.....	\$691,935,620	\$879,319,120	\$740,836,240	\$148,170,000	\$134,655,000	\$15,320,000	\$26,215,000	\$1,015,000	\$1,710,000	\$2,639,175,980
Total retired.....	363,195,650	465,491,000	307,285,600	47,880,500	29,769,700	4,056,500	8,152,000	520,000	1,050,000	1,227,400,950
Total outstanding.....	328,739,970	413,828,120	433,550,640	100,289,500	104,885,300	11,263,500	18,063,000	495,000	660,000	1,411,775,030

## COMBINED—ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1930, BOTH SERIES

Total issued.....	\$6,840,310,870	\$7,870,131,160	\$7,933,094,280	\$1,634,830,050	\$1,246,217,800	\$197,448,500	\$449,965,000	\$67,355,000	\$122,970,000	\$26,362,322,660
Total retired.....	6,467,040,465	7,389,080,220	7,385,588,040	1,489,703,750	1,088,438,300	175,001,500	400,550,000	64,715,000	118,850,000	24,578,967,275
Total outstanding.....	373,270,405	481,050,940	547,506,240	145,126,300	157,779,500	22,447,000	49,415,000	2,640,000	4,120,000	1,783,355,385

## MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1930, 1914-1918 SERIES

Boston.....	\$449,771,660	\$692,422,340	\$508,773,340	\$50,965,550	\$68,751,400	\$6,389,000	\$19,742,000	\$3,925,000	\$7,960,000	\$1,808,699,290
New York.....	1,477,133,355	1,751,074,520	1,158,433,240	254,130,200	294,783,100	59,892,000	119,106,000	7,975,000	15,910,000	5,138,437,415
Philadelphia.....	516,306,500	561,760,220	594,424,700	180,471,300	60,232,300	3,091,500	12,283,000	-----	-----	1,928,569,520
Cleveland.....	363,499,555	434,013,720	757,572,740	289,845,350	62,919,000	7,015,500	7,767,000	1,970,000	3,940,000	1,928,542,865
Richmond.....	228,365,385	272,416,030	332,993,160	80,584,100	39,997,700	1,961,000	8,135,000	2,000,000	4,000,000	970,452,375
Atlanta.....	263,331,535	303,558,670	307,698,340	40,219,850	43,815,000	11,846,000	33,975,000	-----	-----	1,004,447,395
Chicago.....	818,110,115	838,158,110	916,500,120	193,287,000	80,308,700	13,138,000	15,704,000	3,915,000	-----	2,879,121,045
St. Louis.....	207,194,235	212,576,660	210,128,460	27,317,650	16,962,200	3,117,500	3,818,000	1,975,000	3,980,000	687,069,705
Minneapolis.....	144,772,785	140,548,610	125,041,300	7,420,250	10,541,900	1,845,500	2,413,000	-----	-----	432,584,345
Kansas City.....	217,735,680	161,908,920	177,437,320	17,833,650	23,255,400	3,146,500	3,682,000	-----	-----	604,999,470
Dallas.....	141,678,170	128,460,360	134,035,220	10,283,250	11,381,600	1,887,500	2,945,000	-----	-----	430,671,100
San Francisco.....	456,058,540	409,070,020	699,435,260	64,672,400	98,322,300	5,879,000	15,490,000	5,080,000	10,750,000	1,764,757,520
Canceled.....	-----	-----	-----	-----	-----	-----	-----	40,000,000	128,000,000	168,000,000
Total received.....	5,283,957,515	5,905,968,180	5,922,473,200	1,217,080,550	811,273,600	119,209,000	245,060,000	66,840,000	174,540,000	19,746,352,045
Total destroyed.....	5,283,704,415	5,905,314,780	5,921,418,700	1,216,795,150	810,975,000	118,865,500	244,429,000	66,830,000	174,540,000	19,742,872,545
Balance on hand.....	253,100	653,400	1,054,500	235,400	298,600	343,500	631,000	10,000	-----	3,479,500

**MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1930, 1928 SERIES**

Boston.....	\$18,392,950	\$38,506,600	\$20,794,700	\$1,036,950	\$624,000	\$59,000	\$126,000	\$10,000	\$30,000	\$79,580,200
New York.....	26,464,250	21,029,050	6,861,400	1,737,850	453,700	3,000	7,000			56,576,250
Philadelphia.....	17,834,050	26,056,750	19,782,900	6,041,200	1,476,300	56,000	158,000			71,405,200
Cleveland.....	16,440,300	23,481,650	24,020,500	3,809,000	327,700	118,000	151,000	5,000		68,353,150
Richmond.....	12,387,600	14,792,600	13,661,200	1,995,750	165,000	11,500	44,000	5,000	20,000	43,082,650
Atlanta.....	12,449,150	15,231,450	10,287,000	305,600	177,000	9,500	15,000			38,474,700
Chicago.....	30,221,900	33,859,200	14,797,000	7,832,650	431,800	10,000	11,000			87,163,550
St. Louis.....	19,717,200	15,305,500	7,567,200	133,650	132,000					42,855,550
Minneapolis.....	4,368,000	3,110,900	1,825,400	48,650	74,000	500	2,000			9,429,450
Kansas City.....	11,342,800	8,401,050	7,462,500	200,800	194,700	209,500	182,000			27,993,350
Dallas.....	7,434,800	6,306,900	5,413,800	85,900	156,400	43,500	59,000			19,500,300
San Francisco.....	15,520,550	10,113,650	10,094,100	178,000	290,500					36,196,800
Total received.....	192,573,550	216,195,300	142,567,700	23,426,000	4,503,100	520,500	755,000	20,000	50,000	580,611,150
Total destroyed.....	190,307,650	212,981,400	140,521,100	23,107,400	4,437,700	520,500	755,000	20,000	50,000	572,700,750
Balance on hand.....	2,265,900	3,213,900	2,046,600	318,600	65,400					7,910,400

**COMBINED MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1930, BOTH SERIES**

Total received.....	\$5,476,531,065	\$6,122,163,480	\$6,065,040,900	\$1,240,456,550	\$815,776,700	\$119,729,500	\$245,815,000	\$66,860,000	\$174,590,000	\$20,326,963,195
Total destroyed.....	5,474,012,065	6,118,296,180	6,061,939,800	1,239,902,550	815,412,700	119,386,000	245,184,000	66,850,000	174,590,000	20,315,573,295
Balance on hand.....	2,519,000	3,867,300	3,101,100	554,000	364,000	343,500	631,000	10,000		11,389,900

NOTE.—During the year, badly mutilated, burned, and fractional parts of Federal reserve notes amounting to \$16,715 old series, \$10,267; new series, \$6,448; have been identified, valued, and the bank of issue determined.

**TABLE NO. 41.—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, 1930**

VAULT BALANCE OCTOBER 31, 1930							
	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	136,323,000	132,500,000	24,040,000	14,080,000	2,600,000	788,344,000
ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1930							
Total issued.....	\$478,892,000	\$135,192,000	\$121,460,000	\$16,440,000	\$9,760,000	\$200,000	\$761,944,000
Total redeemed.....	476,973,458	134,627,290	121,054,535	16,320,655	9,597,970	186,050	758,759,958
Total outstanding.....	1,918,542	664,710	405,465	119,345	162,030	13,950	3,184,042

TABLE NO. 42.—*Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates for years ended June 30, 1915, to 1930*

	Semiannual taxes on cir- culation	Cost of re- demption of notes by the United States Treasurer	Assessment for cost of original plates	Assessment for cost of addi- tional or dupli- cate plates	Total
1915.....			\$1,800.00		\$1,800.00
1916.....			2,200.00	\$540.00	5,065.18
1917.....	\$2,325.18	\$947.93		720.00	5,258.79
1918.....	3,590.86	2,353.41		180.00	41,284.11
1919.....	38,750.70	34,419.62	23,810.00	138,530.00	659,955.58
1920.....	468,195.96	263,616.78	390.00	88,270.00	1,375,621.54
1921.....	1,023,344.76	243,517.97		136,570.00	1,327,492.97
1922.....	947,405.00	145,890.53		2,140.00	593,974.54
1923.....	445,944.01	53,011.08			166,848.40
1924.....	113,837.32	11,310.86			14,201.74
1925.....	2,890.88	4,561.17			4,561.17
1926.....		3,090.09			3,090.09
1927.....		2,620.84			2,620.84
1928.....		403.48			403.48
1929.....		316.91			316.91
1930.....		375.40			375.40
Total.....	3,041,284.67	766,436.07	28,200.00	366,950.00	4,202,870.74

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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.	3097	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.	6213	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
606	First National Bank of Ranger, Tex.	8072	Jan. 26, 1906	25,000	50,250.00	200,000	Mar. 2, 1921	BC	22,400.00	22,400.00	1,283,599
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	B	24,600.00	24,600.00	24,796
619	First National Bank of Bridgeport, Nebr.	9711	Feb. 23, 1910	25,000	21,500.00	25,000	May 18, 1921	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
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
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
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
663	Commercial National Bank, Great Falls, Mont.	10530	Apr. 20, 1914	200,000	106,000.00	200,000	Dec. 9, 1922	BC	177,600.00	177,600.00	1,067,638
667	Citizens National Bank, Laurel, Mont.	8716	May 3, 1907	35,000	7,700.00	35,000	Jan. 4, 1923	C	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
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
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
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



TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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			
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
708	First National Bank, Wells, Minn. ....	4669	Dec. 12, 1891	50,000	213,750.00	100,000	Oct. 22, 1923	A	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
714	City National Bank, Coalgate, Okla. ....	11676	Mar. 10, 1920	50,000	50,000.00	50,000	Nov. 8, 1923	C	24,000.00	24,000.00	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
719	Union National Bank, Beloit, Kans. ....	6701	Mar. 24, 1903	25,000	149,875.00	50,000	Nov. 13, 1923	BC	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	24,700.00	24,700.00	173,519
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
738	First National Bank, Forsyth, Mont. ....	7320	June 10, 1904	50,000	138,500.00	75,000	Dec. 18, 1923	A	33,700.00	33,700.00	352,127
739	Condon National Bank, Condon, Ore. ....	8261	Mar. 26, 1906	50,000	12,500.00	50,000	do. ....	C	11,800.00	11,800.00	121,155
743	Merchants National Bank, Mandan, N. Dak. ....	10604	Aug. 24, 1914	50,000	5,000.00	50,000	Dec. 26, 1923	A	25,000.00	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	AC	74,250.00	74,250.00	1,514,456
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
756	First National Bank, Brookings, S. Dak. ....	3087	Nov. 15, 1883	50,000	270,500.00	100,000	Feb. 9, 1924	A	98,500.00	98,500.00	623,164
762	First National Bank, Onida, S. Dak. ....	11585	Jan. 17, 1920	25,000	25,000.00	25,000	Feb. 12, 1924	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
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
773	Wells National Bank, Wells, Minn. ....	6788	Apr. 6, 1903	30,000	75,000.00	75,000	Feb. 26, 1924	C	74,300.00	74,300.00	931,958
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
776	First National Bank, Coalgate, Okla. ....	5647	Dec. 8, 1900	25,000	175,850.00	100,000	Feb. 27, 1924	C	27,300.00	27,300.00	493,803
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
785	Torrington National Bank, Torrington, Wyo. ....	11309	Feb. 3, 1919	35,000	8,750.00	35,000	Mar. 19, 1924	C	29,000.00	29,000.00	67,468

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
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
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
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
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
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	C	47,200.00	47,200.00	524,922
816	City National Bank of Huron, Huron, S. Dak.	8781	June 3, 1907	50,000	44,750.00	50,000	June 10, 1924	D	39,000.00	39,000.00	
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	C	64,100.00	64,100.00	574,356
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
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
839	First National Bank, Putnam, Conn.	448	Mar. 23, 1864	100,000	814,000.00	150,000	Aug. 13, 1924	AB	50,000.00	50,000.00	1,478,076
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
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	AB	10,000.00	10,000.00	136,521
859	First National Bank, Center, Tex.	5971	Sept. 10, 1901	30,000	31,000.00	50,000	Dec. 3, 1924	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	AB	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	Parkesburg National Bank, Parkesburg, Pa.	2464	Feb. 27, 1880	50,000	171,865.00	50,000	Dec. 26, 1924	AB	42,600.00	42,600.00	329,404
867	Stockmans National Bank, Columbus, Mont.	11220	July 12, 1918	50,000		50,000	Jan. 7, 1925	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
874	Jefferson County National Bank, Rigby, Idaho.	11458	June 9, 1919	50,000		50,000	Jan. 17, 1925	D			
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
881	Perry National Bank, Perry, Iowa.	10130	Jan. 2, 1912	50,000	54,250.00	75,000	Feb. 5, 1925	AB	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
886	First National Bank, Quincy, Fla.	7253	May 4, 1904	50,000	127,000.00	100,000	Feb. 11, 1925	A			348,671
887	National Bank of Commerce, Pierre, S. Dak.	4279	Feb. 13, 1890	75,000	139,048.00	100,000	do.	AB	79,500.00	79,500.00	683,098
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
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			108,596
905	Commercial National Bank, Greenville, Tex.	7510	Nov. 24, 1904	100,000	158,000.00	150,000	Apr. 6, 1925	BC	149,995.00	149,995.00	638,350
909	Georgia National Bank, Athens, Ga.	6525	Oct. 14, 1902	100,000	716,000.00	400,000	Apr. 17, 1925	C	200,000.00	200,000.00	1,200,239
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

TABLE No. 43.—*National banks in charge of receivers during year ended October 31, 1930, 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*

[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]

	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			
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
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
922	First National Bank, Florence, S. C.....	9747	Mar. 23, 1910	100,000	167,000.00	150,000	May 22, 1925	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	C	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
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
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
935	First National Bank, Lake Park, Minn.....	7143	Feb. 10, 1904	25,000	35,500.00	25,000	Aug. 24, 1925	A	25,000.00	25,000.00	309,344
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
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	AB	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	AB	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
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	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
971	Security National Bank, Mason City, Iowa	10428	Feb. 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	July 19, 1907	25,000	104,250.00	75,000	do.	C	50,000.00	50,000.00	187,074
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			2,318,247
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	93,200.00	739,072
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
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
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	97,000.00	382,589
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	261,882
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
989	First National Bank, Kiefer, Okla.	12239	July 15, 1922	25,000		25,000	Mar. 13, 1926	AB			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	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	45,200.00	570,110
993	First National Bank, Blue Mound, Ill.	9530	Aug. 19, 1909	25,000	21,750.00	25,000	Mar. 27, 1926	AB	24,200.00	24,200.00	89,022
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.	BC	50,000.00	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	AB	78,700.00	78,700.00	391,138
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	40,000.00	40,000.00	419,317
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	C			432,771
1009	First National Bank, Benson, Minn.	6154	Feb. 24, 1902	25,000	48,250.00	25,000	July 6, 1926	AB			292,337
1010	De Smet National Bank, De Smet, S. Dak.	5355	May 1, 1900	25,000	154,875.00	50,000	do.	C	23,800.00	23,800.00	351,558
1011	First National Bank, Milford, Iowa	5539	Aug. 3, 1900	35,000	120,400.00	35,000	July 8, 1926	AC	24,000.00	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	D	9,800.00	9,800.00	
1014	Whitbeck National Bank, Chamberlain, S. Dak.	9301	Nov. 14, 1908	50,000	111,500.00	50,000	July 14, 1926	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	49,100.00	387,988
1017	First National Bank, Royalton, Minn.	6731	Apr. 8, 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. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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
1021	First National Bank, Eldorado, Ill.	7539	Dec. 17, 1904	25,000	75,250.00	50,000	Aug. 6, 1926	AB		49,100.00	285,868
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	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	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	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	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
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	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	24,500.00	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	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	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	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	24,750.00	440,180
1049	First National Bank, Milbank, 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	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	AC		49,295.00	466,656

1054	First National Bank, Detroit Lakes, Minn.	3426	Dec. 21, 1885	50,000	218,000.00	50,000	Nov. 23, 1926	A			708,512
1055	First National Bank, Terril, Iowa	10238	July 17, 1912	25,000	29,250.00	25,000	do.	AB	24,600.00	24,600.00	279,722
1058	Citizens National Bank, Petty, Tex.	10647	Oct. 15, 1914	50,000	33,100.00	37,000	Nov. 24, 1926	C			60,141
1060	Clarinda National Bank, Clarinda, Iowa	3112	Dec. 26, 1883	50,000	206,817.64	50,000	Nov. 29, 1926	A		49,500.00	569,132
1061	First National Bank, Marked Tree, Ark.	11122	Dec. 17, 1917	25,000	14,600.35	50,000	Nov. 30, 1926	A	48,300.00	48,300.00	107,658
1063	First National Bank, Leeds, N. Dak.	6312	June 9, 1902	25,000	35,000.00	25,000	Dec. 1, 1926	C		24,700.00	128,672
1064	Farmers National Bank, Brookings, S. Dak.	6462	Aug. 29, 1902	50,000	83,050.00	50,000	Dec. 3, 1926	C		49,200.00	986,711
1065	First National Bank, Alta, Iowa	7126	Jan. 21, 1904	50,000	111,500.00	50,000	do.	C		48,695.00	453,681
1066	First National Bank, Elkton, S. Dak.	6368	July 19, 1902	25,000	47,250.00	25,000	do.	C	25,000.00	25,000.00	244,641
1067	Planters National Bank, Honey Grove, Tex.	4112	Aug. 14, 1889	75,000	272,250.00	100,000	Dec. 6, 1926	C		18,400.00	213,872
1070	First National Bank, Malvern, Iowa	2247	Feb. 9, 1875	50,000	272,000.00	50,000	Dec. 10, 1926	A		12,500.00	231,793
1071	First National Bank, Stanley, N. Dak.	9472	June 15, 1909	25,000	27,000.00	25,000	Dec. 15, 1926	C	6,250.00	6,250.00	196,761
1072	First National Bank, Haleyville, Ala.	11613	Feb. 9, 1920	25,000	6,000.00	25,000	Dec. 17, 1926	A			135,382
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	25,000.00	92,829
1075	First National Bank, Plattsmouth, Nebr.	1914	Dec. 12, 1871	50,000	276,000.00	50,000	do.	AB	48,600.00	48,600.00	287,703
1076	First National Bank, Adair, Iowa	8699	Apr. 29, 1907	25,000	51,427.38	35,000	Dec. 27, 1926	AC	8,750.00	8,750.00	198,284
1079	Citizens National Bank, Ortonville, Minn.	6747	Apr. 18, 1903	25,000	54,500.00	25,000	Jan. 4, 1927	AB		15,400.00	265,030
1080	First National Bank, Collinsville, Okla.	9965	Mar. 20, 1911	25,000	25,500.00	25,000	Jan. 5, 1927	C		6,500.00	302,024
1081	Citizens National Bank, Royal, Iowa	10395	Apr. 10, 1913	25,000	19,750.00	35,000	do.	C	23,700.00	23,700.00	177,897
1083	Monticello National Bank, Monticello, Ind.	6172	Mar. 10, 1902	25,000	88,000.00	50,000	Jan. 7, 1927	D	48,600.00	48,600.00	
1084	First National Bank, Cardwell, Mo.	1919	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	50,000	Jan. 10, 1927	C		73,300.00	273,261
1087	First National Bank, Renwick, Iowa	7988	Nov. 24, 1905	25,000	15,250.00	25,000	Jan. 13, 1927	C	6,250.00	6,250.00	86,793
1088	First National Bank, Moulton, Iowa	5319	Apr. 5, 1900	25,000	111,100.00	35,000	Jan. 14, 1927	C	33,800.00	33,800.00	162,500
1089	First National Bank, Delano, Calif.	9195	July 1, 1908	25,000	69,500.00	100,000	do.	AC	96,400.00	96,400.00	554,394
1090	National Bank of Jerseyville, Jerseyville, Ill.	4952	Mar. 31, 1894	50,000	97,500.00	50,000	Jan. 15, 1927	AB	24,400.00	24,400.00	373,698
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	25,000		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, Beardsley, Minn.	7438	July 7, 1904	25,000	37,000.00	25,000	Jan. 21, 1927	C		24,997.50	252,056
1096	Farmers National Bank, Red Lake Falls, Minn.	9837	July 19, 1910	25,000	16,500.00	25,000	Jan. 24, 1927	A	24,700.00	24,700.00	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	50,535
1098	First National Bank, Edgeley, N. Dak.	7914	Aug. 29, 1905	25,000	170,050.00	55,000	do.	AC		48,600.00	273,196
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
1102	First National Bank, Montevideo, Minn.	6860	May 25, 1908	30,000	77,000.00	50,000	Feb. 5, 1927	AC		29,495.00	626,407
1103	Peoples First National Bank, Olivia, Minn.	9063	Feb. 25, 1903	25,000	40,000.00	25,000	do.	AC		6,250.00	296,939
1105	First National Bank, Clinton, Minn.	7161	Feb. 13, 1904	25,000	70,250.00	25,000	Feb. 10, 1927	C		20,000.00	162,825
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	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	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	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

TABLE No. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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
		Char- ter No.	Date	Capital		Capital	Receiver appointed	Appar- ent cause of failure			
1116	Exchange National Bank, Leon, Iowa.....	5489	June 20, 1900	\$35,000	-----	\$35,000	Mar. 9, 1927	C	\$34,500.00	\$34,500.00	\$327,595
1119	First National Bank, Hartley, Iowa.....	4881	Feb. 22, 1893	50,000	\$198,450.00	75,000	Mar. 22, 1927	AC	49,600.00	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	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	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	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	-----	98,000.00	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	43,597.50	239,124
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
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	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
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	25,000.00	121,571
1136	First National Bank, Biwabik, Minn.....	8697	Apr. 2, 1907	25,000	33,097.87	25,000	May 10, 1927	AB	24,700.00	24,700.00	317,100
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	49,600.00	866,808
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, 1903	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	C	24,700.00	24,700.00	76,692
1147	First National Bank, Medaryville, Ind.....	8537	Jan. 23, 1907	25,000	27,000.00	25,000	June 24, 1927	A	6,100.00	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	24,990.00	94,295
1150	First National Bank, Lamberton, 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	AC	-----	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
1159	First National Bank, Sheridan, Ind.	5296	Apr. 2, 1900	45,000	190,171.50	75,000	Aug. 18, 1927	D	22,400.00	22,400.00	
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
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.	6800	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	C			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	48,800.00	394,568
1171	National Bank of La Grange, La Grange, Ind.	4972	July 12, 1894	50,000	201,750.00	100,000	do	BC		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
1174	First National Bank, Havelock, Iowa.	7294	Apr. 30, 1904	25,000	47,250.00	25,000	Nov. 5, 1927	A	25,000.00	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	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	50,000.00	256,286
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	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, Wymot, Nebr.	8335	May 11, 1906	25,000	24,000.00	25,000	Dec. 27, 1927	AC	10,000.00	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	C			30,241
1191	First National Bank, Lisbon, N. Dak.	3669	Mar. 30, 1887	50,000	188,500.00	50,000	Jan. 21, 1928	C	49,500.00	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
1194	First National Bank, Plainville, Kans.	7313	June 17, 1904	50,000	117,250.00	50,000	do	C		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
1197	First National Bank, Derby, Iowa.	10848	Mar. 23, 1916	25,000	890.53	50,000	Feb. 10, 1928	C			193,892
1199	First National Bank, La Porte City, Iowa.	4114	Aug. 12, 1889	50,000	183,250.00	75,000	Feb. 15, 1928	AC	75,000.00	75,000.00	166,044
1200	Citizens National Bank, Shelbyville, Ill.	7396	Aug. 1, 1894	50,000	13,250.00	50,000	Feb. 21, 1928	C	50,000.00	50,000.00	54,894
1201	Astoria National Bank, Astoria, Oreg.	4403	Aug. 9, 1890	50,000	297,354.16	200,000	Feb. 24, 1928	AC			2,242,061
1203	Farmers National Bank, Phillipsburg, Kans.	10776	Aug. 18, 1915	25,000	32,725.00	50,000	Mar. 2, 1928	BC			156,494
1205	First National Bank, Ashton, Idaho.	10269	Sept. 3, 1912	35,000	24,900.00	50,000	Mar. 10, 1928	C	28,950.00	28,950.00	120,732
1206	New First National Bank in Springfield, Mo.	12770	June 8, 1925	125,000	3,750.00	125,000	Mar. 17, 1928	A			494,778
1207	First National Bank, Greenfield, Iowa.	5334	Apr. 23, 1900	25,000	129,250.00	50,000	Mar. 21, 1928	C	24,995.000	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



TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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			
1209	First National Bank, Osborne, Kans.	3319	Jan. 28, 1885	\$50,000	\$367,500.00	\$50,000	Mar. 30, 1928	AB		\$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	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	BC		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	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	AB	68,847.50	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, 1864	50,000	839,000.00	200,000	June 11, 1928	AC		49,750.00	1,619,996
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	65,050.00	10,741
1225	First National Bank, Calexico, Calif.	9686	Jan. 27, 1910	25,000	112,250.00	300,000	July 24, 1928	C			280,677
1226	First National Bank, Denton, Tex.	2812	Oct. 30, 1882	50,000	259,056.00	50,000	Aug. 15, 1928	B		37,500.00	267,232
1227	First National Bank, Plainview, Nebr.	9504	July 27, 1909	40,000	50,000.00	40,000	Aug. 22, 1928	C		39,700.00	
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	465,247
1229	Security National Bank, Fargo, N. Dak.	11555	Nov. 25, 1919	100,000		100,000	Aug. 30, 1928	C	100,000.00	100,000.00	1,029,992
1230	Citizens National Bank, Woonsocket, R. I.	970	Jan. 19, 1865	100,000	380,500.00	100,000	Sept. 13, 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	893,680
1232	First National Bank, Aledo, Ill.	7145	Jan. 24, 1904	25,000	76,300.00	50,000	Sept. 27, 1928	A		40,000.00	457,596
1234	First National Bank, Wesley, Iowa	5457	June 26, 1900	25,000	37,250.00	25,000	Oct. 12, 1928	B		24,600.00	155,474
1235	Carolina National Bank, Darlington, S. C.	9999	Apr. 14, 1911	50,000	98,500.00	100,000	Nov. 2, 1928	C		85,500.00	600,598
1236	First National Bank, Farmland, Ind.	6504	Oct. 1, 1902	25,000	32,100.00	40,000	Nov. 3, 1928	D			
1237	Lamar National Bank, Lamar, S. C.	11080	Sept. 5, 1917	25,000	4,000.00	25,000	Nov. 9, 1928	C		25,000.00	139,968
1238	Hartington National Bank, Hartington, Nebr.	5400	May 21, 1900	40,000	73,200.00	40,000	Nov. 13, 1928	A		25,000.00	384,810
1239	First National Bank, Cheraw, S. C.	9342	Feb. 4, 1909	25,000	54,500.00	50,000	Nov. 14, 1928	B		50,000.00	253,116

1240	First National Bank, Dunn, N. C.	7188	Mar. 24, 1904	25,000	75,300.00	50,000	do.	A		40,000.00	274,774
1241	Farmers National Bank, Wakefield, Nebr.	9984	Mar. 24, 1911	40,000	75,000.00	50,000	Nov. 21, 1928	A		50,000.00	461,419
1242	Fourth National Bank, Macon, Ga.	8365	Aug. 2, 1906	250,000	701,000.00	500,000	Nov. 26, 1928	A			7,690,486
1243	First National Bank, Richland Center, Wis.	7901	Aug. 7, 1905	30,000	87,300.00	50,000	do.	A		49,300.00	804,491
1244	First National Bank, Garner, Iowa	4810	Aug. 24, 1892	50,000	150,000.00	50,000	Dec. 4, 1928	D			
1245	First National Bank, Warren, Ind.	7930	May 10, 1905	25,000	24,000.00	25,000	Dec. 7, 1928	A		24,995.00	185,804
1246	First National Bank, Covington, Ind.	9860	Sept. 9, 1910	50,000	80,500.00	70,000	Dec. 8, 1928	D			
1247	Cass County National Bank, Casselton, N. Dak.	7142	Jan. 11, 1904	25,000	85,250.00	25,000	Dec. 10, 1928	C		25,000.00	269,217
1248	First National Bank, Benson, N. C.	12614	Dec. 16, 1924	100,000	18,000.00	50,000	Dec. 11, 1928	A		50,000.00	137,330
1249	Peoples National Bank, Middletown, Del.	3019	June 2, 1883	80,000	208,400.00	80,000	Dec. 14, 1928	A		50,500.00	425,318
1250	First National Bank, Fort Lauderdale, Fla.	12020	Sept. 20, 1921	50,000	61,000.00	100,000	Dec. 15, 1928	D			
1251	First National Bank, Mena, Ark.	7163	Feb. 29, 1904	50,000	119,000.00	50,000	do.	D			
1252	First National Bank, Lewisville, Ohio.	8978	Dec. 9, 1907	25,000	25,250.00	25,000	Dec. 19, 1928	A	24,450.00	24,450.00	210,288
1253	First & Moorhead National Bank, Moorhead, Minn.	2569	Aug. 13, 1881	50,000	172,500.00	150,000	Dec. 24, 1928	C		109,995.00	1,896,450
1254	Exchange National Bank, Denton, Tex.	2949	May 7, 1883	50,000	259,056.00	100,000	Dec. 26, 1928	C		24,097.50	437,125
1255	First National Bank, Frisco, Tex.	6346	July 2, 1902	25,000	31,250.00	25,000	Dec. 31, 1928	C		24,550.00	60,490
1256	First National Bank, Kingsbury, Tex.	10266	Aug. 15, 1912	25,000	26,500.00	25,000	Jan. 10, 1929	BC		6,250.00	38,205
1257	First National Bank, Coleridge, Nebr.	9796	May 18, 1910	40,000	64,600.00	40,000	Jan. 12, 1929	AC		39,350.00	150,689
1258	Exchange National Bank, Spokane, Wash.	4044	May 4, 1889	100,000	2,720,000.00	1,000,000	Jan. 18, 1929	A		980,800.00	7,254,185
1259	First Exchange National Bank, Coeur d'Alene, Idaho.	7120	Jan. 14, 1904	100,000	71,000.00	100,000	Jan. 19, 1929	AC		100,000.00	1,018,391
1260	First National Bank, Wagener, S. C.	10485	Feb. 11, 1914	25,000	25,484.00	50,000	Feb. 9, 1929	C		6,250.00	51,273
1261	Minneapolis National Bank, Minneapolis, Kans.	3731	June 14, 1887	60,000	231,600.00	60,000	do.	A		60,000.00	525,118
1262	First National Bank, Melvin, Iowa.	5616	Oct. 9, 1900	25,000	32,500.00	25,000	Feb. 12, 1929	A	12,500.00	12,500.00	121,291
1263	First National Bank, Manchester, Iowa.	4221	Jan. 17, 1890	50,000	146,000.00	50,000	Feb. 13, 1929	A		39,447.50	558,579
1264	Citizens National Bank, Hope, Ind.	5726	Feb. 7, 1901	25,000	123,000.00	30,000	Feb. 15, 1929	B		29,450.00	313,914
1265	First National Bank, Avon Park, Fla.	10826	Feb. 10, 1916	25,000	104,000.00	100,000	Feb. 18, 1929	C		16,250.00	345,432
1266	First National Bank, Punta Gorda, Fla.	10512	Apr. 6, 1914	25,000	49,375.00	50,000	do.	C		22,000.00	455,591
1267	First National Bank, Bixby, Okla.	10467	Dec. 1, 1913	25,000	22,500.00	25,000	Feb. 20, 1929	A		6,050.00	181,685
1268	First National Bank, Brunson, S. C.	10832	Mar. 7, 1916	25,000	8,083.33	25,000	do.	C		16,400.00	81,197
1269	Carlton National Bank, Wauchula, Fla.	10691	Jan. 7, 1915	50,000	39,000.00	50,000	Feb. 21, 1929	A			411,262
1270	First National Bank, Rockford, Iowa.	3053	July 18, 1883	50,000	172,500.00	50,000	Feb. 23, 1929	C		12,500.00	154,787
1272	First National Bank, Erskine, Minn.	11173	Apr. 22, 1918	25,000	10,000.00	25,000	Mar. 2, 1929	C		25,000.00	135,516
1273	National Bank of Larimore, N. Dak.	6286	May 26, 1902	25,000	48,500.00	25,000	Mar. 5, 1929	A		21,500.00	163,618
1274	First National Bank, Denton, Mont.	10819	Jan. 8, 1916	25,000	14,250.00	25,000	do.	A	24,450	24,450.00	84,143
1275	First National Bank, West Alexandria, Ohio.	11733	May 10, 1920	40,000	18,000.00	40,000	Mar. 13, 1929	B			359,956
1276	First National Bank, Sandersville, Ga.	7394	Aug. 15, 1905	42,000	154,880.00	50,000	Mar. 14, 1929	A		25,000.00	231,649
1277	National Bank of Emmetsburg, Iowa.	13059	Apr. 5, 1927	60,000		60,000	Mar. 15, 1929	C			691,652
1278	First National Bank, Waverly, Va.	10914	Oct. 2, 1916	25,000		25,000	Apr. 2, 1929	D			
1279	First National Bank, Sanborn, N. Dak.	8448	Oct. 12, 1906	25,000	65,000.00	25,000	Apr. 10, 1929	A		25,000.00	60,358
1280	Peoples National Bank, Adena, Ohio.	6016	Aug. 8, 1901	25,000	86,687.50	50,000	Apr. 13, 1929	C		25,000.00	498,265
1281	Reed City National Bank, Reed City, Mich.	12474	Dec. 8, 1923	25,000	6,000.00	25,000	May 2, 1929	A			212,659
1282	First National Bank, Ruthven, Iowa.	5541	July 7, 1900	25,000	62,125.00	25,000	do.	C		7,000.00	194,631
1283	First National Bank, Sebring, Fla.	12090	Dec. 27, 1921	50,000	33,500.00	100,000	May 4, 1929	AC			390,452
1284	First National Bank, Lakeland, Fla.	9811	June 9, 1910	50,000	206,000.00	100,000	May 15, 1929	C			1,907,518
1285	First National Bank, Auburndale, Fla.	12983	Aug. 17, 1926	50,000	3,000.00	50,000	do.	D			289,053
1286	National Exchange Bank, St. Paul, Minn.	10940	Jan. 10, 1917	300,000		300,000	May 16, 1929	D			
1287	First National Bank, Shinnston, W. Va.	9453	June 14, 1909	45,000	123,750.00	90,000	May 22, 1929	AB		44,400.00	840,213
1288	First National Bank, Aneta, N. Dak.	11311	Feb. 18, 1919	25,000		25,000	June 3, 1929	AC			185,864

TABLE No. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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			
1289	Rosedale National Bank, Rosedale, Miss.	12073	Nov. 11, 1921	\$85,000	\$8,500.00	\$85,000	June 10, 1929	A	\$25,000.00	\$25,000.00	\$71,761
1290	First National Bank in Langdon, N. Dak.	13053	Mar. 9, 1927	50,000		50,000	June 14, 1929	C			164,094
1291	First National Bank, Mayville, N. Dak.	3673	Apr. 4, 1887	50,000	228,000.00	50,000	June 25, 1929	A			163,380
1292	Polk County National Bank in Bartow, Fla.	13309	Apr. 1, 1929	200,000		200,000	June 28, 1929	C			1,046,039
1293	East Alabama National Bank, Eufaula, Ala.	3622	Dec. 23, 1886	59,000	286,380.00	100,000	July 1, 1929	B		70,450.00	414,340
1294	National Bank of Newberry, S. C.	1844	May 6, 1871	50,000	705,500.00	100,000	do.	A		98,600.00	1,108,313
1295	South Pasadena National Bank, South Pasadena, Calif.	12852	Nov. 17, 1925	100,000		100,000	July 2, 1929	A			704,440
1296	First National Bank, McHenry, N. Dak.	8124	Feb. 1, 1906	25,000	29,000.00	25,000	July 3, 1929	C			46,763
1297	First National Bank, De Land, Fla.	9657	Jan. 5, 1910	50,000	85,500.00	100,000	July 12, 1929	AC		100,000.00	1,255,287
1298	First National Bank, Sanford, Fla.	3798	Apr. 19, 1887	50,000	241,225.00	150,000	July 15, 1929	C			1,713,486
1299	First National Bank, Dahlgren, Ill.	7750	Apr. 25, 1905	25,000	51,700.00	30,000	July 22, 1929	C	29,250.00	29,250.00	156,711
1300	First National Bank, St. Augustine, Fla.	3462	Feb. 16, 1886	50,000	807,900.00	130,000	July 25, 1929	AC		130,000.00	1,649,312
1302	Miners National Bank, Blossburg, Pa.	5007	June 6, 1895	50,000	127,500.00	50,000	July 30, 1929	A		49,000.00	1,167,522
1303	First National Bank, Drayton, N. Dak.	6225	Mar. 22, 1902	25,000	85,500.00	50,000	Aug. 12, 1929	C	49,997.50	49,997.50	156,539
1304	First National Bank, Maquon, Ill.	8482	Nov. 10, 1906	35,000	18,900.00	35,000	Aug. 14, 1929	C		23,400.00	127,145
1305	Henry National Bank, Abbeville, Ala.	10959	Feb. 21, 1917	25,000	19,500.00	50,000	Aug. 16, 1929	A		16,850.00	196,597
1306	First National Bank, Moultrie, Ga.	7565	Dec. 19, 1904	25,000	8,000.00	100,000	Aug. 27, 1929	C			
1307	First National Bank, Montezuma, Iowa.	2961	May 21, 1883	50,000	191,000.00	50,000	Sept. 16, 1929	A		48,850.00	496,376
1308	First National Bank, Eldorado Springs, Mo.	10055	June 30, 1911	50,000	66,500.00	50,000	Sept. 23, 1929	AC		49,050.00	315,831
1309	First National Bank, Delta, Colo.	5467	May 22, 1900	30,000	156,000.00	50,000	Sept. 25, 1929	B		49,600.00	457,455
1310	Farmers National Bank, Red Oak, Iowa.	6056	Nov. 9, 1901	60,000	67,200.00	60,000	Oct. 14, 1929	A		58,900.00	401,608
1311	Taylorville National Bank, Taylorville, Ill.	8940	Apr. 6, 1907	150,000	186,000.00	150,000	Oct. 18, 1929	E		75,000.00	
1312	First National Bank, Taylorville, Ill.	3579	Oct. 9, 1886	75,000	657,290.00	200,000	do.	AC		98,550.00	1,023,437
1313	First National Bank, New Bern, N. C.	13298	Mar. 18, 1929	150,000		150,000	Oct. 26, 1929	A		23,900.00	1,472,945
1314	First National Bank, Clarksville, Ark.	9633	Nov. 27, 1909	25,000	9,094.00	100,000	Nov. 18, 1929	AC		25,000.00	353,179
1315	First National Bank, Clayton, Ga.	10333	Feb. 10, 1913	25,000	36,250.00	50,000	Dec. 7, 1929	E		6,250.00	
1316	National Bank of Lumpkin, Lumpkin, Ga.	12254	Aug. 11, 1922	25,000	8,750.00	25,000	do.	AC			70,170
1317	First National Bank, Tower City, N. Dak.	6557	Dec. 9, 1923	25,000	86,500.00	25,000	Dec. 10, 1929	C		25,000.00	60,923
1318	Griswold National Bank, Griswold, Iowa.	8915	Sept. 2, 1907	50,000	71,000.00	50,000	Dec. 13, 1929	A		30,000.00	343,374
1319	First National Bank, Grundy, Va.	11698	Apr. 19, 1920	50,000		50,000	do.	A		50,000.00	159,202
1320	Carolina National Bank, Spartanburg, S. C.	12146	Jan. 16, 1922	200,000	54,000.00	200,000	Dec. 30, 1929	A			927,503

1321	First National Bank, Greeley, Nebr.	7622	Feb. 3, 1905	25,000	83,250.00	25,000	do.	AC		7,000.00	251,187
1322	First National Bank in Mount Sterling, Ill.	13283	May 12, 1928	50,000		50,000	Jan. 7, 1930	AC			487,751
1323	First National Bank, Samson, Ala.	8028	Dec. 22, 1906	25,000	127,000.00	100,000	Jan. 8, 1930	C		12,500.00	84,378
1324	First National Bank, Seward, Pa.	11899	Dec. 21, 1920	25,000	3,500.00	25,000	Jan. 10, 1930	A		8,320.00	157,319
1325	First National Bank, Florida, Ala.	8910	Sept. 4, 1907	50,000	64,825.00	100,000	Jan. 13, 1930	A		86,075.00	311,827
1326	First National Bank, Hartsville, S. C.	10137	Nov. 3, 1911	25,000	22,250.00	25,000	Jan. 16, 1930	D			
1327	First National Bank, Bishopville, S. C.	10263	Aug. 28, 1912	50,000	34,000.00	100,000	Jan. 18, 1930	AC		44,900.00	455,914
1328	First National Bank, Burlington Junction, Mo.	6242	Apr. 18, 1902	25,000	137,000.00	25,000	Jan. 22, 1930	A		6,250.00	284,431
1329	Dothan National Bank, Dothan, Ala.	5909	July 6, 1901	50,000	798,683.00	400,000	Jan. 30, 1930	AC			970,705
1330	First National Bank, Humphrey, Nebr.	5337	Apr. 16, 1900	25,000	67,270.00	35,000	do.	A		9,980.00	264,580
1331	Texas National Bank, Fort Worth, Tex.	12371	May 3, 1923	300,000	237,369.00	500,000	Feb. 4, 1930	A		484,940.00	6,362,097
1332	First National Bank, Northwood, N. Dak.	5980	Aug. 28, 1901	25,000	90,750.00	50,000	Feb. 5, 1930	C		24,460.00	247,828
1333	First National Bank of Royse, Royse City, Tex.	6551	Nov. 17, 1902	30,000	151,500.00	50,000	Feb. 11, 1930	A		12,500.00	153,397
1334	First National Bank, Ennis, Tex.	12110	Jan. 16, 1922	200,000	20,000.00	100,000	do.	A		100,000.00	504,083
1335	First National Bank, Roy, Mont.	10991	Apr. 11, 1917	25,000	14,590.00	25,000	do.	AC			57,625
1336	Commercial National Bank, Jefferson, Tex.	8770	June 12, 1907	50,000	23,100.00	30,000	Feb. 12, 1930	C	27,200.00	27,200.00	106,529
1337	First National Bank, Brantley, Ala.	7991	Nov. 6, 1905	25,000	61,000.00	50,000	Feb. 17, 1930	B		12,780.00	131,706
1338	First National Bank, Gaffney, S. C.	5064	Mar. 11, 1897	50,000	380,000.00	150,000	do.	C		37,497.00	1,261,844
1339	First National Bank, Ambrose, N. Dak.	9386	Nov. 6, 1908	25,000	51,750.00	25,000	Feb. 20, 1930	C		6,500.00	81,303
1340	Colton National Bank, Colton, Calif.	8608	Mar. 6, 1907	25,000	73,250.00	50,000	do.	A			
1341	Farmers & Merchants National Bank, Henderson, Tex.	6780	May 8, 1903	25,000	222,500.00	100,000	Feb. 24, 1930	A	100,000.00	100,000.00	793,533
1342	American National Bank, Kewanna, Ind.	10616	Apr. 21, 1914	25,000	8,500.00	25,000	Feb. 25, 1930	C		25,000.00	208,091
1343	First National Bank, Tranquillity, Calif.	11433	July 15, 1919	50,000	9,000.00	50,000	Feb. 27, 1930	A		50,000.00	310,857
1344	First National Bank, Millford, Ill.	5149	Oct. 8, 1898	50,000	219,075.00	50,000	Mar. 4, 1930	A		45,980.00	346,986
1345	First National Bank, Tallassee, Ala.	10766	July 14, 1915	25,000	23,250.00	25,000	Mar. 6, 1930	A		24,400.00	323,469
1346	First National Bank, Edmore, N. Dak.	6601	Jan. 15, 1903	25,000	101,750.00	25,000	Mar. 8, 1930	AC		6,070.00	119,090
1347	Commercial National Bank, Chatsworth, Ill.	5519	July 14, 1900	25,000	100,100.00	40,000	do.	A		39,280.00	319,205
1348	Citizens National Bank, Streeter, N. Dak.	11166	Mar. 28, 1918	25,000	8,750.00	25,000	Mar. 10, 1930	C			166,496
1349	First National Bank, Rising Star, Tex.	7906	Aug. 24, 1905	25,000	52,750.00	25,000	Mar. 12, 1930	AC		23,860.00	167,692
1350	First National Bank, Coffee Springs, Ala.	11259	Oct. 28, 1918	25,000	17,000.00	25,000	Mar. 13, 1930	C			27,152
1351	Commercial National Bank, Independence, Kans.	4499	Jan. 1, 1891	100,000	659,750.00	250,000	Mar. 14, 1930	A		100,000.00	5,046,248
1352	Security National Bank, Cherokee, Iowa.	10711	Feb. 10, 1915	50,000	27,000.00	50,000	Mar. 17, 1930	A		48,920.00	145,924
1353	First National Bank, Hazard, Ky.	8258	May 28, 1906	25,000		100,000	Mar. 18, 1930	D			
1354	First National Bank, McKinney, Tex.	2729	May 8, 1882	50,000	451,500.00	100,000	Mar. 19, 1930	D	45,320.00	45,320.00	
1355	Peoples-First National Bank, White Hall, Ill.	7121	Jan. 4, 1904	50,000	85,000.00	100,000	Mar. 20, 1930	C		47,840.00	400,926
1356	First National Bank, Wanette, Okla.	6641	Feb. 6, 1903	25,000	75,250.00	25,000	Mar. 24, 1930	A		6,300.00	272,906
1357	Central National Bank, Bartlesville, Okla.	11837	Sept. 2, 1920	100,000	58,000.00	100,000	Mar. 29, 1930	AC			666,690
1358	First National Bank, Norris City, Ill.	7971	Sept. 18, 1905	25,000	34,225.00	25,000	Mar. 31, 1930	AC		25,000.00	158,155
1359	Pana National Bank, Pana, Ill.	6734	Apr. 14, 1903	50,000	133,500.00	100,000	Apr. 1, 1930	AC		100,000.00	673,170
1360	Farmers National Bank, Oskaloosa, Iowa.	8076	Jan. 24, 1906	100,000	114,000.00	100,000	Apr. 9, 1930	D			
1361	National Bank of Tifton, Tifton, Ga.	8350	Aug. 10, 1906	50,000	88,500.00	100,000	Apr. 12, 1930	A		49,160.00	458,910
1362	State National Bank, Idabel, Okla.	12106	Jan. 17, 1922	50,000	2,500.00	50,000	Apr. 19, 1930	AC			259,857
1363	Saunders Co. National Bank, Wahoo, Nebr.	3118	Jan. 3, 1884	55,000	181,950.00	50,000	Apr. 22, 1930	A		24,460.00	469,076
1364	First National Bank, Pineville, W. Va.	7672	Mar. 6, 1905	25,000	25,500.00	25,000	May 1, 1930	A		25,000.00	256,931
1365	Hope National Bank, Hope, N. Dak.	8395	July 31, 1906	50,000	62,500.00	50,000	May 12, 1930	D			
1366	First National Bank, Jasper, Fla.	7757	Jan. 17, 1905	30,000	49,085.00	30,000	May 13, 1930	AC		29,040.00	161,344
1367	National Loan & Exchange Bank, Greenwood, S. C.	7027	Sept. 16, 1903	50,000	152,000.00	100,000	May 16, 1930	AC		100,000.00	988,473

TABLE No. 43.—National banks in charge of receivers during year ended October 31, 1930, 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

[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]

	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			
1368	State National Bank, Honey Grove, Tex.	10617	Sept. 14, 1914	\$125,000	\$67,500.00	\$125,000	May 19, 1930	D			
1369	City National Bank, Shawneetown, Ill.	9435	May 24, 1909	25,000	28,250.00	25,000	May 26, 1930	C		\$2,120.00	
1370	First National Bank, St. Petersburg, Fla.	7730	Apr. 26, 1905	25,000	927,750.00	600,000	June 9, 1930	C			\$4,336,700
1371	First National Bank, Bowerston, Ohio	7486	Nov. 15, 1904	25,000	29,000.00	25,000	June 11, 1930	D		19,480.00	
1372	Farmers National Bank, Strawn, Ill.	7151	Jan. 12, 1904	25,000	47,500.00	25,000	do.	C		25,000.00	112,492
1373	First National Bank, Cheboygan, Mich.	3235	June 19, 1884	50,000	235,750.00	50,000	June 12, 1930	B		50,000.00	1,381,383
1374	First National Bank in Poultney, Vt.	13261	Nov. 12, 1928	100,000	8,000.00	100,000	June 20, 1930	A		48,437.00	764,122
1375	New-First National Bank in Farmland, Ind.	12866	Nov. 25, 1925	25,000	6,000.00	25,000	June 25, 1930	A			120,624
1376	First National Bank, Iaeger, W. Va.	11268	Oct. 15, 1918	25,000	36,250.00	25,000	do.	A		25,000.00	262,726
1377	Brotherhood of Railway Clerks National Bank, Cincinnati, Ohio.	12446	July 16, 1923	200,000	20,000.00	400,000	June 26, 1930	E		200,000.00	
1378	First National Bank, Kimball, W. Va.	11502	Aug. 26, 1919	25,000	13,000.00	25,000	do.	E		10,000.00	
1379	First National Bank, Litchville, N. Dak.	8298	June 9, 1906	25,000	65,500.00	25,000	June 30, 1930	AC		25,000.00	152,358
1380	First National Bank, Williams, Iowa.	5585	Sept. 13, 1900	25,000	59,000.00	25,000	July 1, 1930	AC		24,580.00	173,782
1381	Union National Bank, Connellsville, Pa.	6408	Aug. 9, 1902	50,000	26,500.00	50,000	July 3, 1930	C		50,000.00	747,648
1382	First National Bank in Fresno, Calif.	11473	Sept. 29, 1919	200,000	18,000.00	400,000	July 7, 1930	AC		200,000.00	3,348,725
1383	First National Bank, Grass Range, Mont.	10639	Dec. 18, 1916	30,000	6,000.00	30,000	July 9, 1930	C		10,000.00	98,545
1384	National Bank of Arkansas at Pinebluff, Ark.	10768	Aug. 12, 1915	100,000	185,000.00	100,000	July 21, 1930	A		98,920.00	1,599,482
1385	Citizens National Bank, Connellsville, Pa.	6452	Sept. 12, 1902	25,000	170,000.00	100,000	July 31, 1930	C		100,000.00	2,582,278
1386	First National Bank, Fountain, Colo.	6772	Apr. 20, 1903	25,000	34,875.00	25,000	Aug. 1, 1930	A		25,000.00	83,710
1387	First National Bank, Vanderbilt, Pa.	8190	Feb. 21, 1906	25,000	27,000.00	25,000	Aug. 4, 1930	AC		25,000.00	140,908
1388	Citizens National Bank, Galion, Ohio.	1984	Mar. 20, 1872	60,000	383,400.00	100,000	do.	A		58,740.00	906,948
1389	First National Bank, McLeansboro, Ill.	6649	Apr. 4, 1902	25,000	113,000.00	50,000	do.	A		25,000.00	480,324
1390	First National Bank, Farmersville, Tex.	3624	Jan. 18, 1887	50,000	356,464.00	50,000	Aug. 6, 1930	D			
1391	Port Newark National Bank, Newark, N. J.	12946	May 5, 1926	200,000		200,000	Aug. 8, 1930	(?)			
1392	First National Bank, Ayrshire, Iowa.	5479	June 11, 1900	25,000	70,750.00	25,000	Aug. 12, 1930	C		8,000.00	131,813
1393	First National Bank, Argyle, N. Y.	8343	July 12, 1906	30,000	75,300.00	30,000	Aug. 15, 1930	A		7,500.00	426,979
1394	First National Bank, Lometa, Tex.	10323	Jan. 11, 1913	25,000	24,500.00	25,000	Aug. 18, 1930	AC		24,100.00	95,361
1395	Farmers National Bank of Glenwood City, Glenwood City, Wis.	11083	Sept. 1, 1917	25,000	5,000.00	25,000	Aug. 22, 1930	A		24,700.00	159,497
1396	Clymer National Bank, Clymer, Pa.	9898	Oct. 10, 1910	25,000	41,000.00	75,000	do.	C		75,000.00	676,769

1397	First National Bank, Burt, Iowa.....	5685	Jan. 5, 1901	25,000	51,750.00	40,000	Sept. 5, 1930	C		25,000.00	314,987
1398	Citizens National Bank, Grinnell, Iowa.....	7439	Sept. 15, 1904	50,000	86,000.00	75,000	Sept. 6, 1930	D			
1399	Fourth National Bank, Montgomery, Ala.....	5877	May 24, 1901	100,000	877,000.00	500,000	do.....	D			
1400	First National Bank, Guthrie Center, Iowa.....	5424	May 4, 1900	30,000	179,150.00	75,000	Sept. 15, 1930	D			
1401	First National Bank, Fairview, Mo.....	8916	Oct. 1, 1907	25,000	24,500.00	25,000	Sept. 17, 1930	C		25,000.00	49,235
1402	Farmers National Bank, Wilkinson, Ind.....	9279	Nov. 2, 1908	25,000	32,500.00	25,000	Sept. 19, 1930	C		25,000.00	141,893
1403	First National Bank, Altus, Okla.....	7159	Feb. 15, 1904	30,000	214,800.00	60,000	Sept. 26, 1930	C			100,468
1404	First National Bank, Washburn, N. Dak.....	6327	June 19, 1902	25,000	96,250.00	25,000	Sept. 29, 1930	C		25,000.00	15,095
1405	City National Bank, Spur, Tex.....	10703	Feb. 4, 1915	40,000	44,200.00	40,000	Oct. 7, 1930	C		10,000.00	
1406	Farmers National Bank, Howe, Tex.....	5670	Dec. 4, 1900	30,000	61,500.00	30,000	Oct. 8, 1930	C		30,000.00	69,222
1407	First National Bank, Martinsville, Ill.....	6721	Mar. 17, 1903	25,000	54,125.00	25,000	Oct. 11, 1930	A		25,000.00	298,702
1408	Hartford National Bank, Hartford, Kans.....	8197	Mar. 27, 1906	25,000	38,225.00	25,000	do.....	C		25,000.00	
1409	Billings National Bank, Billings, Okla.....	12045	Nov. 12, 1921	30,000	5,000.00	25,000	Oct. 17, 1930	A			
1410	First National Bank, Villisca, Iowa.....	2766	May 29, 1882	50,000	400,500.00	50,000	Oct. 18, 1930	C		50,000.00	
1411	First National Bank, Perry, Fla.....	7865	July 11, 1905	25,000	125,500.00	50,000	Oct. 25, 1930	AC		50,000.00	
1412	City National Bank, Decatur, Tex.....	5665	Dec. 26, 1900	50,000	129,500.00	50,000	do.....	D			
1413	Old First National Bank, Farmer City, Ill.....	4958	May 14, 1894	50,000	194,500.00	65,000	do.....	D			
1414	First National Bank, Auburn, Wash.....	10585	July 10, 1914	50,000	155,000.00	75,000	Oct. 28, 1930	AC			
1415	First National Bank, Lindsborg, Kans.....	3589	Nov. 5, 1886	50,000	168,000.00	50,000	Oct. 31, 1930	AC		50,000.00	
1416	Peoples National Bank, Brookneal, Va.....	11960	Aug. 7, 1920	50,000	1,500.00	50,000	do.....	AC			
1417	Tug River National Bank, Iaeger, W. Va.....	12372	May 5, 1923	50,000		50,000	do.....	D			
Total.....				26,301,000	56,464,570.75	40,929,500			\$10,312,907.50	20,175,349.00	257,564,672

<sup>1</sup> See pp. 27, 28 and 245 to 247 of this report.

TABLE NO. 44.—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, 1930

	Name and location of banks	Date of organization	Capital stock at date of 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, Tex.	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
606	First National Bank, Ranger, Tex.	Jan. 26, 1906	200,000	Mar. 2, 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
619	First National Bank, Bridgeport, Nebr.	Feb. 25, 1910	25,000	May 28, 1921
620	Bannock National Bank, Pocatello, Idaho.	July 15, 1902	100,000	June 11, 1921
630	First National Bank, Vale, Oreg.	Jan. 14, 1907	50,000	Nov. 15, 1921
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
656	American National Bank, Billings, Mont.	Apr. 5, 1920	150,000	Sept. 23, 1922
658	Merchants National Bank, Wimbledon, N. Dak.	Sept. 17, 1907	25,000	Oct. 27, 1922
663	Commercial National Bank, Great Falls, Mont.	Apr. 20, 1914	200,000	Dec. 9, 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, Westington Springs, S. Dak.	Sept. 25, 1902	50,000	Feb. 5, 1923
680	First National Bank, Gregory, S. Dak.	Feb. 22, 1907	50,000	Apr. 12, 1923
687	First National Bank, Rock River, Wyo.	Apr. 24, 1919	50,000	June 14, 1923
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
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
714	City National Bank, Coalgate, Okla.	Mar. 10, 1920	50,000	Nov. 8, 1923
715	First National Bank, Grey Eagle, Minn.	May 28, 1907	25,000	do
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
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
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
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
752	Dakota National Bank, Dickinson, N. Dak.	Mar. 4, 1905	50,000	Feb. 7, 1924
756	First National Bank, Brookings, S. Dak.	Nov. 15, 1883	100,000	Feb. 9, 1924
762	First National Bank, Onida, S. Dak.	Jan. 17, 1920	25,000	Feb. 12, 1924
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
770	First National Bank, Sidney, Mont.	Dec. 23, 1907	50,000	Feb. 20, 1924
771	Stockmens National Bank, Fort Benton, Mont.	Dec. 24, 1889	200,000	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
776	First National Bank, Coalgate, Okla.	Dec. 8, 1900	100,000	Feb. 27, 1924
781	First National Bank, Huron, S. Dak.	May 19, 1882	65,000	Mar. 14, 1924
785	Torrington National Bank, Torrington, Wyo.	Feb. 3, 1919	35,000	Mar. 19, 1924
789	Merchants National Bank, Crookston, Minn.	Oct. 25, 1884	75,000	Mar. 24, 1924
797	First National Bank, Sterling, Colo.	Oct. 29, 1900	100,000	Apr. 5, 1924
799	First National Bank of Fergus County, Lewistown, Mont.	May 9, 1904	300,000	Apr. 12, 1924
804	First National Bank, Pilger, Nebr.	Aug. 2, 1901	50,000	Apr. 22, 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
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
816	City National Bank, Huron, S. Dak. <sup>1</sup>	June 3, 1907	50,000	do
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
830	First National Bank, Cheyenne, Wyo.	Dec. 29, 1870	280,000	July 9, 1924

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled	
\$814,783	\$2,013,406	\$130,499	\$2,069,386	\$200,000	\$5,228,074	\$1,605,221	\$149,320	\$546,326	469
1,087,304	505,016	552,201	676,426	150,000	2,970,947	1,934,563	8,162	222,865	513
310,050	80,899	27,210	62,690	50,000	530,849	439,596	25,180	12,908	549
1,080,785	2,388,710	47,999	1,043,090	50,000	4,560,584	3,525,192	0	330,370	554
750,777	192,169	32,303	181,166	50,000	206,415	835,501	28,750	96,311	593
84,309	273,349	144,913	83,409	50,000	635,980	354,277	36,046	20,192	598
133,615	27,037	372,056	157,768	40,000	730,476	287,770	20,001	81,855	600
741,218	1,864,464	264,810	88,092	200,000	3,158,584	1,641,426	17,835	277,594	606
217,255	198,069	50,999	70,832	25,000	562,155	288,212	15,726	54,217	611
91,391	38,298	18,935	68,543	25,000	242,167	111,614	19,266	38,132	612
91,326	72,899	34,264	72,328	25,000	295,817	122,112	3,500	12,812	619
678,103	735,340	307,421	1,016,751	100,000	2,837,615	1,030,999	40,510	94,441	620
29,968	286,691	76,745	53,805	50,000	497,209	195,035	16,713	16,654	633
101,355	139,877	14,313	26,641	25,000	307,186	173,629	3,625	9,034	643
2,146,734	1,367,227	80,990	451,579	250,000	4,296,473	2,743,771	193,167	150,944	645
165,067	270,200	309,219	107,987	150,000	1,002,473	272,825	58,775	13,493	656
57,132	118,292	21,981	31,899	25,000	254,304	101,439	13,201	14,180	658
447,804	1,189,442	424,765	117,482	200,000	3,379,493	905,776	184,299	206,283	663
63,740	102,694	205,526	23,141	35,000	430,101	152,532	3,900	11,185	667
40,657	74,842	39,793	10,824	25,000	191,116	59,779	13,900	9,078	669
926,972	1,226,912	548,872	219,620	200,000	3,122,376	624,779	107,932	832,914	670
141,052	149,236	53,935	41,950	30,000	416,173	212,417	14,000	22,552	671
106,852	223,691	382,175	100,113	50,000	862,831	376,369	4,803	45,446	672
45,299	257,777	63,798	14,632	50,000	431,506	127,536	25,445	20,300	680
94,366	122,998	66,034	51,000	50,000	384,398	117,195	25,057	57,946	687
108,961	114,303	138,678	28,048	25,000	414,990	199,767	11,192	8,741	689
478,878	255,458	575,563	49,779	100,000	1,459,678	668,672	68,322	111,677	691
19,280	566,071	235,987	136,048	100,000	1,257,368	347,632	42,548	238,671	696
106,679	652,820	297,201	107,606	100,000	1,324,306	562,046	29,462	74,782	708
458,659	846,395	57,902	88,028	100,000	1,550,984	808,638	41,370	55,286	709
404,632	171,990	54,996	74,224	25,000	730,542	299,749	5,619	19,388	710
107,244	103,050	76,102	80,792	50,000	417,188	122,227	6,044	14,613	714
13,849	57,799	60,287	4,172	25,000	161,107	41,900	7,800	1,842	715
321,654	169,837	233,227	222,453	50,000	997,171	392,295	29,579	91,392	719
180,421	48,653	54,570	54,784	25,000	363,428	243,320	23,471	45,799	720
89,131	156,379	77,025	41,976	25,000	389,511	179,903	6,358	25,431	724
95,358	41,582	84,886	39,900	25,000	286,726	156,095	4,760	9,169	727
242,350	299,147	140,196	34,078	75,000	790,771	332,863	32,391	42,093	738
103,031	103,632	75,577	34,926	50,000	367,166	187,673	38,820	11,108	739
45,048	175,697	211,368	73,991	50,000	556,104	262,392	8,657	22,487	743
125,681	113,962	74,918	53,159	25,000	392,720	157,366	9,041	17,076	744
1,748,843	746,250	458,547	302,261	150,000	3,405,901	1,690,482	52,188	386,817	746
17,446	153,683	91,969	82,720	50,000	395,758	137,386	21,563	10,519	752
337,212	428,037	381,524	131,617	100,000	1,378,390	487,464	100,000	44,199	756
69,633	79,432	54,917	22,281	25,000	251,263	127,321	13,003	3,471	762
806,234	946,948	677,140	201,736	250,000	2,882,058	1,442,804	126,884	131,008	763
288,368	240,028	115,811	170,907	25,000	840,114	361,599	22,630	63,630	764
470,454	32,690	290,148	85,132	50,000	928,424	532,416	24,103	23,295	770
252,126	798,011	453,156	95,290	200,000	1,798,583	842,407	115,331	49,388	771
393,700	901,924	15,871	58,627	75,000	1,445,122	786,090	25,532	87,159	773
50,628	253,229	113,727	41,597	25,000	454,181	160,163	8,540	55,037	774
463,871	345,544	161,521	58,993	100,000	1,129,929	448,427	11,179	32,942	776
938,783	851,487	265,511	310,921	65,000	2,431,702	1,038,756	21,364	84,236	781
48,570	46,686	50,498	50,119	35,000	230,873	91,441	16,924	16,869	785
732,444	557,258	344,707	174,674	75,000	1,904,083	1,135,161	17,829	164,906	789
269,033	566,659	282,733	258,850	100,000	1,477,275	607,815	32,334	93,603	797
1,473,857	2,307,203	833,221	324,351	300,000	5,238,632	2,457,277	172,180	509,470	799
116,055	138,972	74,016	48,669	50,000	427,712	131,109	7,241	5,479	804
61,532	107,787	97,130	18,140	30,000	314,589	147,781	7,323	3,368	807
229,143	691,804	17,372	59,928	100,000	1,352,247	559,525	79,471	38,400	810
187,375	218,309	77,534	32,472	55,000	570,690	263,042	32,255	25,450	812
365,514	351,033	164,452	36,141	200,000	1,117,140	549,754	100,676	81,819	813
183,096	331,264	164,900	40,739	50,000	770,001	340,040	23,466	43,361	814
225,236	214,643	102,413	60,650	25,000	627,942	266,140	8,750	57,750	816
67,500	1,337,085	2,271,292	1,275,232	4,951,109	2,474,324	7,471,425	80,349	608,982	822
131,765	433,357	551,491	587,464	75,000	1,779,077	605,037	22,170	19,489	827
2,797,972	2,820,497	585,842	1,067,114	200,000	7,471,425	3,863,316	80,349	608,982	830



TABLE NO. 44.—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, 1930—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
469	\$2,300,867	\$2,756,180	\$120,347	\$5,068	-----	\$1,286,325	-----	\$754,094
513	2,165,690	205,194	458,325	141,838	-----	1,386,924	\$11,863	247,460
549	4,777,484	16,810	11,735	24,820	-----	315,137	225	34,228
554	3,855,562	199,166	505,856	-----	-----	1,665,621	-----	1,030,259
583	960,562	224,600	3	21,250	-----	463,157	-----	249,535
598	410,515	190,498	21,013	13,954	-----	48,642	15,000	295,592
600	339,626	370,851	-----	19,999	-----	52,325	10,722	240,221
606	1,836,555	569,835	569,729	182,165	-----	225,746	-----	1,462,449
611	558,155	184,402	10,324	9,274	-----	40,450	13,646	167,822
612	169,012	67,421	-----	5,734	-----	47,400	-----	88,643
619	138,424	135,893	-----	21,500	-----	48,857	-----	65,115
620	1,165,950	1,181,198	430,977	59,490	-----	113,082	51,799	865,795
633	228,402	235,520	-----	33,287	-----	7,844	13,665	175,833
643	186,288	47,807	51,716	21,375	-----	-----	-----	145,552
645	3,087,882	1,151,755	-----	56,833	-----	614,607	505,043	1,829,531
656	345,093	28,816	537,339	91,225	-----	98,172	10,740	103,423
658	128,820	113,685	-----	11,799	-----	2,893	4,441	107,801
663	1,296,358	1,067,434	-----	15,701	-----	291,616	119,737	787,207
667	167,617	116,912	114,472	31,100	-----	-----	-----	129,271
669	81,857	97,259	-----	12,000	-----	10,246	-----	53,722
670	1,565,625	1,419,272	45,411	92,068	-----	232,897	23,594	997,898
671	248,969	151,204	-----	16,000	-----	52,150	-----	146,686
672	426,618	391,016	-----	45,197	-----	-----	-----	330,353
680	148,281	233,670	-----	49,555	-----	-----	-----	117,209
687	200,198	159,257	-----	24,943	-----	41,823	7,987	120,474
689	219,700	89,190	92,292	13,808	-----	12,948	16,979	167,885
691	848,571	573,930	5,499	31,678	-----	344,705	68,322	316,343
696	628,751	560,600	10,583	57,452	-----	109,731	7,413	401,059
708	666,290	233,964	353,514	70,538	-----	219,477	22,566	314,416
709	905,194	587,160	-----	58,630	-----	203,374	10,269	511,498
710	324,756	386,405	-----	19,381	-----	32,269	-----	247,977
714	142,884	230,348	-----	43,956	-----	9,474	4,252	108,428
715	51,542	92,365	-----	17,200	-----	9,217	-----	18,043
719	513,266	451,657	11,827	20,421	-----	214,613	8,263	185,564
720	312,590	49,309	-----	1,529	-----	109,979	18,149	152,603
724	211,692	24,546	134,831	18,642	-----	34,072	10,038	124,635
727	170,024	15,825	80,637	20,240	-----	59,947	4,106	65,687
738	407,347	162,636	178,179	42,609	-----	92,432	16,940	222,664
739	287,601	118,385	-----	11,180	-----	81,750	10,731	112,399
743	293,536	24,950	196,275	41,343	-----	141,434	9,049	68,289
744	183,483	178,619	14,659	15,959	-----	55,507	3,543	64,287
746	2,129,487	349,917	828,685	97,812	-----	958,571	-----	944,188
752	169,468	45,572	152,281	28,437	-----	78,713	315	39,626
756	631,663	375,774	370,953	-----	-----	99,556	48,838	394,542
762	143,795	95,274	197	11,997	-----	33,901	3,799	81,833
764	1,700,696	376,618	681,628	123,116	-----	749,680	1,994	673,003
764	447,859	389,885	-----	2,370	-----	173,169	14,552	203,813
771	579,814	90,324	232,389	25,897	-----	100,285	37,871	389,025
771	9,017,126	227,864	478,924	84,669	-----	378,705	2,284	524,527
773	898,781	256,484	240,389	49,468	-----	401,202	28,980	333,497
774	223,740	238,305	5,676	16,460	-----	25,831	8,754	134,376
781	492,548	282,460	266,100	88,821	-----	19,726	14,765	406,660
781	1,144,356	339,293	904,417	43,636	-----	189,856	62,353	691,166
785	125,284	86,591	972	18,076	-----	41,488	-----	50,248
789	1,317,896	408,060	120,956	57,171	-----	988,603	5	177,592
797	733,752	675,857	-----	67,666	-----	358,480	18,345	293,230
799	3,138,927	650,653	1,321,232	127,820	-----	1,428,702	17,272	1,501,657
804	143,829	241,124	-----	42,759	-----	45,295	616	74,470
807	158,472	133,440	-----	22,677	-----	97,948	6	34,508
810	677,396	639,385	14,937	20,529	-----	280,766	-----	329,730
812	320,747	227,198	-----	22,745	-----	128,849	27,238	129,732
813	682,249	56,023	279,544	99,324	-----	374,750	-----	230,096
814	406,867	327,934	8,666	26,534	-----	223,546	276	111,779
816	-----	-----	-----	-----	-----	-----	-----	-----
822	332,640	279,052	-----	16,250	-----	149,486	4,407	151,503
824	2,474,324	1,238,891	1,237,894	-----	-----	-----	-----	2,289,740
827	646,696	1,079,551	-----	52,830	-----	125,488	92,779	332,023
830	4,552,647	2,781,252	17,875	119,651	-----	2,059,560	887	1,893,408

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$80,660	\$132,905	\$46,883	-----	\$1,570,643	75	-----	-----	469
232,927	213,597	72,819	-----	1,849,299	75	-----	-----	513
2,812	86,036	39,046	-----	350,153	90	-----	-----	549
439,535	214,295	155,852	\$350,000	1,395,758	100	16.12	-----	554
112,749	119,944	15,177	-----	801,184	55	-----	-----	583
14,182	33,503	3,596	-----	115,777	42	-----	-----	598
792	35,566	-----	-----	436,733	13.8	-----	Oct. 27, 1930	600
1,599	100,872	46,189	-----	1,230,967	17	-----	-----	606
35,220	70,312	30,705	-----	343,954	15	-----	-----	611
966	28,275	3,728	-----	94,800	50	-----	-----	612
1,130	23,322	-----	-----	112,324	43.5	-----	Dec. 31, 1929	619
1,587	83,811	49,876	-----	1,002,909	12.5	-----	-----	620
1,655	30,405	-----	-----	306,631	7	-----	July 16, 1930	633
1,287	25,942	13,507	-----	117,821	-----	-----	-----	643
6,886	131,815	-----	-----	1,422,933	67	-----	Oct. 31, 1930	645
34,706	82,188	15,864	-----	507,911	20	-----	-----	656
1,456	12,229	-----	-----	170,564	4.3	-----	May 26, 1930	658
29,276	68,522	-----	-----	1,482,974	27.74	-----	Oct. 22, 1930	663
4,938	29,236	10,172	-----	281,987	-----	-----	-----	667
726	17,163	-----	-----	112,595	9.1	-----	Dec. 31, 1929	669
-----	123,462	187,774	-----	1,683,818	15	-----	-----	670
21,195	28,938	-----	-----	186,259	28	-----	Aug. 28, 1930	671
341	45,675	50,249	-----	556,782	-----	-----	-----	672
5,147	19,052	6,873	-----	247,804	-----	-----	-----	680
1,132	28,782	-----	-----	125,147	30.5	-----	Dec. 31, 1929	687
216	20,808	864	-----	129,096	10	-----	-----	689
1,005	59,448	58,748	-----	817,869	50	-----	-----	691
-----	80,736	29,812	-----	548,831	20	-----	-----	696
26,132	57,909	25,790	-----	731,616	30	-----	-----	708
83,955	96,098	-----	-----	734,241	27.7	-----	Aug. 15, 1930	709
1,003	43,219	288	-----	437,300	7.38	-----	-----	710
715	20,015	-----	-----	174,886	7.85	-----	Jan. 15, 1930	714
934	17,091	5,510	-----	92,180	10	-----	-----	715
3,459	60,843	40,524	-----	611,624	35	-----	-----	719
1,294	30,565	-----	-----	188,807	68	-----	Jan. 31, 1930	720
2,879	22,782	17,286	-----	170,357	20	-----	-----	724
7,273	29,878	3,133	-----	183,215	45	-----	-----	727
45	27,172	48,094	-----	398,532	25	-----	-----	738
1,324	31,397	-----	-----	121,511	66.8	-----	Apr. 15, 1930	739
8,865	61,862	4,537	-----	328,764	45	-----	-----	743
2,107	27,129	30,910	-----	222,055	25	-----	-----	744
14,615	197,649	19,464	-----	1,908,523	50	-----	-----	746
723	33,560	16,531	-----	174,953	45	-----	-----	752
14,369	56,048	18,310	-----	976,211	15	-----	-----	756
1,659	14,351	8,272	-----	112,992	30	-----	-----	762
58,145	111,424	106,450	-----	1,500,208	50	-----	-----	763
5,901	50,424	-----	-----	397,926	46.63	-----	Sept. 18, 1930	764
292	37,549	14,792	-----	323,837	36	-----	-----	770
2,180	61,786	37,644	-----	439,867	88	-----	-----	771
29,818	71,650	33,634	-----	832,040	45	-----	-----	773
-----	35,985	18,794	-----	273,146	10	-----	-----	774
3,030	39,685	8,682	-----	689,354	5	-----	-----	776
13,936	86,208	100,837	-----	1,526,651	16	-----	-----	781
3,519	23,131	6,848	-----	51,868	80	-----	-----	785
13,215	86,559	51,922	-----	1,354,250	73	-----	-----	789
7,039	56,658	-----	-----	677,657	52.9	-----	June 5, 1930	797
24,425	131,074	35,797	-----	2,849,680	49	-----	-----	799
3,734	19,714	-----	-----	210,143	21.866	-----	Mar. 31, 1930	804
-----	25,980	30	-----	205,781	47.6	-----	-----	807
475	47,913	18,512	-----	467,963	60	-----	Dec. 31, 1929	810
784	34,144	-----	-----	285,235	45.2	-----	-----	812
11,324	58,448	7,641	-----	468,461	80	-----	-----	813
6,710	31,341	33,215	-----	497,579	45	-----	-----	814
-----	-----	-----	-----	-----	-----	-----	-----	816
1,688	25,556	-----	-----	400,767	37.3	-----	June 4, 1930	822
48	152,711	31,825	-----	-----	-----	-----	-----	824
6,778	89,628	-----	-----	983,197	22.2	-----	July 14, 1930	827
4,269	180,051	414,472	-----	4,358,572	49	-----	-----	830

TABLE NO. 44.—*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, 1930—Continued*

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
835	First National Bank, Harrington, Wash	July 10, 1908	\$50,000	Aug. 6, 1924
839	First National Bank, Putnam, Conn.	Mar. 23, 1884	150,000	Aug. 13, 1924
846	First National Bank, Ozark, Ala.	Feb. 3, 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
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
859	First National Bank, Center, Tex.	Sept. 10, 1901	50,000	Dec. 3, 1924
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	Parkesburg National Bank, Parkesburg, Pa.	Feb. 27, 1880	50,000	Dec. 26, 1924
867	Stockmens National Bank, Columbus, Mont.	July 12, 1918	50,000	Jan. 7, 1925
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
874	Jefferson County National Bank, Rigby, Idaho <sup>1</sup>	June 9, 1919	50,000	Jan. 17, 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
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
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.
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
899	First National Bank, Matoaka, W. Va.	Nov. 7, 1918	50,000	Mar. 3, 1925
901	City National Bank, Clarksville, Tex.	Oct. 3, 1914	200,000	Mar. 9, 1925
905	Commercial National Bank, Greenville, Tex.	Nov. 24, 1904	150,000	Apr. 6, 1925
909	Georgia National Bank, Athens, Ga.	Oct. 14, 1902	400,000	Apr. 17, 1925
912	First National Bank, Hedrick, Iowa <sup>1</sup>	Aug. 11, 1900	25,000	Apr. 24, 1925
913	First National Bank, Jasper, Minn.	Oct. 7, 1902	30,000	May 1, 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.
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 14, 1925
920	First National Bank, Madison, S. Dak.	Mar. 29, 1884	50,000	May 21, 1925
922	First National Bank, Florence, S. C.	Mar. 23, 1910	150,000	May 22, 1925
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
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
935	First National Bank, Lake Park, Minn.	Feb. 10, 1904	25,000	Aug. 24, 1925
939	Globe National Bank, Denver, Colo.	Feb. 5, 1920	200,000	Oct. 1, 1925
941	First National Bank, Warren, Minn.	May 13, 1901	50,000	Oct. 10, 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
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.

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled
\$242,774	\$120,621	\$29,402	\$27,145	\$50,000	\$469,942	\$254,278	\$45,897	\$12,701
1,883,750	186,081	182,201	377,081	150,000	2,779,063	1,904,799	147,284	186,128
209,287	93,641	60,001	50,479	35,000	457,408	152,379	10,577	15,674
76,607	146,581	99,673	26,475	25,000	374,336	159,163	10,711	25,677
100,759	75,474	113,448	20,694	25,000	335,755	138,632	18,529	21,948
728,525	286,488	450,521	157,025	100,000	1,722,559	623,644	79,324	76,187
510,551	212,738	80,493	126,227	50,000	980,009	473,116	30,525	29,030
89,453	120,273	26,857	28,577	25,000	286,797	163,392	8,484	42,461
157,173	66,323	46,307	54,758	50,000	374,561	213,334	18,664	31,088
69,229	417,626	370,429	49,338	50,000	936,622	308,919	13,466	36,454
258,131	25,546	99,817	117,448	30,000	550,942	256,855	12,283	53,060
234,591	66,923	75,618	89,914	50,000	517,046	340,791	39,751	50,480
39,730	75,311	81,382	20,621	50,000	267,044	75,100	29,854	3,335
226,188	330,013	493,467	58,977	60,000	1,108,646	576,644	45,778	47,059
26,919	52,980	105,961	26,437	50,000	262,247	76,262	20,850	41,828
340,171	342,625	275,193	144,398	80,000	1,182,387	556,426	46,901	24,038
232,279	99,534	19,411	1,332	25,000	1,332	1,332	5,053	26,676
282,949	351,688	284,520	66,138	150,000	342,362	199,757	115,595	91,024
402,489	124,831	172,325	86,039	75,000	1,010,654	474,705	30,599	39,433
121,358	126,969	21,142	61,144	50,000	380,643	178,718	36,068	26,452
187,303	259,814	134,405	58,239	100,000	739,761	336,295	67,753	37,044
597,405	123,923	351,952	85,146	100,000	1,358,428	740,763	43,000	58,821
105,342	173,594	255,420	28,868	25,000	588,224	199,779	8,200	16,366
202,858	118,611	148,063	31,057	25,000	525,589	301,189	1,241	24,005
109,006	156,439	125,051	10,000	80,000	480,496	127,141	30,556	46,694
566,624	5,820	27	325,400	50,000	947,877	535,627	44,497	199,638
114,952	210,730	118,252	9,471	200,000	653,405	214,898	49,747	23,522
438,483	263,743	227,107	108,761	150,000	1,183,094	619,274	85,987	83,101
1,916,328	743,757	585,996	289,048	400,000	3,935,023	2,030,903	313,659	346,161
1,464	34,182	35,385	946	25,000	96,977	14,671	14,873	912
84,230	225,016	209,922	75,610	30,000	621,778	247,687	11,781	22,540
89,206	155,373	56,230	8,619	75,000	364,428	96,450	42,446	3,854
402,972	397,029	494,309	67,990	200,000	1,621,700	615,108	56,126	131,273
795,738	497,425	524,280	74,501	100,000	2,171,954	1,252,170	83,403	64,163
165,454	104,954	29,654	19,037	30,000	349,093	137,014	11,302	20,365
237,384	207,066	279,242	74,306	50,000	847,938	546,466	21,900	18,687
1,360,861	87,000	208,973	34,929	150,000	1,841,763	1,139,295	91,303	103,676
146,042	165,713	158,705	38,911	25,000	534,371	243,285	7,847	9,110
242,760	232,165	43,489	41,764	50,000	610,178	302,668	31,742	40,089
105,551	107,021	167,571	39,529	100,000	519,669	175,849	30,594	17,480
183,276	30,540	50,267	11,616	50,000	325,699	160,548	20,687	20,539
151,253	273,838	204,814	50,097	60,000	740,062	355,699	45,779	27,551
686,888	1,451,826	398,048	208,075	250,000	2,994,837	1,161,494	164,815	122,990
106,552	89,517	58,524	19,696	25,000	299,289	148,412	9,747	10,525
221,012	323,375	305,255	221,379	75,000	1,076,021	344,998	69,397	38,168
88,616	303,466	127,066	49,547	70,000	638,275	305,789	31,265	21,883
74,204	189,308	71,312	44,974	25,000	404,888	175,328	13,736	38,307
2,539,757	1,397,671	962,987	316,196	200,000	5,416,611	2,965,469	87,735	632,315
70,957	306,034	198,515	38,781	50,000	664,067	188,512	21,854	21,012
108,822	289,048	93,098	29,843	60,000	580,811	215,764	42,082	17,267
201,553	394,738	168,962	68,496	50,000	883,799	525,493	12,150	53,624
50,137	83,259	55,521	11,945	25,000	225,862	101,616	11,700	31,781
211,496	358,406	115,259	127,553	100,000	912,714	543,005	92,610	39,326
39,059	74,124	36,131	21,081	60,000	230,395	96,185	19,205	8,886
1,619,895	420,098	568,726	228,230	200,000	3,036,949	1,062,241	139,468	310,763
86,914	410,152	237,764	37,210	75,000	847,040	292,147	22,826	10,978
276,703	234,168	171,526	48,020	100,000	830,417	408,973	94,500	27,484
195,123	132,489	115,706	72,207	50,000	565,525	318,794	12,934	29,619
217,976	190,132	51,464	83,054	50,000	592,626	274,450	24,378	25,288
249,092	193,265	17,215	73,556	50,000	583,428	321,979	30,802	49,321
178,986	260,317	233,473	202,973	50,000	925,749	390,421	30,246	21,104
206,238	327,604	267,819	73,583	50,000	925,244	566,801	35,600	28,455
75,744	322,513	74,285	45,979	50,000	568,521	201,224	10,458	16,176
130,580	73,816	68,220	7,909	50,000	330,425	122,669	42,123	10,499
62,348	169,269	54,652	70,883	25,000	388,152	201,738	16,678	22,201
83,583	205,437	76,179	16,544	25,000	406,743	177,602	6,927	21,317
49,295	70,064	90,524	29,006	25,000	263,889	86,002	8,764	15,920

TABLE NO. 44.—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, 1930—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
835	\$312, 876	\$57, 182	\$95, 781	\$4, 103	-----	\$110, 772	-----	\$167, 548
839	2, 238, 211	184, 304	353, 832	2, 716	-----	1, 500, 716	\$33, 467	506, 239
846	168, 630	128, 920	125, 435	34, 423	-----	5, 908	7, 980	134, 230
847	195, 551	164, 496	-----	14, 289	-----	27, 469	-----	139, 062
850	179, 109	51, 055	98, 740	6, 471	-----	57, 964	7, 360	73, 580
851	779, 155	508, 922	413, 806	20, 676	-----	158, 313	43, 258	443, 361
855	532, 671	427, 863	-----	19, 475	-----	294, 642	-----	164, 939
856	219, 337	59, 944	-----	10, 516	-----	40, 550	9, 448	141, 289
859	263, 066	80, 159	-----	31, 336	-----	167, 707	146	56, 007
860	358, 839	561, 249	-----	16, 534	-----	72, 842	16, 322	234, 032
861	322, 198	191, 027	-----	37, 717	-----	196, 065	-----	88, 937
862	431, 022	51, 239	24, 536	10, 249	-----	274, 809	12	117, 363
867	108, 289	-----	138, 609	20, 146	-----	11, 829	29, 844	42, 370
868	669, 481	453, 233	31, 710	14, 222	-----	416, 389	177	146, 216
869	138, 940	79, 430	14, 727	29, 150	-----	51, 601	-----	63, 794
870	627, 365	521, 923	-----	33, 099	-----	72, 689	67, 166	441, 281
874	1, 332	-----	-----	-----	-----	-----	-----	1, 318
877	231, 486	86, 153	4, 776	19, 947	-----	145, 553	45	32, 909
878	729, 526	149, 608	245, 203	34, 405	-----	387, 425	60	279, 145
881	544, 737	421, 546	-----	44, 401	-----	319, 200	-----	172, 747
882	241, 268	117, 787	7, 656	13, 932	-----	132, 031	52	54, 741
886	441, 092	89, 537	177, 085	32, 247	-----	192, 514	18, 557	170, 932
887	842, 584	179, 885	278, 957	57, 000	-----	357, 317	445	392, 512
892	224, 345	97, 223	249, 856	16, 800	-----	157, 253	-----	17, 501
893	326, 435	175, 395	-----	23, 759	-----	233, 311	66	61, 393
894	204, 391	226, 061	-----	49, 444	-----	70, 717	29	98, 982
899	779, 962	82, 041	80, 371	5, 503	-----	363, 725	44, 497	293, 145
901	288, 167	214, 985	-----	150, 253	-----	96, 222	-----	166, 662
905	688, 362	79, 235	356, 484	64, 013	-----	434, 972	15, 383	146, 739
909	2, 690, 713	1, 157, 975	-----	86, 341	-----	1, 106, 306	158	1, 375, 890
912	29, 544	8, 419	48, 887	10, 127	-----	-----	-----	20, 735
913	281, 908	321, 651	-----	18, 219	-----	122, 672	2, 529	131, 843
915	142, 750	189, 124	-----	32, 554	-----	39, 634	8, 471	60, 444
916	802, 507	194, 494	480, 825	143, 874	-----	236, 175	95, 509	392, 503
918	1, 399, 736	414, 335	341, 286	16, 597	-----	1, 153, 765	-----	136, 727
919	168, 681	140, 706	21, 014	18, 698	-----	41, 610	11	90, 553
920	387, 053	152, 351	250, 434	28, 100	-----	64, 089	23, 946	235, 866
922	1, 334, 274	158, 442	280, 350	58, 697	-----	186, 192	-----	1, 073, 929
923	260, 242	92, 024	164, 962	17, 153	-----	132, 196	5, 530	65, 248
924	374, 499	48, 841	168, 580	18, 258	-----	116, 261	6, 948	134, 704
925	223, 923	226, 340	-----	69, 406	-----	100, 010	4, 350	94, 989
926	201, 774	94, 612	-----	29, 313	-----	76, 111	-----	107, 001
927	429, 029	129, 819	166, 933	14, 221	-----	287, 128	-----	81, 845
928	1, 449, 299	172, 402	1, 287, 951	85, 185	-----	326, 286	67, 529	685, 820
930	168, 683	12, 310	103, 042	15, 254	-----	111, 942	2, 506	13, 138
931	453, 040	617, 918	-----	5, 063	-----	179, 702	19, 971	218, 720
932	358, 937	240, 603	-----	38, 735	-----	260, 721	-----	70, 399
935	227, 371	166, 253	-----	11, 264	-----	135, 207	-----	44, 728
939	3, 685, 519	242, 744	1, 376, 083	112, 265	-----	2, 040, 535	693	1, 221, 416
941	231, 378	172, 310	232, 253	28, 146	-----	38, 609	6, 289	137, 589
943	275, 053	51, 249	236, 541	17, 968	-----	101, 482	15, 477	88, 456
944	591, 267	36, 499	218, 183	37, 850	-----	433, 576	-----	107, 502
945	145, 297	67, 265	-----	13, 300	-----	65, 693	13	52, 200
946	474, 941	430, 383	-----	7, 390	-----	846, 217	-----	105, 707
947	124, 276	6, 101	59, 223	40, 795	-----	65, 116	6	25, 897
948	2, 412, 472	117, 753	446, 192	60, 532	-----	1, 208, 042	19, 305	1, 062, 389
950	325, 951	468, 182	733	52, 174	-----	96, 415	18, 318	142, 465
951	527, 957	153, 508	143, 452	5, 500	-----	234, 763	48, 998	187, 599
952	361, 347	167, 112	-----	37, 066	-----	173, 042	67, 015	82, 045
954	324, 116	230, 814	12, 074	25, 622	-----	190, 119	4, 917	82, 025
955	312, 102	44, 659	207, 469	19, 198	-----	48, 867	10, 921	164, 851
957	441, 771	165, 355	298, 899	19, 754	-----	249, 991	-----	118, 806
958	570, 856	220, 238	119, 750	14, 400	-----	327, 574	80	160, 114
959	227, 858	51, 228	249, 893	39, 542	-----	20, 172	10, 458	124, 215
960	175, 291	147, 257	-----	7, 877	-----	85, 609	-----	53, 848
961	240, 617	95, 323	43, 890	8, 322	-----	139, 364	-----	47, 571
963	205, 846	130, 512	52, 312	18, 073	-----	126, 161	-----	41, 525
964	110, 686	136, 967	-----	16, 236	-----	34, 176	2, 492	59, 934

\* Including dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$1,221	\$22,307	\$11,028		\$170,520	65			835
3,742	94,079	99,968		1,866,207	80			839
357	12,793	7,362		277,791	5			846
5,814	23,206			205,759	13.35		June 6, 1930	847
962	32,966	6,277		218,112	30			850
22,554	57,355	54,314		1,206,877	16			851
5,978	34,546	32,567		654,743	45			855
112	20,752	7,187		90,083	45			856
1,701	36,605			232,573	70.6		Feb. 24, 1930	859
	35,280	393		724,607	11.96			860
4,977	32,219			228,256	85.9		Mar. 1, 1930	861
117	19,884	18,837		343,511	80			862
29	23,677	540		138,903	30			867
16,388	43,390	46,921		832,777	50			865
2,641	15,983	4,911		73,718	70			869
3,735	42,494			755,943	18.5		Apr. 30, 1930	870
	14			1,150			do	874
1,260	29,850	21,859		242,589	60			877
3,389	43,268	16,239		455,794	35			878
151	52,639			616,573	51.77		Aug. 25, 1930	881
5,060	26,101	23,283		176,040	75			882
8,529	35,405	15,155		296,176	65			886
35,559	92,247	24,504		774,513	48			887
7,791	27,698	14,102		491,417	32			892
2,726	28,939			366,553	63.65		Oct. 31, 1930	893
1,080	32,583			222,879	31.73		Aug. 30, 1930	894
2,327	39,711	36,557		502,123	80			899
4	25,279			90,487	100	6.34	Dec. 23, 1929	901
24,975	65,728	565		670,328	65			905
93,050	72,686	42,624		1,089,188	100			909
	6,866	1,943		25,000				912
	24,864			361,355	33.95		June 30, 1930	913
298	21,414	12,489		132,039	30			915
5,038	44,891	28,391		761,549	40			916
3,017	58,523	47,704		1,647,831	70			918
	30,557	5,950		180,939	23			919
7,462	33,097	22,597		526,228	16			920
8,400	50,589	15,164		413,861	45			922
3,889	21,463	31,914		377,709	35			923
8,198	56,646	51,742		332,144	35			924
1,117	23,457			201,449	51.8		Aug. 30, 1930	925
57	18,605			118,187	64.4		Sept. 15, 1930	926
9,124	34,188	16,744		478,543	60			927
156,519	76,775	136,370		1,842,696	20			928
495	19,247	21,355		223,983	50			930
4,607	30,040			552,520	35.85		Mar. 31, 1930	931
446	27,371			377,872	69		Dec. 26, 1929	932
3,543	17,659	26,234		300,459	45			935
33,382	183,059	206,434		2,712,903	55			939
6,726	33,080	9,085		440,625	10			941
8,225	34,052	27,367		338,836	30			943
9,361	37,675	3,153		619,436	70			944
125	19,507	7,759		131,384	50			945
	15,468	7,549		483,390	75			946
	19,655	13,602		65,116	100			947
7,045	82,019	33,672		1,372,768	88			948
11,754	33,342	23,657		599,266	19			950
2,802	25,358	28,437		406,200	70			951
3,820	35,425			303,777	78.6		Mar. 31, 1930	952
2,727	35,068	9,260		327,815	58			954
31,816	33,923	21,724		245,190	20			955
4,738	48,332	19,904		500,343	50			957
16,043	47,988	19,057		596,379	55			958
6,936	41,199	24,878		319,323	8			959
184	22,369	13,281		155,682	55			960
3,772	21,837	28,073		232,274	60			961
1,022	26,106	11,032		315,747	40			963
	14,114			117,857	29		Jan. 24, 1930	964

<sup>8</sup> 75 per cent paid assenting creditors and 100 per cent paid non-assenting creditors in accordance with agreements.

TABLE NO. 44.—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, 1930—Continued

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
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
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.....
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.....
980	Cando National Bank, Cando, N. Dak.....	July 16, 1904	25,000	Feb. 6, 1926
982	First National Bank, Ada, Minn.....	Apr. 13, 1900	50,000	Feb. 10, 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.....	Feb. 10, 1910	500,000	Mar. 4, 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
993	First National Bank, Blue Mound, Ill.....	Aug. 19, 1909	25,000	Mar. 27, 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
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
1007	First National Bank, Barnsdall, 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.....	May 12, 1908	200,000	July 9, 1926
1014	Whitbeck National Bank, Chamberlain, S. Dak.....	Nov. 14, 1908	50,000	July 14, 1926
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.....
1021	First National Bank, Eldorado, Ill.....	Dec. 17, 1904	50,000	Aug. 6, 1926
1023	First National Bank, Colman, S. Dak.....	Feb. 20, 1903	25,000	Aug. 19, 1926
1024	First National Bank, Waubay, S. Dak.....	Jan. 31, 1902	25,000	Aug. 20, 1926
1025	First National Bank, Akron, Colo.....	Feb. 4, 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
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.....	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
1046	First National Bank, Kingsburg, Calif.....	Sept. 14, 1906	50,000	Nov. 9, 1926
1049	First National Bank, Milbank, 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
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.....

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled
\$252,574	\$133,356	\$109,620	\$84,554	\$50,000	\$630,104	\$341,428	\$8,409	\$27,564
431,353	406,927	687,549	53,795	200,000	1,779,623	561,533	38,615	223,800
217,367	71,808	76,826	153,974	50,000	574,965	219,752	22,541	87,646
72,446	107,050	83,757	44,471	100,000	407,724	107,843	33,833	29,024
732,522	397,029	180,520	76,285	100,000	1,486,356	944,218	78,902	114,547
63,107	138,697	86,849	40,419	75,000	404,072	154,864	10,252	7,860
185,389	82,192	35,661	9,747	50,000	362,989	138,362	30,603	18,302
1,828,891	293,071	441,108	70,148	200,000	2,833,218	1,578,168	37,986	308,517
631,380	196,322	199,607	156,680	75,000	1,258,889	487,684	64,279	40,882
206,406	545,797	153,382	61,946	100,000	1,126,981	449,218	81,621	20,968
116,956	239,772	72,261	42,282	25,000	496,271	233,003	4,147	22,108
110,693	254,692	140,919	89,886	50,000	646,160	276,153	8,419	24,929
55,311	106,063	87,969	17,985	50,000	317,268	98,466	38,128	17,736
368,500	351,584	63,229	111,970	100,000	995,343	493,378	26,016	32,831
139,516	94,782	140,515	12,964	35,000	428,777	220,835	24,129	25,615
136,408	59,858	850,888	27,994	500,000	1,575,148	206,745	435,370	0
55,739	36,229	61,567	21,480	25,000	230,015	82,989	3,731	48,931
121,501	89,000	30,239	22,378	25,000	288,118	112,323	9,716	2,664
290,605	409,078	58,412	71,410	50,000	879,505	386,018	26,159	40,628
99,555	48,942	65,194	69,744	25,000	278,435	113,808	16,400	12,796
74,551	159,555	53,549	27,406	25,000	340,061	91,065	8,977	5,318
128,900	131,441	197,760	15,788	50,000	523,889	217,318	15,740	5,558
261,270	169,268	134,314	42,923	100,000	707,775	349,285	55,889	19,221
535,529	377,004	227,526	360,062	50,000	1,550,121	644,167	50,000	72,932
259,692	252,737	143,442	93,140	80,000	829,011	263,640	45,390	24,497
297,234	124,043	29,244	34,583	62,500	547,604	319,154	52,684	23,163
239,374	277,776	198,077	37,650	100,000	842,877	372,605	52,669	30,171
182,269	59,798	87,630	32,349	25,000	387,046	162,426	10,905	54,349
213,140	197,071	98,099	66,482	50,000	624,792	289,872	47,180	65,934
47,737	101,590	235,747	25,793	25,000	435,867	154,857	7,148	19,630
167,239	227,373	142,256	40,858	50,000	627,726	302,632	29,541	31,168
172,198	292,656	147,254	65,812	35,000	712,920	240,371	12,373	17,513
397	2,219	197,448	5,448	200,000	405,512	11,502	141,609	0
95,001	133,599	96,008	15,597	50,000	390,205	144,080	7,000	6,453
56,050	84,815	57,293	68,904	25,000	292,062	108,263	13,495	8,611
235,065	237,049	36,456	124,306	50,000	682,876	340,362	50,000	20,508
145,778	165,489	93,123	41,876	25,000	471,266	201,620	11,350	11,701
135,932	128,487	3,151	25,752	25,000	318,322	146,536	11,306	9,280
150,314	137,140	34,364	26,981	50,000	398,799	199,928	20,854	12,831
248,020	157,132	58,009	74,552	50,000	587,713	254,011	43,055	50,574
75,290	222,568	71,424	34,093	25,000	428,375	204,360	15,975	8,650
33,334	92,297	84,369	17,991	25,000	252,991	60,844	5,860	3,263
212,648	146,436	102,731	21,739	40,000	523,554	235,499	15,443	12,759
74,486	168,189	27,065	26,272	25,000	321,012	93,743	11,098	15,653
656,612	885,553	67,493	202,529	75,000	1,887,187	926,007	21,148	126,520
13,025	75,670	12,300	75,972	25,000	201,967	88,771	10,774	3,210
40,342	107,964	17,036	46,091	40,000	309,433	146,092	23,004	6,220
139,590	185,902	75,227	22,424	25,000	390,143	126,096	17,339	20,771
278,992	658,287	436,698	364,657	100,000	1,838,634	880,895	48,312	94,665
84,671	155,619	44,651	22,538	35,000	342,479	165,472	25,000	18,799
86,860	202,035	134,753	29,561	25,000	478,209	214,443	24,699	16,721
129,242	72,652	136,005	23,791	50,000	411,690	195,414	12,812	9,012
213,255	286,596	239,088	153,686	100,000	992,625	444,779	84,389	88,694
308,687	309,764	193,358	56,676	100,000	968,485	331,926	75,443	82,428
285,998	532,595	244,802	34,366	50,000	1,147,761	600,576	50,000	58,603
44,154	51,151	38,328	4,590	25,000	163,223	48,644	7,413	6,781
1,727,457	560,600	1,004,782	96,249	300,000	3,689,088	2,624,736	174,333	850,104
39,231	112,109	3,474	7,759	25,000	187,573	69,733	12,883	6,138
26,878	80,881	9,801	7,328	25,000	149,888	45,338	4,091	6,763
23,475	94,460	35,048	9,351	25,000	187,334	82,035	16,187	8,333
269,697	328,734	11,417	18,596	85,000	713,444	295,408	75,366	34,109
44,235	100,736	46,805	14,705	25,000	231,481	74,597	10,763	13,421
183,497	170,050	96,139	72,073	50,000	571,759	273,666	13,802	17,315
246,562	165,347	47,850	88,012	50,000	597,771	279,648	13,019	26,353
111,692	284,974	35,346	29,941	50,000	511,953	215,195	4,316	14,736
176,889	201,002	376,700	99,681	100,000	954,272	384,525	53,958	55,899
222,667	485,929	156,333	27,093	50,000	942,022	391,054	21,714	54,995
91,085	129,476	91,242	63,919	25,000	400,722	227,747	13,696	15,453



TABLE NO. 44.—*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, 1930—Continued*

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
965	\$377, 041	\$211, 112		\$41, 591		\$176, 828	\$3, 608	\$156, 148
966	823, 948	352, 684		161, 385		304, 627		422, 859
967	329, 939	217, 567	\$441, 606	27, 459		215, 083		88, 635
968	170, 700	94, 099	76, 758	66, 167		42, 825	18, 724	63, 156
971	1, 137, 667	150, 427	177, 164	21, 068		614, 511	6, 030	423, 641
972	172, 976	166, 348		64, 748		84, 938	33, 764	28, 471
974	187, 267	156, 325		19, 397		60, 331	12, 178	90, 700
975	1, 924, 671	326, 475	420, 058	162, 014		1, 450, 489	305	345, 892
976	592, 845	271, 227	384, 096	10, 721		302, 953	1, 029	132, 864
977	551, 807	176, 661	380, 084	18, 379		287, 895		127, 051
980	250, 258	54, 179	161, 981	20, 553		76, 580		144, 562
982	309, 501	246, 240	48, 838	41, 581		187, 864	2	42, 386
984	154, 330	22, 066	128, 970	11, 872		87, 578		28, 304
985	552, 225	105, 348	263, 786	73, 884		134, 383	37, 366	313, 716
986	270, 379	147, 327		10, 871		121, 683	11, 186	120, 935
987	642, 115	868, 403		64, 630			324, 086	299, 173
989	135, 651	73, 095		21, 269		19, 059	21	87, 295
990	124, 703	139, 360	8, 771	15, 284		10, 800	9, 419	80, 278
991	452, 805	84, 628	318, 231	23, 841		158, 073		202, 046
993	142, 504	127, 276		8, 600		25, 193	6, 183	76, 008
995	105, 360	20, 027	198, 651	10, 023		11, 576	1, 666	40, 994
996	238, 616	251, 013		34, 200		25, 271	213	159, 826
997	424, 395	239, 269		44, 111		228, 817	439	171, 826
998	767, 069	55, 529	727, 493			180, 435	2, 064	388, 452
999	353, 527	176, 987	283, 887	34, 610		73, 854	11, 883	195, 953
1003	395, 001	82, 473	60, 314	9, 816		243, 452	96	119, 885
1004	455, 045	8, 665	381, 486	47, 731		104, 522	25, 438	242, 380
1007	227, 680	20, 663	124, 608	14, 095		89, 433	10, 062	87, 863
1008	402, 986	36, 960	182, 026	2, 820		278, 121	125	82, 356
1009	181, 635	236, 380		17, 552		49, 862	6, 473	103, 717
1010	363, 341	51, 098	192, 828	20, 459		158, 633	7, 037	140, 154
1011	270, 257	246, 471	173, 565	22, 627		37, 701		187, 685
1012	153, 111	194, 010		58, 391			130, 000	5, 886
1014	157, 533	98, 429	91, 243	43, 000				126, 381
1015	130, 369	145, 608	4, 580	11, 505		70, 516		30, 061
1016	410, 870	272, 006				276, 555	28	96, 312
1017	224, 671	60, 215	172, 730	13, 650		84, 143		69, 079
1018	167, 122	19, 989	117, 517	13, 694		103, 576		22, 940
1019	233, 613	32, 515	103, 525	29, 146		83, 697	5, 366	98, 910
1021	347, 640	15, 908	217, 220	6, 945		111, 478	35, 141	150, 036
1023	228, 985	18, 671	171, 694	9, 025		72, 584	7, 634	92, 926
1024	69, 967	137, 229	26, 655	19, 140		11, 660	1, 170	21, 814
1025	263, 701	232, 539	2, 757	24, 557		62, 616	15, 443	149, 137
1026	120, 494	11, 601	175, 015	13, 902		27, 634	1, 304	54, 290
1027	1, 073, 675	183, 926	575, 734	53, 852		628, 966		305, 216
1028	102, 755	20, 405	64, 581	14, 226		55, 622		24, 826
1029	175, 316	115, 748	1, 373	16, 996		84, 461	5, 438	50, 780
1030	264, 206	13, 325	104, 951	7, 661		94, 937	11, 345	104, 901
1031	1, 023, 872	122, 061	641, 013	51, 688		450, 380	304	425, 242
1033	209, 271	78, 365	44, 843	10, 000		138, 456		38, 639
1034	255, 863	222, 045		301		104, 116		127, 360
1035	217, 238	157, 264		37, 188		36, 365	4, 500	161, 031
1036	617, 862	16, 115	343, 037	15, 611		219, 468	10, 881	258, 679
1037	489, 797	134, 801	319, 330	24, 557		267, 908		169, 274
1038	709, 179	438, 582				485, 979		193, 433
1039	62, 838	1, 588	81, 210	17, 587		11, 910	1, 186	29, 664
1040	2, 799, 919	763, 502		125, 667			166, 409	2, 619, 442
1041	88, 754	86, 702		12, 117		15, 229		59, 523
1042	56, 192	6, 398	66, 389	20, 909		14, 982		22, 846
1043	106, 555	71, 966		8, 813		57, 556	25	32, 950
1044	404, 883	298, 927		9, 634		251, 159		142, 111
1045	98, 781	118, 463		14, 237		55, 646		29, 070
1046	304, 783	111, 490	119, 288	36, 198		146, 442	7, 335	114, 610
1049	319, 020	28, 651	213, 119	36, 981		121, 522	7, 565	150, 630
1050	234, 247	73, 296	158, 726	45, 684		23, 617	1, 409	163, 206
1051	494, 382	81, 462	332, 356	46, 402		203, 178	76	213, 587
1054	467, 763	95, 084	350, 889	28, 286		179, 256	1, 231	198, 352
1055	256, 896	53, 569	78, 953	11, 304		184, 511		25, 701

\* 60 per cent paid assenting creditors and 100 per cent paid nonassenting creditors in accordance with agreements.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$91	\$40,726			\$277,595	63.7		Aug. 12, 1930	965
610	53,618	\$42,234		871,084	35			966
174	25,854			277,685	77.4		Sept. 30, 1930	967
6,695	26,283	13,017		109,493	45			968
23,784	49,520	20,181		768,212	80			971
5,639	20,164			176,184	67.2		July 25, 1930	972
935	23,123			148,993	40.5		Dec. 31, 1929	974
3,178	89,283	35,524		1,958,327	74			975
4,124	43,850	108,025		866,230	35			976
40,597	46,821	49,443		719,771	40			977
3,239	23,939	10,938		256,854	30			980
12,112	32,453	34,684		417,550	45			982
5,304	19,516	13,628		174,835	50			984
13,868	35,499	17,393		335,960	40			985
1,233	15,542			193,917	62.75		Dec. 31, 1929	986
919	17,937			611,210	87.12		May 31, 1930	987
	19,058	10,218		76,356	25			989
418	13,391	10,397		202,642	10			990
21,600	34,966	36,120		526,909	30			991
	18,283	16,837		100,774	25			993
11,811	17,653	21,660		250,816	5			995
4,183	17,602	34,521		251,053	22.58			996
633	25,680			253,023	89.25		Mar. 31, 1930	997
103,086	69,496	23,626		601,481	30			998
4,164	31,848	15,825		369,215	20			999
329	28,913	2,326		256,282	95			1003
2,996	44,482	35,227		361,172	30			1004
12	38,175	2,145		215,233	45			1007
	21,466	20,888		397,316	70			1008
	21,583			302,517	17.3		Sept. 10, 1930	1009
762	37,496	19,259		317,371	50			1010
162	32,170	12,539		381,518	10			1011
	15,263	1,962		202,081	64.96			1012
	16,071	15,081		229,850				1014
	17,872	11,920		141,037	50			1015
3,281	34,694			366,783	75.4		June 13, 1930	1016
9,927	23,404	28,118		313,809	30			1017
4,538	17,279	18,789		230,168	45			1018
2,297	24,320	19,023		167,415	50			1019
2,657	39,221	9,107		340,981	40			1021
	24,524	31,317		242,484	30			1023
	12,046	23,277		166,754	7			1024
145	20,881	15,479		234,004	30			1025
1,822	28,515	6,929		190,739	15			1026
31,762	82,609	25,122		1,257,893	50			1027
	19,143	3,164		79,469	70			1028
2,068	22,294	10,275		129,940	65			1029
759	36,246	16,018		225,360	45			1030
19,094	72,503	56,349		1,001,011	45			1031
2,565	15,304	14,307		213,012	65			1033
589	23,798			257,731	40.4		Oct. 31, 1930	1034
241	15,051			116,371	31.3		June 30, 1930	1035
16	51,165	77,653		627,066	35			1036
4,783	42,096	5,736		535,845	50			1037
	15,903	13,564		784,610	50			1038
182	12,487	7,409		79,407	15			1039
	14,068			2,600,625	6.381		May 5, 1930	1040
26	13,976			63,304	24.06		Aug. 30, 1930	1041
15	8,877	9,472		59,927	25			1042
868	15,156			99,931	57.6		Sept. 30, 1930	1043
960	10,653			373,001	65		Dec. 16, 1929	1044
64	14,001			150,356	37.01		Sept. 30, 1930	1045
820	18,732	23,844		325,427	45			1046
1,260	31,745	6,298		243,693	50			1049
2,589	15,512	27,914		236,486	10			1050
15,218	45,445	16,878		406,357	50			1051
7,120	29,995	51,809		597,522	30			1054
72	16,965	29,647		263,590	70			1055

\* 25 per cent paid by purchasing bank and 40 per cent paid by comptroller's office.

\* 0.126 per cent paid through purchasing bank and 6.255 per cent paid by comptrollers' office.

TABLE NO. 44.—*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, 1930—Continued*

	Name and location of banks.	Date of organization	Capital stock at date of suspension	Receiver appointed
1058	Citizens National Bank, Petty, Tex.	Oct. 15, 1914	\$37,000	Nov. 24, 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
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
1070	First National Bank, Malvern, Iowa.	Feb. 9, 1875	50,000	Dec. 10, 1926
1071	First National Bank, Stanley, N. Dak.	June 15, 1909	25,000	Dec. 15, 1926
1072	First National Bank, Halseyville, Ala.	Feb. 9, 1920	25,000	Dec. 17, 1926
1073	National Bank of Oakesdale, Oakesdale, Wash.	Apr. 25, 1908	25,000	Dec. 21, 1926
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
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.
1083	Monticello National Bank, Monticello, Ind. <sup>1</sup>	May 10, 1902	50,000	Jan. 7, 1927
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, Beardsley, 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. <sup>1</sup>	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. <sup>1</sup>	Apr. 30, 1906	50,000	Feb. 1, 1927
1100	First National Bank, Britt, Iowa.	Aug. 13, 1895	50,000	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.
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, Roulette, 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
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. <sup>1</sup>	Mar. 31, 1890	300,000	Mar. 26, 1927
1124	First National Bank of Benson, Hollsopple, 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
1128	First National Bank, Columbia City, Ind.	Feb. 2, 1904	100,000	do.
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
1133	First National Bank, Bend, Oreg.	Jan. 23, 1909	100,000	Apr. 29, 1927
1134	New First National Bank in Lambertson, Minn.	Oct. 13, 1925	25,000	Apr. 30, 1927
1135	First National Bank, Duboise, Idaho.	Oct. 27, 1919	25,000	May 5, 1927
1136	First National Bank, Biwabik, Minn.	Apr. 2, 1907	25,000	May 10, 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, Aleester, S. Dak.	Dec. 30, 1915	50,000	May 17, 1927
1141	First National Bank, Grafton, N. Dak.	Nov. 11, 1882	50,000	May 25, 1927
1144	First National Bank, Chowchilla, Calif.	Mar. 29, 1917	25,000	May 28, 1927

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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 share-holders	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	Offsets allowed and settled
\$54,100	\$77,140	\$19,832	\$6,870	\$37,000	\$194,942	\$63,920	\$26,471	\$3,847
327,800	261,480	198,543	33,234	50,000	871,057	335,917	23,625	60,105
33,860	143,751	75,547	67,736	50,000	370,894	62,587	7,838	71,548
64,314	70,332	34,490	13,350	25,000	207,486	97,774	21,088	13,082
568,348	454,379	94,463	68,115	50,000	1,235,305	805,347	39,881	88,461
205,712	310,194	55,057	91,927	50,000	712,890	357,610	40,550	38,489
133,437	151,422	40,460	19,068	25,000	369,387	198,880	14,647	8,279
202,663	201,531	52,921	22,923	100,000	580,038	219,041	73,290	28,045
122,241	110,206	108,100	39,961	50,000	430,508	181,324	27,532	30,077
63,255	127,639	55,024	13,572	25,000	284,490	123,893	1,652	13,097
48,872	37,747	13,999	2,838	25,000	188,556	92,214	14,374	5,814
35,632	31,502	42,923	11,900	25,000	146,957	75,524	9,200	2,985
106,463	184,204	103,258	20,692	50,000	404,597	183,595	12,888	25,138
61,948	180,113	94,535	39,848	35,000	411,544	178,630	12,572	15,087
136,446	153,619	61,801	36,253	25,000	413,119	217,491	25,000	21,512
268,926	86,376	65,128	34,773	25,000	480,203	237,623	7,650	21,738
59,747	122,587	99,177	22,232	35,000	338,743	199,939	13,741	16,106
41,004	22,451	102,404	8,080	50,000	223,939	71,891	26,103	-----
9,306	97,536	26,359	5,288	50,000	188,483	64,572	11,437	10,108
104,762	153,335	163,565	95,504	75,000	592,166	190,608	44,223	22,735
61,829	69,347	19,607	25,953	25,000	201,736	74,693	8,524	12,485
81,208	82,976	16,824	36,792	35,000	252,800	137,132	27,061	7,849
318,239	222,142	121,300	164,144	100,000	925,825	478,172	69,563	38,045
160,407	165,936	129,855	94,329	50,000	600,527	349,255	25,561	39,193
32,742	181,364	45,759	18,105	50,000	327,970	65,192	14,200	7,270
83,976	80,986	28,623	11,625	25,000	230,210	116,667	13,467	12,820
33,944	137,993	20,229	15,134	50,000	257,300	104,631	27,325	12,572
46,953	64,687	8,879	7,448	25,000	152,967	52,865	11,499	9,079
129,615	131,605	18,148	34,044	25,000	338,412	198,689	5,000	10,925
56,001	60,794	70,934	27,841	25,000	240,570	121,290	6,363	8,109
-----	-----	-----	50	50,000	50,060	50	43,308	-----
112,595	201,321	24,877	49,234	85,000	473,027	212,921	67,028	17,346
2,961	71,193	23,794	3,174	50,000	151,122	22,921	20,313	2,990
213,518	590,163	49,886	60,493	50,000	964,060	450,631	30,891	29,098
220,693	378,541	151,201	32,204	50,000	832,639	375,681	20,212	40,833
63,565	248,088	47,431	81,605	25,000	465,684	214,123	11,010	15,678
67,100	138,357	19,759	45,677	25,000	295,893	138,790	7,394	9,750
523,039	438,983	26,337	94,039	50,000	1,132,388	683,232	31,390	68,065
225,653	509,479	119,445	123,460	65,000	1,043,037	525,654	43,673	36,797
426,298	80,065	248,461	44,893	50,000	849,717	381,427	19,733	24,355
34,184	91,678	65,098	7,818	25,000	223,778	60,717	3,627	4,458
-----	-----	-----	-----	-----	-----	-----	-----	-----
241,396	110,423	39,348	24,600	25,000	440,767	233,507	23,275	20,044
174,053	145,369	122,590	44,969	50,000	536,991	266,861	20,906	16,166
1,406,902	808,391	347,892	178,045	300,000	3,041,230	1,871,334	172,306	109,580
103,630	216,883	69,748	12,377	25,000	427,638	272,756	4,693	24,821
337,743	444,734	243,669	109,656	60,000	1,195,802	566,958	16,311	55,848
266,910	163,121	28,015	41,129	50,000	549,175	273,675	25,760	33,079
175,044	97,248	117,522	111,489	35,000	536,303	154,409	32,973	29,250
123,687	221,179	118,202	38,440	75,000	576,808	278,836	11,335	45,529
65,548	132,574	28,437	46,545	25,000	298,104	163,953	19,051	14,182
157,880	208,856	112,028	30,859	50,000	559,623	324,914	17,790	18,105
20,127	86,004	46,731	9,350	35,000	197,302	52,245	14,536	10,447
0	0	0	1,350	300,000	301,350	1,350	282,700	0
109,803	73,975	123,176	7,325	75,000	389,279	135,997	34,385	16,173
346,669	794,076	10,492	95,780	150,000	1,397,017	808,454	41,386	109,937
85,001	238,112	123,668	27,402	45,000	519,186	168,021	39,050	12,821
512,727	498,470	188,005	87,603	100,000	1,386,805	750,716	63,251	71,886
938,698	497,533	184,335	398,002	100,000	2,118,568	773,176	74,750	292,800
173,318	260,124	53,320	97,089	50,000	633,851	244,626	4,417	20,878
421,441	689,716	333,688	82,703	100,000	1,627,548	645,369	32,287	146,971
40,579	185,376	43,281	13,430	25,000	307,666	184,920	18,373	15,613
44,759	74,434	42,591	53,032	25,000	239,816	86,297	5,135	6,133
182,311	86,211	79,928	51,668	25,000	425,118	238,846	10,172	20,351
675,280	1,643,546	21,783	65,639	150,000	2,566,248	1,046,287	85,012	168,232
200,309	345,851	155,713	79,649	65,000	846,522	374,507	25,604	29,893
136,778	240,680	97,892	99,749	50,000	625,099	317,627	28,628	26,522
227,724	450,675	290,775	29,579	50,000	1,018,753	462,785	30,235	43,613
43,316	155,469	62,428	34,300	25,000	320,513	207,681	10,250	28,015

TABLE NO. 44.—*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, 1930—Continued.*

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
1058	\$94,238	\$6,907	\$83,268	\$10,529		\$23,661	\$8,734	\$49,624
1060	419,647	48,358	376,677	26,375		215,936	868	166,893
1061	141,973	39,112	147,647	42,162		8,417	317	115,471
1063	131,944	11,892	59,738	3,912		86,121		27,339
1064	933,680	14,887	276,610	10,119		563,712	973	288,745
1065	436,649	99,011	167,780	9,450		269,593		110,934
1066	221,860	30,421	106,807	10,353		82,522	9,285	87,324
1067	320,376	43,425	189,527	26,710		127,782	38,490	105,868
1070	238,933	11,801	157,306	22,468		111,001		76,967
1071	138,642	122,500		23,348		66,406		53,487
1072	112,402	14,903	50,625	10,626		38,307		44,775
1073	87,709	25,137	18,311	15,800		35,967	4,200	28,654
1075	221,421	29,063	177,001	37,112		116,370		68,584
1076	266,889	182,227		22,428		61,302	6,482	115,834
1079	264,003	6,790	142,326			96,826	10,712	114,182
1080	267,011	26,216	169,626	17,350		53,279	19,478	158,358
1081	229,786	50,405	37,293	21,259		112,168		88,914
1083	97,994	102,048		23,897			15,879	79,486
1084	86,117	13,582	50,227	38,563		10,645		61,670
1085	257,566	102,277	201,546	30,777		148,361		73,932
1087	95,702	89,558		16,476		27,771	2,938	52,405
1088	172,042	72,819		7,939		125,981		26,515
1089	585,780	187,709	121,899	30,437		311,474	10,823	176,888
1090	414,009	70,990	91,089	24,439		259,225		72,910
1091	86,662	124,680	80,828	35,800		12,202	6,807	39,608
1092	142,954	8,507	67,216	11,533		111,341		12,955
1093	144,528	15,026	75,071	22,675		47,513		74,957
1094	73,443	25,777	40,246	13,501		31,057		29,009
1095	214,614	5,098	98,700	20,000		156,157		16,278
1096	135,762	86,133	38	18,637		45,320	5,890	46,623
1097	43,358			6,692		41,500		
1098	297,295	6,992	150,768	17,972		221,008		26,915
1099	46,224	26,917	48,294	29,687		14,762		23,210
1100	510,620	151,277	283,054	19,109		217,679		188,285
1102	436,726	154,841	211,284	29,788		211,123	44	172,893
1103	240,811	60,690	150,198	13,990		76,939	6,958	71,211
1105	155,934	5,260	117,093	17,606		66,678	988	60,048
1106	783,227	79,730	250,831	18,610		548,245	265	139,392
1107	606,124	171,358	244,228	21,327		480,078		73,302
1108	425,565	60,916	333,019	30,217		206,411		147,529
1109	68,802	15,408	118,195	21,373		29,324		20,369
1110	276,826	80	162,136	1,725		190,372		46,779
1111	303,933	30,173	173,791	29,094		168,191		51,716
1112	2,153,220	760,316		127,694		1,845,950		233,926
1113	302,270	105,061		20,307		78,688		205,714
1114	639,117	167,243	345,753	43,689		335,509		207,942
1115	332,514	29,305	163,116	24,240		270,196		33,678
1116	216,632	317,644		2,027		136,688	669	62,154
1119	335,700	114,836	62,307	63,665		135,984	7,035	140,234
1120	197,186	94,969		5,949		141,441		45,728
1121	360,809	166,604		32,210		292,337	116	45,391
1122	77,228	23,906	75,704	20,464		29,179		31,895
1123	284,050			17,300		274,000		
1124	186,555	148,605	13,504	40,615		83,488	12,824	35,711
1125	959,777	167,059	161,567	108,614		529,572	3,160	365,602
1126	219,892	293,344		5,950		86,883	17,767	92,998
1128	885,853	54,676	409,527	36,749		558,761		169,926
1130	1,140,726	143,904	806,688	25,250		448,995	4,774	580,899
1131	269,921	78,819	239,528	45,583		100,243	6	108,473
1133	824,627	62,580	672,628	67,713		363,297	50,581	317,006
1134	218,906	49,263	32,870	6,627		121,851		58,160
1135	97,565	122,386		19,865		46,709	4,438	32,451
1136	269,369	5,847	135,074	14,828		133,419		77,564
1138	1,299,531	26,223	1,165,506	64,988		650,829	10,758	539,259
1139	430,004	214,267	162,855	39,396		218,942		168,822
1140	372,777	38,215	192,735	21,372		251,819		70,536
1141	536,633	392,112	70,243	19,765		409,777		43,859
1144	245,946	38,160	21,657	14,750		133,797	67	79,086

<sup>3</sup> Dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$264	\$11,841	\$114		\$64,807	50			1058
6,744	20,086	9,170		541,183	40			1060
81	11,834	5,853		87,343	10			1061
75	12,189	6,280		115,081	75			1063
22,856	42,465	14,938		772,212	73			1064
11,268	33,296	11,758		414,448	65			1065
	21,369	21,306		206,306	40			1066
5,733	24,942	17,561		182,669	70			1067
16,060	15,705	19,200		201,828	55			1070
	18,749			158,117	42		Mar. 12, 1930	1071
9,421	12,885	7,014		109,455	35			1072
	11,511	7,377		65,397	55			1073
1,690	25,287	9,490		258,621	45			1075
	20,271			183,838	33.21		Sept. 30, 1930	1076
186	27,023	15,074		212,607	45			1079
1,343	31,620	2,933		211,920	25			1080
1,673	15,075	11,938		160,240	70			1081
	2,629			95,780	16.58		Mar. 15, 1930	1083
	11,672	2,130		26,652	40			1084
2,182	22,906	10,185		247,290	60			1085
23	12,565			84,163	33		Oct. 31, 1930	1087
746	18,800			154,399	81.6		Aug. 30, 1930	1088
4,242	30,049	52,304		366,440	85			1089
474	43,718	37,682		370,427	70			1090
68	16,862	11,115		183,637	10			1091
1,718	16,142	798		159,067	70			1092
204	19,949	1,905		63,370	75			1093
	12,337	1,040		16,015	45			1094
4,389	20,036	17,754		240,242	65			1095
52	20,640	17,237		113,300	40			1096
	1,446	412		50,835	81.57			1097
12,549	29,508	7,315		245,529	90			1098
	3,338	4,914		74,803	20			1099
7,700	31,214	65,742		625,319	35			1100
954	44,857	6,855		555,589	38			1102
17,363	33,218	35,122		279,414	30			1103
283	16,477	11,460		148,175	45			1105
6,609	56,995	31,731		783,470	70			1106
4,943	31,728	16,073		716,546	67			1107
1,521	39,792	30,312		516,097	40			1108
194	12,282	6,633		146,735	20			1109
5,065	26,200	8,410		292,880	65			1110
18,981	28,014	37,031		336,433	50			1111
3	51,467	21,874		1,845,950	100			1112
	17,868			148,471	53		June 30, 1930	1113
11,490	51,472	32,704		745,577	45			1114
15	21,094	7,531		325,548	83			1115
	17,121			299,741	45.82		Oct. 31, 1930	1116
1,406	21,302	29,739		226,641	60			1119
	10,017			156,261	90.5		June 30, 1930	1120
1,773	21,192			395,584	73.9		Oct. 31, 1930	1121
1,315	13,206	1,633		97,265	30			1122
	1,719	8,331		301,754	90.80			1123
15,107	16,209	23,216		214,200	45			1124
3,091	42,677	15,675		661,971	80			1125
156	22,088			280,026	36.8		Mar. 31, 1930	1126
20,005	54,252	82,909		931,304	60			1128
1,770	51,000	53,288		1,122,651	40			1130
5,375	23,616	32,208		335,605	30			1131
4,178	61,029	28,536		1,031,161	40			1133
3,465	15,249	20,181		187,467	65			1134
195	13,772			106,974	47.3		Apr. 30, 1930	1135
7,637	26,908	23,841		242,594	55			1136
4,570	47,782	46,333		1,653,981	40			1138
1,175	27,848	13,217		486,552	45			1139
3,416	31,981	15,025		359,757	70			1140
	20,589	62,408		819,554	50			1141
900	16,580	15,516		167,321	80			1144

TABLE NO. 44.—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, 1930—Continued

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
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. <sup>1</sup> .....	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
1159	First National Bank, Sheridan, Ind. <sup>1</sup> .....	Apr. 2, 1900	75,000	Aug. 18, 1927
1161	First National Bank, Inwood, Iowa.....	May 23, 1904	50,000	Sept. 6, 1927
1164	Farmers National Bank, Odell, Ill. <sup>1</sup> .....	Nov. 29, 1909	25,000	Sept. 21, 1927
1165	Central National Bank, Kearney, Nebr. <sup>1</sup> .....	Jan. 26, 1903	50,000	Sept. 30, 1927
1166	City National Bank of Kearney, Kearney, Nebr. <sup>1</sup> .....	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
1171	National Bank of Lagrange, Lagrange, Ind.....	July 12, 1894	100,000	do.....
1172	First National Bank, Swea City, Iowa.....	Oct. 24, 1900	25,000	Oct. 29, 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.....	July 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. <sup>1</sup> .....	Aug. 5, 1885	75,000	Dec. 17, 1927
1184	First National Bank, Wynot, Nebr.....	May 11, 1906	25,000	Dec. 27, 1927
1185	American National Bank, Sallisaw, Okla.....	June 12, 1924	30,000	Dec. 30, 1927
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. <sup>1</sup> .....	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 <sup>1</sup> .....	Nov. 17, 1919	30,000	Jan. 23, 1928
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
1197	First National Bank, Derby, Iowa.....	Mar. 23, 1916	50,000	Feb. 10, 1928
1199	First National Bank, La Porte City, Iowa.....	Aug. 12, 1889	75,000	Feb. 15, 1928
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
1203	Farmers National Bank, Phillipsburg, Kans.....	Aug. 18, 1915	50,000	Mar. 2, 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, 1900	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.....	May 7, 1925	100,000	May 15, 1928
1219	First Citizens National Bank, Mount 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, Kans. <sup>1</sup> .....	July 30, 1874	75,000	July 5, 1928

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled	
\$60,231	\$169,745	\$124,574	\$33,691	\$50,000	\$438,241	\$137,579	\$12,100	\$2,974	1145
19,043	154,982	8,274	44,580	50,000	256,879	51,296	3,800	25,066	1146
42,447	55,521	23,168	16,568	25,000	162,704	76,749	18,727	4,098	1147
245,121	613,042	55,375	317,243	150,000	1,380,781	672,003	96,211	62,487	1148
62,718	86,237	41,111	24,930	25,000	239,996	96,974	16,249	12,298	1149
14	45,729	57,906	2,849	50,000	156,498	16,994	30,999	5,098	1150
98,784	473,901	223,916	79,412	125,000	1,001,013	283,263	102,864	34,901	1151
279,559	215,106	45,609	68,094	50,000	658,368	381,143	14,290	24,933	1152
458,944	654,918	1,042,404	84,486	75,000	2,315,752	626,623	34,325	72,311	1153
166,808	69,926	137,072	14,265	25,000	412,071	170,360	9,440	12,034	1154
1,720,495	249,206	619,658	132,903	100,000	2,822,262	1,251,843	86,992	182,184	1155
306,184	330,486	91,002	291,941	50,000	1,069,613	388,844	450	136,600	1156
3,369,712	1,841,822	479,048	616,544		6,307,126	4,188,469			1157
14,903	41,194	31,768	5,148	75,000	168,013	25,854	66,875		1159
62,052	136,331	94,673	80,902	50,000	423,958	126,076	30,674	10,564	1161
13,743	31,283	16,092	3,041	25,000	89,164	19,294	14,700		1164
2,534	172,991	156,647	6,046	50,000	388,218	66,611	8,770		1165
33,792	723,745	455,091	66,364	100,000	1,378,992	257,423	16,764	3,565	1166
77,196	188,884	5,405	43,565	25,000	340,050	158,458	14,790	11,136	1167
52,291	183,269	103,124	28,713	50,000	417,397	153,389	31,725	5,837	1168
59,557	238,174	221,084	18,098	50,000	586,913	211,203	18,959	38,516	1169
430,166	144,407	176,311	64,181	100,000	914,705	475,431	93,200	39,135	1171
102,572	249,554	64,108	35,740	25,000	476,974	168,941	8,925	29,261	1172
15,787	68,243	6,251	39,863	25,000	155,144	72,827	18,888	7,662	1174
109,777	200,322	143,374	82,489	50,000	594,962	247,734	19,830	15,780	1175
258,828	169,456	55,398	41,115	100,000	624,797	265,640	27,870	37,223	1176
115,516	161,392	392,001	42,140	50,000	761,049	141,797	6,539	48,238	1177
54,131	81,810	30,332	3,486	30,000	199,759	81,211	4,194	6,135	1178
186,513	81,455	42,363	21,509	50,000	381,900	228,929	10,223	12,954	1179
43,061	187,387	84,371	54,475	50,000	419,294	208,171	15,713	14,883	1180
109,001	113,710	88,220	8,865	50,000	369,796	101,656	20,543	6,378	1181
11,549	46,704	23,177	1,209	25,000	107,639	22,314	17,629	1,220	1182
			1,432	75,000	76,432	706	72,100	726	1183
58,615	85,592	9,231	81,837	25,000	260,275	76,054	23,973	11,347	1184
262,658	124,851	32,397	13,544	30,000	463,450	325,236	13,483	17,721	1185
565,491	633,460	318,088	123,533	200,000	1,843,572	674,967	174,489	44,115	1186
83,262	93,810	4,691	35,525	25,000	242,288	103,275	17,225	13,768	1187
			6,916	150,000	156,916	4,991	105,259		1188
149,568	87,107	22,244	8,995	25,000	292,914	145,175	2,526	23,644	1189
14,826	25,403	15,410	2,141	25,000	82,780	28,574	9,500	2,307	1190
89,322	333,568	74,200	16,125	50,000	563,215	204,827	13,700	9,497	1191
			981	30,000	70,380	981	8,980		1192
68,589	74,973	77,633	39,368	50,000	310,563	120,128	3,000	2,252	1194
1,714	18,171	85,831	94,764	40,000	240,480	18,876	7,150	54,756	1195
81,903	269,273	17,513	34,249	50,000	452,938	101,786	33,617	18,201	1197
65,424	126,581	70,968	59,386	75,000	397,359	135,285	57,303	5,916	1199
54,593	37,969	63,104	6,416	50,000	212,082	75,199	21,045	3,816	1200
1,296,515	953,690	445,399	149,568	200,000	3,045,172	1,604,214	123,046	116,157	1201
47,200	226,463	13,293	152,258	50,000	489,214	202,400	28,781	13,940	1203
51,424	89,472	53,607	32,008	50,000	276,511	104,293	16,196	8,857	1205
323,105	321,868	128,764	20,366	125,000	919,103	303,269	20,367	61,907	1206
119,161	150,720	115,613	68,140	50,000	503,634	225,267	5,807	15,216	1207
79,235	291,387	60,297	118,327	50,000	599,246	221,156	17,010	27,443	1208
85,559	240,239	91,593	77,897	50,000	545,288	258,817	7,224	21,366	1209
95,992	109,552	20,578	88,855	25,000	339,977	135,246	8,400	9,236	1210
68,044	272,817	30,184	46,566	50,000	467,611	156,534	9,751	44,917	1211
57,346	91,082	73,778	45,164	50,000	317,370	128,072	18,170	13,899	1212
769,917	195,038	106,718	95,528	100,000	1,267,201	701,162	70,665	105,679	1213
380,301	245,257	73,177	118,627	50,000	867,362	338,459	7,000	36,152	1214
152,372	105,545	197,412	29,118	25,000	509,447	135,737	5,850	26,133	1215
45,385	128,714	79,176	37,153	25,000	315,428	166,883	10,553	14,860	1216
91,198	88,058	23,842	24,660	25,000	252,758	165,680	8,221	7,175	1217
310,931	260,082	100,369	15,301	100,000	786,683	297,838	47,864	13,525	1218
412,178	346,583	202,150	411,778	85,000	1,457,689	525,391	39,545	55,298	1219
233,863	114,097	174,664	37,497	75,000	635,121	279,998	17,325	29,507	1220
908,443	807,084	127,382	276,303	200,000	2,319,212	1,060,833	141,682	181,431	1221
122,205	102,141	12,554	28,003	25,000	289,903	165,223	18,054	9,513	1222
			386	75,000	75,386	386	61,868	0	1223



TABLE NO. 44.—*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, 1930—Continued*

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollect-ed assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
1145	\$152,653	\$64,147	\$183,541	\$37,900		\$44,952	\$4,970	\$78,542
1146	80,162	16,910	113,607	46,200				58,435
1147	99,574	56,857		6,273		50,873		18,544
1148	830,701	154,344	341,947	53,789		663,173		94,051
1149	125,521	40,572	65,152	8,751		7,950	10,249	76,007
1150	53,091	84,406		19,001		39,012		11,247
1151	421,028	103,354	454,495	22,136		224,948		93,939
1152	420,366	37,850	164,442	35,710		272,452		90,950
1153	733,259	132,128	1,409,690	40,675		361,031	1,918	292,384
1154	191,894	6,425	198,252	15,560		120,158		42,369
1155	1,520,919	452,083	835,552	13,108		330,601	6,353	1,008,389
1156	525,894	498	493,671	49,550		283,682		182,104
1157	4,188,469	585,013	1,533,644			3,407,112		3,367
1159	92,729	30,490	36,669	8,125		201	74,715	25
1161	167,314	36,204	201,114	19,326		70,651		66,926
1164	33,994	400	44,470	10,300				17,948
1165	75,381	28,725	242,882	41,230				53,622
1166	277,752	132,884	885,120	83,236				221,951
1167	184,384	57,582	87,874	10,210		83,935		74,486
1168	190,951	100,924	107,247	18,275		51,985		113,474
1169	263,678	287,194		31,041		54,649	16,453	182,843
1171	607,766	45,035	255,104	6,800		402,796	1,891	132,248
1172	207,127	36,157	217,615	16,075		118,534		62,976
1174	99,377	49,655		6,112		67,672		24,834
1175	283,344	50,326	231,122	30,170		95,824	12,494	143,216
1176	330,733	82,309	139,625	72,130		96,800	1,988	207,646
1177	196,574	30,738	490,276	43,461		37,023		100,835
1178	91,540	31,425	50,988	25,806		7,220	2,349	64,282
1179	252,106	3,652	96,365	39,777		82,096		132,030
1180	238,767	34,038	112,202	34,287		171,377		14,883
1181	128,577	94,037	117,725	29,457		10,736	5,290	59,141
1182	41,163	18,257	40,848	7,371		14,075	3,996	9,599
1183	73,532			2,900		69,535		2,286
1184	111,374	147,874		1,027		57,973		44,570
1185	356,440	19,854	70,639	16,517		105,935		214,476
1186	893,571	179,887	744,603	25,511		190,370	80,121	549,855
1187	134,266	2,234	98,013	7,775		91,700		16,355
1188	110,250	1,925		44,741		96,400		59
1189	171,345	45	99,050	22,474		68,319	3,594	70,872
1190	40,381	629		15,500	\$26,270	27,890		5,483
1191	228,024	298,863	28	36,300		177,808		9,497
1192	9,961	39,399		21,020		7,554		
1194	125,380	19,281	118,902	47,000		41,832	4,021	59,682
1195	80,782	126,848		32,850		11,087		65,390
1197	153,604	67,804	215,147	16,383				106,596
1199	198,504	66,889	114,269	17,697		151,466		29,171
1200	100,060	13,261		28,955	69,806	51,755		36,545
1201	1,843,417	190,544	934,257	76,954		963,802		739,829
1203	245,121	27,970	194,904	21,219		86,646	24,542	99,021
1205	129,346	47,792	65,569	33,804		58,175	10,834	42,872
1206	385,543	14,922	414,005	104,633		124,159	10	221,883
1207	246,290	213,151		44,193		213,109		15,318
1208	265,609	4,014	296,633	32,990		69,815	11,911	121,299
1209	287,407	133,604	81,501	42,776		159,609		77,760
1210	152,882	4,765	165,730	16,600		65,734	2,516	55,892
1211	211,202	13,423	202,737	40,249		71,958	5,382	99,395
1212	160,141	125,399		31,830		101,291		33,039
1213	877,506		360,360	29,335		400,179	4,293	342,008
1214	381,611	512	442,239	43,000		148,382	568	191,903
1215	167,720	15,628	306,949	19,150		92,022	3,457	45,541
1216	192,296	24,794	83,891	14,447		125,248		40,446
1217	181,076	15,987	38,916	16,779		136,956		16,731
1218	359,227	101,881	273,439	52,136		24,699	8,164	278,488
1219	620,234	220,168	571,832	45,455		283,020	22,293	213,866
1220	326,830	56,827	193,789	57,675		132,225	69	148,675
1221	1,383,946	121,108	755,840	58,318		996,868	5	192,658
1222	192,790	10,088	80,079	6,946		112,224	1,772	50,771
1223	62,254			13,132		60,241		

<sup>3</sup> Dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$1,325	\$20,763	\$2,101		\$224,776	20			1145
42	8,573	13,112		106,124				1146
534	20,500	9,114		59,870	85			1147
5,528	33,979	33,970		780,204	85			1148
237	14,688	10,390		108,465	20			1149
	2,832			63,311	61.62		Mar. 31, 1930	1150
25,123	33,299	43,719		499,907	45			1151
14,786	20,123	13,055		433,359	65			1152
212	45,697	32,017		1,576,484	23			1153
	11,859	17,448		267,013	45			1154
3,946	55,656	55,974		1,340,466	25			1155
	40,751	19,357		709,112	40			1156
23,357	61,807	28,426		4,071,512	100	2.23		1157
1,716	9,989	6,083		90,303	100			1159
397	20,383	8,957		176,633	40			1161
	1,471	14,575		43,560				1164
10,799	1,059	9,901						1165
33,601	5,814	16,386						1166
24	11,557	14,382		167,950	50			1167
2,481	14,247	8,764		173,289	30			1168
7	14,726			337,429	19.37		Oct. 31, 1930	1169
1,769	30,309	38,753		505,872	80			1171
5,956	17,466	2,195		338,686	35			1172
	6,871			69,520	97.35		Oct. 31, 1930	1174
237	20,611	10,962		239,396	40			1175
	15,467	8,832		175,999	55			1176
2	23,348	35,369		539,375	7			1177
	7,334	10,355		80,826	10			1178
3,029	27,073	7,878		126,304	65			1179
7,949	16,958	27,600		244,995	70			1180
149	18,960	34,301		228,024	7			1181
348	5,473	7,672		42,790	40			1182
	1,911			83,275	33.26		Sept. 30, 1930	1183
	8,831			90,734	63.9		Oct. 16, 1930	1184
73	20,774	15,425		175,859	60			1185
5,086	37,978	30,158		634,566	30			1186
2,321	11,617	12,293		153,080	60			1187
	10,864	2,927		100,667	60			1188
98	12,969	15,493		152,746	45			1189
81	6,296		\$841	26,324	100	5.14	Feb. 17, 1930	1190
	10,857	29,862		444,554	40			1191
	910	1,497		18,886	40			1192
225	9,747	9,873		104,604	40			1194
	4,305			14,822	74.8		Oct. 28, 1930	1195
	12,799	34,209		260,670	95			1197
	12,211	5,656		159,438	100	3.14	Mar. 31, 1930	1199
813	7,071		3,876	50,180	55			1200
4,479	65,191	70,116		1,754,717	70			1201
273	21,534	13,105		123,801	58			1203
809	12,459	4,217		109,561	30			1205
4,651	27,435	7,405		413,919	68.73		Sept. 30, 1930	1206
	17,863			310,992	30			1207
27,087	24,923	11,074		231,351	60			1208
723	24,425	24,890		266,026	60			1209
8,164	12,161	8,415		164,337	40			1210
3,486	20,900	10,081		207,945	35			1211
112	12,052	13,647		135,065	75			1212
	54,522	76,504		889,285	45			1213
1,194	31,144	8,420		422,145	35			1214
411	13,643	12,646		381,975	25			1215
1,808	11,936	12,858		192,694	65			1216
194	9,602	17,593		161,334	85			1217
1,158	27,986	18,732		328,628	10			1218
9,251	42,195	49,609		679,009	45			1219
730	14,216	30,915		297,212	45			1220
29,066	49,496	105,853		1,424,128	70			1221
3,758	10,853	13,432		160,335	70			1222
	2,013			76,545	78.7		Dec. 26, 1929	1223

TABLE NO. 44.—*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, 1930—Continued*

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
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
1234	First National Bank, Wesley, Iowa	May 1, 1900	25,000	Oct. 12, 1928
1235	Carolina National Bank, Darlington, S. C.	Apr. 14, 1911	100,000	Nov. 2, 1928
1236	First National Bank, Farmland, Ind. <sup>1</sup>	Oct. 1, 1902	40,000	Nov. 3, 1928
1237	Lamar National Bank, Lamar, S. C.	Sept. 5, 1917	25,000	Nov. 9, 1928
1238	Hartington National Bank, Hartington, Nebr.	May 21, 1900	40,000	Nov. 13, 1928
1239	First National Bank, Cheraw, S. C.	Feb. 4, 1909	50,000	Nov. 14, 1928
1240	First National Bank, Dunn, N. C.	Mar. 24, 1904	60,000	do
1241	Farmers National Bank, Wakefield, Nebr.	Mar. 24, 1911	50,000	Nov. 21, 1928
1242	Fourth National Bank, Macon, Ga.	Aug. 2, 1906	500,000	Nov. 26, 1928
1243	First National Bank, Richland Center, Wis.	Aug. 7, 1905	50,000	do
1244	First National Bank, Garner, Iowa <sup>1</sup>	Aug. 24, 1892	50,000	Dec. 4, 1928
1245	First National Bank, Warren, Ind.	May 10, 1905	25,000	Dec. 7, 1928
1246	First National Bank, Covington, Ind. <sup>1</sup>	Sept. 9, 1910	70,000	Dec. 8, 1928
1247	Cass County National Bank, Casselton, N. Dak.	Jan. 11, 1904	25,000	Dec. 10, 1928
1248	First National Bank, Benson, N. C.	Dec. 16, 1924	50,000	Dec. 11, 1928
1249	Peoples National Bank, Middletown, Del.	June 2, 1883	80,000	Dec. 14, 1928
1250	First National Bank, Fort Lauderdale, Fla. <sup>1</sup>	Sept. 20, 1921	100,000	Dec. 15, 1928
1251	First National Bank, Mena, Ark. <sup>1</sup>	Feb. 20, 1904	50,000	do
1252	First National Bank, Lewisville, Ohio	Dec. 9, 1907	25,000	Dec. 19, 1928
1253	First and Moorhead National Bank, Moorhead, Minn.	Aug. 13, 1881	150,000	Dec. 24, 1928
1254	Exchange National Bank, Denton, Tex.	May 7, 1883	100,000	Dec. 26, 1928
1255	First National Bank, Frisco, Tex.	July 2, 1902	25,000	Dec. 31, 1928
1256	First National Bank, Kingsbury, Tex.	Aug. 15, 1912	25,000	Jan. 10, 1929
1257	First National Bank, Coleridge, Nebr.	May 18, 1910	40,000	Jan. 12, 1929
1258	Exchange National Bank, Spokane, Wash.	May 4, 1889	1,000,000	Jan. 18, 1929
1259	First Exchange National Bank, Coeur d'Alene, Idaho.	Jan. 14, 1904	100,000	Jan. 19, 1929
1260	First National Bank, Wagoner, S. C.	Feb. 11, 1914	50,000	Feb. 9, 1929
1261	Minneapolis National Bank, Minneapolis, Kans.	June 14, 1887	60,000	do
1262	First National Bank, Melvin, Iowa	Oct. 9, 1900	25,000	Feb. 12, 1929
1263	First National Bank, Manchester, Iowa	Jan. 17, 1890	50,000	Feb. 13, 1929
1264	Citizens National Bank, Hope, Ind.	Feb. 7, 1901	30,000	Feb. 15, 1929
1265	First National Bank, Avon Park, Fla.	Feb. 10, 1916	100,000	Feb. 18, 1929
1266	First National Bank, Punta Gorda, Fla.	Apr. 6, 1914	50,000	do
1267	First National Bank, Bixby, Okla.	Dec. 1, 1913	25,000	Feb. 20, 1929
1268	First National Bank, Brunson, S. C.	Mar. 7, 1916	25,000	do
1269	Carlton National Bank, Wauchula, Fla.	Jan. 7, 1915	50,000	Feb. 21, 1929
1270	First National Bank, Rockford, Iowa	July 18, 1883	50,000	Feb. 23, 1929
1272	First National Bank, Erskine, Minn.	Apr. 22, 1918	25,000	Mar. 2, 1929
1273	National Bank of Larimore, Larimore, N. Dak.	May 26, 1902	25,000	Mar. 5, 1929
1274	First National Bank, Denton, Mont.	Jan. 8, 1916	25,000	do
1275	First National Bank, West Alexandria, Ohio.	May 10, 1920	40,000	Mar. 13, 1929
1276	First National Bank, Sandersville, Ga.	Aug. 15, 1905	50,000	Mar. 14, 1929
1277	National Bank of Emmetsburg, Emmetsburg, Iowa.	Apr. 5, 1927	60,000	Mar. 15, 1929
1278	First National Bank, Waverly, Va. <sup>1</sup>	Oct. 2, 1916	25,000	Apr. 2, 1929
1279	First National Bank, Sanborn, N. Dak.	Oct. 12, 1906	25,000	Apr. 10, 1929
1280	Peoples National Bank, Adena, Ohio	Aug. 8, 1901	50,000	Apr. 13, 1929
1281	Reed City National Bank, Reed City, Mich.	Dec. 8, 1923	25,000	May 2, 1929
1282	First National Bank, Ruthven, Iowa	July 7, 1900	25,000	do
1283	First National Bank, Sebring, Fla.	Dec. 27, 1921	100,000	May 4, 1929
1284	First National Bank, Lakeland, Fla.	June 9, 1910	100,000	May 15, 1929
1285	First National Bank, Auburndale, Fla.	Aug. 17, 1926	50,000	May 15, 1929
1286	National Exchange Bank, St. Paul, Minn. <sup>1</sup>	Jan. 10, 1917	300,000	May 16, 1929
1287	First National Bank, Shinnston, W. Va.	June 14, 1909	90,000	May 22, 1929
1288	First National Bank, Aneta, N. Dak.	Feb. 18, 1919	25,000	June 3, 1929
1289	Rosedale National Bank, Rosedale, Miss.	Nov. 11, 1921	85,000	June 10, 1929
1290	First National Bank in Langdon, Langdon, N. Dak.	Mar. 9, 1927	50,000	June 14, 1929
1291	First National Bank, Mayville, N. Dak.	Apr. 4, 1887	50,000	June 25, 1929
1292	Polk County National Bank in Bartow, Fla.	Apr. 1, 1929	200,000	June 28, 1929
1293	East Alabama National Bank, Eufaula, Ala.	Dec. 23, 1886	100,000	July 1, 1929

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled	
\$846,745	\$151,541	\$106,191	\$258,092	\$0	\$1,362,569	\$297,465	\$0	\$10,741	1225
151,744	128,337	104,273	28,549	50,000	462,903	254,166	19,325	20,163	1226
117,512	229,458	41,285	44,930	40,000	473,185	190,110	7,098	16,131	1227
238,383	196,325	103,740	29,448	75,000	642,896	282,736	48,383	28,404	1228
510,349	640,336	-----	10,882	0	1,161,567	1,034,864	0	0	1229
580,971	703,792	122,891	41,702	100,000	1,549,356	699,205	89,069	109,819	1230
277,770	911,439	561,448	29,295	200,000	1,979,952	764,709	66,547	54,176	1231
421,553	98,004	97,699	29,447	50,000	696,703	352,183	32,929	30,368	1232
39,593	155,093	3,910	5,678	25,000	229,274	111,320	11,525	6,535	1234
248,066	361,998	115,736	79,409	100,000	905,209	328,922	40,621	64,447	1235
10,159	57,042	44,718	1,486	40,000	153,405	45,251	29,750	0	1236
19,831	166,462	2,494	5,059	25,000	218,846	51,206	17,825	5,559	1237
174,700	243,428	38,088	86,246	40,000	582,462	271,609	25,552	6,907	1238
60,535	131,274	110,309	29,182	50,000	381,300	83,568	22,157	29,410	1239
203,073	84,614	80,343	13,169	50,000	431,190	146,940	22,641	39,772	1240
187,282	264,963	112,196	102,665	50,000	717,106	386,012	11,200	39,676	1241
8,123,464	1,070,097	938,815	165,592	500,000	10,797,968	7,084,275	272,608	964,198	1242
153,637	463,144	204,104	144,420	50,000	1,015,305	264,286	39,460	42,003	1243
-----	-----	-----	171	50,000	50,171	171	27,450	0	1244
105,789	63,659	32,768	15,825	25,000	243,041	106,501	5,575	9,795	1245
2,850	73,134	51,957	78,420	70,000	276,361	25,993	53,030	0	1246
187,197	140,485	34,873	52,031	25,000	439,586	199,261	17,300	24,387	1247
141,837	61,811	111,021	12,240	50,000	376,909	137,227	36,931	8,516	1248
399,828	195,906	119,051	32,935	80,000	827,720	342,568	68,121	17,577	1249
103,369	66,890	50,101	18,991	0	239,351	96,868	0	101,981	1250
5,013	42,344	56,394	6,805	50,000	160,556	36,132	20,750	0	1251
139,426	92,781	17,600	41,276	25,000	316,083	168,050	23,026	6,548	1252
1,838,833	813,433	184,253	104,582	150,000	2,521,101	1,169,218	75,432	136,462	1253
194,447	251,873	94,634	16,099	100,000	657,053	301,262	65,432	45,209	1254
46,202	30,135	16,601	4,581	25,000	122,519	38,854	4,300	4,021	1255
33,998	42,033	8,259	10,230	25,000	119,520	36,876	9,525	12,675	1256
128,618	132,545	6,547	78,492	40,000	386,202	193,555	28,050	42,675	1257
7,277,683	1,194,550	1,492,690	786,946	1,000,000	11,751,869	7,282,758	623,512	799,853	1258
804,625	211,021	125,967	29,048	100,000	1,270,661	802,654	31,895	95,306	1259
19,033	96,372	17,254	2,470	50,000	185,129	23,142	16,542	3,966	1260
142,500	274,462	280,881	39,667	60,000	797,510	196,144	43,535	43,772	1261
54,673	73,401	2,360	54,618	25,000	210,052	103,305	3,571	10,634	1262
301,745	301,588	85,373	60,649	50,000	799,355	364,624	40,600	34,741	1263
169,120	150,469	44,256	40,907	30,000	434,762	248,938	22,700	28,125	1264
181,452	274,513	131,038	15,849	100,000	702,852	164,534	13,680	25,288	1265
165,603	261,903	100,670	17,349	50,000	595,525	231,216	18,699	51,294	1266
108,968	71,598	27,203	9,912	25,000	242,681	122,776	3,450	18,549	1267
25,093	89,504	20,435	1,846	25,000	161,878	12,805	1,200	13,179	1268
196,455	275,893	55,126	34,929	50,000	612,403	182,750	25,883	35,322	1269
43,172	90,652	112,833	72,287	50,000	368,944	136,577	5,003	9,522	1270
70,978	82,186	42,261	3,932	25,000	224,357	75,096	8,718	6,648	1272
63,238	102,306	12,042	28,363	25,000	230,949	75,919	3,707	16,316	1273
37,685	61,243	14,115	12,691	25,000	150,734	74,939	4,525	10,319	1274
289,934	69,988	66,271	34,679	40,000	500,872	299,859	33,800	23,265	1275
77,510	378,082	72,135	12,641	50,000	590,368	180,310	7,800	18,412	1276
303,761	441,349	42,345	38,475	60,000	885,930	300,394	9,678	44,007	1277
4,928	13,986	40,107	229	25,000	84,250	9,240	21,550	0	1278
50,910	56,235	217	20,949	25,000	153,311	51,937	5,767	2,258	1279
296,523	325,168	12,609	15,784	50,000	700,084	369,846	35,200	23,681	1280
189,752	59,678	7,747	23,478	25,000	365,655	82,101	9,180	8,267	1281
85,764	142,649	7,138	48,390	25,000	301,941	140,620	9,672	9,648	1282
85,097	232,666	236,313	7,907	100,000	662,001	172,897	13,089	27,399	1283
731,968	1,315,256	293,814	137,703	100,000	2,578,741	802,220	24,465	248,413	1284
109,667	236,338	82,267	36,221	50,000	514,493	77,629	9,072	45,110	1285
65,490	273,007	18,889	6,419	300,000	663,805	279,154	50,000	0	1286
458,887	456,963	76,073	42,435	90,000	1,124,358	436,199	82,025	59,026	1287
35,134	152,126	54,923	19,167	25,000	286,350	79,876	16,200	13,004	1288
57,380	118,576	60,618	18,246	0	254,820	158,128	0	2,867	1289
113,710	173,490	11,430	11,883	50,000	360,513	78,871	18,428	8,595	1290
78,536	134,102	18,299	38,542	50,000	319,479	103,786	15,796	8,363	1291
413,486	885,600	730,867	23,963	200,000	2,253,906	535,941	122,555	91,361	1292
234,813	294,669	276,029	45,508	100,000	951,019	362,126	28,909	14,389	1293

TABLE NO. 44.—*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, 1930—Continued*

	Progress of liquidation to date of this report				Assets returned to shareholders' agents	Disposition of proceeds of liquidation		
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment		Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
1225	\$308, 266	\$15, 633	\$1, 038, 730					\$215, 613
1226	293, 654	19, 899	118, 675	\$30, 675		\$201, 388		56, 237
1227	213, 359	47, 540	179, 404	32, 902		55, 448		116, 246
1228	359, 523	14, 111	242, 645	26, 617		233, 322	\$6, 221	87, 087
1229	1, 034, 864	126, 703				<sup>1</sup> 1, 030, 993		1, 650
1230	898, 093	33, 143	607, 189	10, 931		491, 628	528	305, 387
1231	885, 432	45, 945	915, 122	133, 453		37, 286	25, 855	707, 113
1232	415, 480	4, 593	259, 559	17, 071		210, 026		138, 287
1234	129, 380	9, 528	76, 891	13, 475		96, 817		21, 974
1235	433, 990	12, 191	399, 649	59, 379		217, 966	1, 800	180, 614
1236	75, 001	68, 154		10, 250		15	28, 140	44, 999
1237	74, 590		137, 081	7, 175		33, 343		24, 292
1238	304, 068	28, 995	234, 951	14, 448		197, 456		76, 797
1239	135, 135	3, 176	215, 146	27, 843		47, 340	5, 171	47, 955
1240	209, 353	4, 733	189, 754	27, 359		70, 248	502	106, 015
1241	436, 888	42, 981	198, 437	38, 800		298, 263		108, 745
1242	8, 321, 081	479, 181	1, 770, 314	227, 392		<sup>4</sup> 4, 859, 601	114, 604	2, 757, 027
1243	345, 749	83, 240	575, 776	10, 540		190, 489	18	71, 080
1244	27, 621			22, 550		26, 666		
1245	116, 871	7, 418	94, 327	24, 425		69, 642		16, 002
1246	79, 023	16, 110		16, 970	\$164, 258	72, 222		651
1247	240, 948	15, 250	175, 688	7, 700		123, 077	9, 463	71, 196
1248	182, 674		181, 166	13, 069		45, 921	18, 919	99, 149
1249	428, 266	5, 885	381, 690	11, 879		190, 255	22, 772	167, 744
1250	198, 849	40, 502						198, 009
1251	56, 882	74, 424		29, 250			18, 212	35, 533
1252	197, 624	22, 670	93, 815	1, 974		130, 558	1, 284	36, 604
1253	1, 381, 112	72, 183	993, 238	74, 568		<sup>3</sup> 758, 662	36, 555	515, 074
1254	411, 903	8, 833	201, 749	34, 568		323, 488	40	50, 636
1255	47, 175		54, 644	20, 700		25, 329		14, 041
1256	59, 076		44, 969	15, 475				27, 472
1257	264, 280	24, 544	85, 428	11, 950		92, 278		133, 298
1258	8, 706, 123	218, 858	2, 450, 420	376, 488		<sup>6</sup> 6, 125, 982		2, 272, 140
1259	929, 855	38, 581	234, 120	68, 105		<sup>4</sup> 569, 459	<sup>4</sup> 7, 979	313, 910
1260	43, 650	1, 493	106, 528	33, 458		8, 182	4, 335	17, 653
1261	283, 451	38, 764	458, 830	16, 465		111, 611	13, 589	74, 194
1262	117, 510	16, 697	54, 416	21, 429		86, 362		10, 677
1263	439, 965		349, 090	9, 400		309, 263		95, 131
1264	299, 703	15, 354	112, 335	7, 300		210, 632	24	55, 739
1265	203, 052	37, 033	375, 997	86, 320				138, 969
1266	301, 209	8, 602	254, 413	31, 301		191, 678	500	68, 464
1267	144, 775	6, 635	75, 721	21, 550		51, 577		72, 444
1268	27, 184	6, 352	104, 542	23, 800				21, 178
1269	243, 955	1, 617	342, 714	24, 117		106, 612	13, 845	90, 352
1270	151, 102	19, 080	153, 765	44, 997		55, 575		48, 459
1272	90, 462	9, 715	107, 898	16, 282		15, 796	1, 351	55, 321
1273	95, 942	7, 342	106, 372	21, 293		57, 309		20, 988
1274	89, 733	29, 726	10, 750	20, 475		50, 169	2	32, 554
1275	356, 924	2, 595	135, 153	6, 200		273, 721		40, 680
1276	206, 522	210	341, 436	42, 200		19, 782	19, 339	134, 509
1277	354, 079	30, 062	451, 467	50, 322		218, 159		44, 534
1278	30, 790	50, 010		3, 450			18, 755	9, 000
1279	59, 962	3, 014	71, 102	19, 233		29, 002		20, 938
1280	428, 727	7, 994	248, 563	14, 800		176, 907	347	153, 538
1281	99, 548		190, 287	15, 820		36, 013		35, 490
1282	159, 940	5, 280	121, 393	15, 328		109, 578		35, 643
1283	213, 385	57, 567	304, 138	86, 911				160, 697
1284	1, 075, 098	64, 828	1, 363, 280	75, 535		<sup>8</sup> 342, 728	<sup>8</sup> 105, 042	543, 062
1285	131, 811	1, 862	339, 892	40, 928		21, 752	6, 074	86, 396
1286	329, 154	84, 651		250, 000				325, 554
1287	577, 250	1, 350	537, 733	7, 975		355, 355		134, 985
1288	109, 080	890	167, 580	8, 800		41, 132	6, 912	44, 540
1289	160, 995	93, 525				71, 165		82, 740
1290	105, 894	541	222, 506	31, 572		12, 057	5, 718	72, 333
1291	127, 945	8, 451	148, 879	34, 204		77, 199	54	29, 101
1292	749, 857	4, 339	1, 422, 265	77, 445				643, 596
1293	405, 424	27, 515	446, 989	71, 091		50, 481	26, 434	296, 298

<sup>3</sup> Dividends paid through or by purchasing banks.

<sup>4</sup> Including dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid and*

Disposition of proceeds of liquidation—Con				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$22, 175	\$23, 122	\$47, 296						1225
179	21, 871	13, 979		\$287, 697	70			1226
1, 281	11, 876	28, 488		222, 005	25			1227
133	18, 749	14, 011		359, 092	65			1228
	2, 221			1, 030, 993	7 100		Sept. 24, 1930	1229
2, 312	37, 200	61, 088		983, 296	50			1230
101	22, 677	92, 400		1, 261, 529	50			1231
21, 485	21, 515	24, 167		421, 777	50			1232
	10, 021	508		148, 956	65			1234
970	23, 126	9, 514		484, 411	45			1235
	1, 305	542		93, 851	30			1236
1, 054	10, 517	5, 384		128, 090	30			1237
	18, 204	11, 611		359, 024	55			1238
695	11, 321	22, 653		262, 105	20			1239
3, 702	15, 979	12, 907		200, 711	35			1240
141	12, 930	16, 809		397, 686	75			1241
5, 101	118, 612	466, 136		6, 480, 249	4 75			1242
37, 726	29, 500	16, 936		762, 076	25			1243
	955			51, 525	51. 754		Mar. 31, 1930	1244
13	10, 033	21, 181		174, 305	40			1245
703	3, 853		\$1, 594	70, 000	100	3. 096	Feb. 18, 1930	1246
2, 989	13, 364	20, 859		246, 179	50			1247
10	10, 786	7, 889		129, 675	50			1248
2, 974	17, 363	27, 158		505, 038	43. 333			1249
	840						June 30, 1930	1250
1, 515	1, 622			60, 766	29. 976		Sept. 10, 1930	1251
	7, 697	21, 481		188, 349	70			1252
14, 793	31, 105	24, 923		1, 480, 893	3 50			1253
499	10, 492	17, 748		380, 575	85			1254
182	5, 122	2, 501		50, 659	50			1255
133	11, 060	20, 411		16, 849	0			1256
	10, 082	28, 622		141, 969	65			1257
66, 641	93, 676	147, 684		6, 448, 747	4 95			1258
443	18, 408	19, 656		690, 290	4 82. 5			1259
238	6, 990	6, 252		63, 028	20			1260
6, 832	15, 962	61, 263		496, 825	25			1261
	8, 154	12, 317		107, 980	80			1262
375	12, 217	22, 979		515, 438	60			1263
1, 073	14, 979	17, 316		351, 069	60			1264
10, 026	20, 156	34, 351		288, 342				1265
5, 381	16, 343	18, 843		393, 355	50			1266
551	8, 260	11, 943		103, 154	50			1267
	3, 899	2, 107		65, 771				1268
896	19, 654	12, 596		414, 865	30			1269
6, 402	11, 848	18, 818		131, 151	50			1270
	5, 996	11, 998		115, 919	15			1272
142	7, 699	9, 854		143, 281	40			1273
128	3, 560	3, 370		55, 748	90			1274
5	10, 827	31, 691		342, 161	80			1275
473	12, 578	19, 841		392, 174	10			1276
4, 530	17, 536	69, 320		624, 992	35			1277
	2, 190	845		36, 729	51. 06			1278
264	3, 934	5, 824		58, 019	50			1279
23, 891	18, 518	55, 526		443, 439	40			1280
67	10, 856	17, 122		187, 059	20			1281
3, 150	4, 384	7, 185		182, 770	60			1282
448	13, 679	38, 561		303, 133				1283
2, 307	28, 577	53, 382		1, 736, 252	3 25			1284
1, 014	12, 783	3, 792		278, 280	10			1285
	3, 600						Feb. 10, 1930	1286
21, 790	16, 901	48, 219		789, 766	45			1287
6, 333	7, 073	3, 090		166, 778	25			1288
	7, 090			68, 101	100	4. 5	June 30, 1930	1289
	9, 710	6, 076		186, 084	10			1290
1, 773	9, 955	9, 863		154, 455	50			1291
3, 895	19, 464	82, 902		898, 442				1292
3, 712	14, 447	14, 052		491, 941	15			1293

<sup>7</sup> 100 per cent paid by purchasing banks.

TABLE No. 44.—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, 1930—Continued

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
1294	National Bank of Newberry, Newberry, S. C.	May 6, 1871	\$100,000	do.
1295	South Pasadena National Bank, South Pasadena, Calif.	Nov. 17, 1925	100,000	July 2, 1929
1296	First National Bank, McHenry, N. Dak.	Feb. 1, 1906	25,000	July 3, 1929
1297	First National Bank, DeLand, Fla.	Jan. 5, 1910	100,000	July 12, 1929
1298	First National Bank, Sanford, Fla.	Apr. 19, 1887	150,000	July 15, 1929
1299	First National Bank, Dahlgren, Ill.	Apr. 25, 1905	30,000	July 22, 1929
1300	First National Bank, St. Augustine, Fla.	Feb. 16, 1886	130,000	July 25, 1929
1302	Miners National Bank, Blossburg, Pa.	Jan. 6, 1895	50,000	July 30, 1929
1303	First National Bank, Drayton, N. Dak.	Mar. 22, 1902	50,000	Aug. 12, 1929
1304	First National Bank, Maquon, Ill.	Nov. 10, 1906	35,000	Aug. 14, 1929
1305	Henry National Bank, Abbeville, Ala.	Feb. 21, 1917	50,000	Aug. 16, 1929
1306	First National Bank, Moultrie, Ga.	Dec. 19, 1904	100,000	Aug. 27, 1929
1307	First National Bank, Montezuma, Iowa	May 21, 1883	50,000	Sept. 16, 1929
1308	First National Bank, El Dorado Spring, Mo.	June 30, 1911	50,000	Sept. 23, 1929
1309	First National Bank, Delta, Colo.	May 22, 1900	50,000	Sept. 25, 1929
1310	Farmers National Bank, Red Oak, Iowa	Nov. 9, 1901	60,000	Oct. 14, 1929
1311	Taylorville National Bank, Taylorville, Ill. <sup>1</sup>	Apr. 6, 1907	150,000	Oct. 18, 1929
1312	First National Bank, Taylorville, Ill.	Oct. 9, 1886	200,000	do.
1313	First National Bank, New Bern, N. C.	Mar. 18, 1929	150,000	Oct. 26, 1929
1314	First National Bank, Clarksville, Ark.	Nov. 27, 1909	100,000	Nov. 18, 1929
1315	First National Bank, Claxton, Ga. <sup>2</sup>	Feb. 10, 1913	50,000	Dec. 7, 1929
1316	National Bank of Lumpkin, Lumpkin, Ga.	Aug. 11, 1922	25,000	Dec. 7, 1929
1317	First National Bank, Tower City, N. Dak.	Dec. 9, 1903	25,000	Dec. 10, 1929
1318	Griswold National Bank, Griswold, Iowa	Sept. 2, 1907	50,000	Dec. 13, 1929
1319	First National Bank, Grundy, Va.	Apr. 19, 1920	50,000	do.
1320	Carolina National Bank, Spartanburg, S. C.	Jan. 16, 1922	200,000	Dec. 30, 1929
1321	First National Bank, Greeley, Nebr.	Feb. 3, 1905	25,000	do.
1322	First National Bank in Mount Sterling, Ill.	May 12, 1928	50,000	Jan. 7, 1930
1323	First National Bank, Sampson, Ala.	Dec. 22, 1906	100,000	Jan. 8, 1930
1324	First National Bank, Seward, Pa.	Dec. 21, 1920	25,000	Jan. 10, 1930
1325	First National Bank, Florida, Ala.	Sept. 4, 1907	100,000	Jan. 13, 1930
1326	First National Bank, Hartselle, S. C. <sup>1</sup>	Nov. 3, 1911	25,000	Jan. 16, 1930
1327	First National Bank, Bishopville, S. C.	Aug. 28, 1912	100,000	Jan. 18, 1930
1328	First National Bank, Burlington Junction, Mo.	Apr. 18, 1902	25,000	Jan. 22, 1930
1329	Dothan National Bank, Dothan, Ala.	July 6, 1901	400,000	Jan. 30, 1930
1330	First National Bank, Humphrey, Nebr.	Apr. 16, 1900	35,000	do.
1331	Texas National Bank, Fort Worth, Tex.	May 3, 1923	500,000	Feb. 4, 1930
1332	First National Bank, Northwood, N. Dak.	Aug. 28, 1901	50,000	Feb. 5, 1930
1333	First National Bank of Royse, Royse City, Tex.	Nov. 17, 1902	50,000	Feb. 11, 1930
1334	First National Bank, Ennis, Tex.	Jan. 16, 1922	100,000	do.
1335	First National Bank, Roy, Mont.	Apr. 11, 1917	25,000	do.
1336	Commercial National Bank, Jefferson, Tex.	June 12, 1907	30,000	Feb. 12, 1930
1337	First National Bank, Brantley, Ala.	Nov. 6, 1905	50,000	Feb. 17, 1930
1338	First National Bank, Gaffney, S. C.	Mar. 11, 1897	150,000	do.
1339	First National Bank, Ambrose, N. Dak.	Nov. 6, 1908	25,000	Feb. 20, 1930
1340	Colton National Bank, Colton, Calif.	Mar. 6, 1907	50,000	do.
1341	Farmers & Merchants National Bank, Henderson, Tex.	May 8, 1903	100,000	Feb. 24, 1930
1342	American National Bank, Kewanna, Ind.	Apr. 21, 1914	25,000	Feb. 25, 1930
1343	First National Bank, Tranquillity, Calif.	July 15, 1919	50,000	Feb. 27, 1930
1344	First National Bank, Milford, Ill.	Oct. 8, 1898	50,000	Mar. 4, 1930
1345	First National Bank, Tallasee, Ala.	July 14, 1915	25,000	Mar. 6, 1930
1346	First National Bank, Edmore, N. Dak.	Jan. 15, 1903	25,000	Mar. 8, 1930
1347	Commercial National Bank, Chatsworth, Ill.	July 14, 1900	40,000	do.
1348	Citizens National Bank, Streeter, N. Dak.	Mar. 28, 1918	25,000	Mar. 10, 1930
1349	First National Bank, Rising Star, Tex.	Aug. 24, 1905	25,000	Mar. 12, 1930
1350	First National Bank, Coffee Springs, Ala.	Oct. 28, 1918	25,000	Mar. 13, 1930
1351	Commercial National Bank, Independence, Kans.	Jan. 1, 1891	250,000	Mar. 14, 1930
1352	Security National Bank, Cherokee, Iowa	Feb. 10, 1915	50,000	Mar. 17, 1930
1353	First National Bank, Hazard, Ky. <sup>1</sup>	May 28, 1906	100,000	Mar. 18, 1930
1354	First National Bank, McKinney, Tex. <sup>1</sup>	May 8, 1882	100,000	Mar. 19, 1930
1355	Peoples-First National Bank, White Hall, Ill.	Jan. 4, 1904	100,000	Mar. 20, 1930
1356	First National Bank, Wanette, Okla.	Feb. 6, 1903	25,000	Mar. 24, 1930
1357	Central National Bank, Bartlesville, Okla.	Sept. 2, 1920	100,000	Mar. 29, 1930
1358	First National Bank, Norris City, Ill.	Sept. 18, 1905	25,000	Mar. 31, 1930
1359	Pana National Bank, Pana, Ill.	Apr. 14, 1903	100,000	Apr. 1, 1930
1360	Farmers National Bank, Oskaloosa, Iowa <sup>1</sup>	Jan. 24, 1906	100,000	Apr. 9, 1930
1361	National Bank of Tifton, Tifton, Ga.	Aug. 10, 1906	100,000	Apr. 12, 1930
1362	State National Bank, Idabel, Okla.	Jan. 17, 1922	50,000	Apr. 19, 1930
1363	Saunders County National Bank, Wahoo, Nebr.	Jan. 3, 1884	50,000	Apr. 22, 1930

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled	
\$409,892	\$700,759	\$231,915	\$11,229	\$100,000	\$1,453,795	\$237,714	\$60,675	\$47,823	1294
519,063	131,400	146,441	32,951	100,000	929,855	488,862	73,517	52,903	1295
7,051	50,573	41,094	4,310	25,000	128,028	19,505	1,100	593	1296
411,626	877,755	326,744	33,589	100,000	1,749,714	571,508	44,727	35,025	1297
535,531	1,203,586	390,535	47,467	150,000	2,327,119	937,124	100,880	191,433	1298
147,783	64,560	12,041	5,636	0	230,020	185,849	0	4,019	1299
812,843	1,164,714	526,181	74,813	130,000	2,708,551	697,122	107,180	92,671	1300
695,771	378,266	263,683	52,321	50,000	1,440,041	650,303	33,125	50,991	1302
51,931	136,996	35,638	15,644	0	240,259	175,254	0	6,256	1303
118,657	59,176	16,354	6,498	35,000	235,685	108,279	21,432	7,110	1304
99,772	206,860	153,078	11,678	50,000	521,388	151,558	12,544	10,658	1305
14,201	139,605	36,818	12,334	100,000	302,958	22,389	59,924	0	1306
149,375	298,984	116,382	23,991	50,000	638,732	216,915	17,743	30,296	1307
105,651	133,113	163,553	9,844	50,000	462,161	116,849	27,118	17,525	1308
203,840	307,531	90,903	30,190	50,000	682,464	264,316	14,300	107,032	1309
248,084	217,766	5,966	86,027	60,000	617,843	229,022	49,985	18,763	1310
481,377	525,887	207,807	83,938	200,000	1,859,009	701,597	144,775	56,115	1312
528,445	1,244,289	218,871	20,249	150,000	2,74,560	274,560	2,000	35,455	1313
236,321	150,757	152,009	11,057	100,000	650,144	186,323	16,006	50,583	1314
57,401	40,373	16,287	2,881	25,000	141,942	18,180	12,050	2,365	1316
38,795	63,549	3,901	7,011	25,000	138,256	32,033	3,638	2,513	1317
222,370	201,318	4,412	91,835	50,000	569,935	284,628	24,234	26,521	1318
106,095	115,938	37,391	4,629	50,000	313,953	80,562	13,479	4,864	1319
413,967	509,959	387,330	52,737	200,000	1,563,993	343,176	114,237	63,105	1320
90,769	212,117	58,973	3,159	25,000	360,018	92,510	5,501	13,250	1321
236,630	159,213	532,793	5,836	50,000	984,472	194,885	24,000	7,692	1322
40,355	87,801	118,001	13,734	100,000	359,891	69,072	1,195	2,091	1323
47,834	121,635	63,127	5,332	25,000	262,928	75,008	3,800	2,865	1324
118,770	289,762	113,419	23,567	100,000	645,518	101,165	34,882	44,614	1325
	326	43,739	27	25,000	69,092	28	13,275		1326
88,988	494,952	122,256	10,507	100,000	816,703	69,549	49,150	8,168	1327
142,168	134,840	58,242	28,144	25,000	388,394	95,971	12,000	11,976	1328
784,467	611,767	343,092	20,580	400,000	2,159,906	504,909	116,261	67,048	1329
179,795	133,521	69,618	31,736	35,000	449,670	167,220	17,700	15,081	1330
4,418,264	2,070,569	294,186	653,105	500,000	7,936,124	2,828,657	82,759	498,752	1331
64,376	236,112	39,897	23,810	50,000	414,195	71,683	5,930	11,331	1332
72,535	56,024	81,649	13,005	50,000	273,213	72,184	10,272	8,214	1333
280,845	269,102	55,165	8,542	100,000	713,654	219,578	50,908	33,638	1334
29,144	50,627	22,679	22,189	25,000	149,639	26,535	700	2,518	1335
71,570	61,814	15,377	2,506		151,267	121,478		850	1336
53,359	112,645	29,591	2,212	50,000	247,807	31,329	21,133	7,315	1337
1,022,251	409,044	220,847	19,484	150,000	1,821,626	800,224	90,979	57,612	1338
64,838	46,351	10,761	1,343	25,000	148,293	17,214	9,396	2,408	1339
6,732	2,071	138,387	1,907	50,000	199,097	9,147	23,275	1,432	1340
574,553	118,430	468,890	58,639		1,220,512	891,371		1,804	1341
157,941	73,270	22,221	4,755	25,000	283,187	87,734		4,932	1342
190,940	94,744	66,882	20,785	50,000	422,851	115,102	26,686	22,196	1343
156,477	149,089	72,973	17,584	50,000	505,123	223,568	20,500	19,844	1344
251,606	105,956	27,367	45,675	25,000	355,604	105,628	5,500	41,290	1345
41,616	79,317	42,171	1,153	25,000	189,257	17,188	12,850	7,809	1346
213,643	167,012	41,712	10,678	40,000	473,045	148,175	19,783	25,074	1347
46,040	151,038	40,516	74,506	25,000	337,100	14,639	1,324	35,470	1348
122,542	105,942	3,341	1,600	25,000	258,425	48,577	11,150	8,944	1349
32,128	38,072	9,462	633	25,000	105,295	22,480	1,874	9,663	1350
3,858,565	1,416,427	525,912	20,923	250,000	6,071,827	735,607	64,148	857,673	1351
13,407	105,906	78,737	3,545	50,000	251,595	24,521	15,312	3,544	1352
37,655	57,212	119,122	437	100,000	314,426	738	21,962	0	1353
0	0	0	970	100,000	100,970	970	62,944	0	1354
241,374	307,646	17,211	10,756	100,000	676,987	170,156	51,850	9,094	1355
78,007	127,487	28,455	8,377	25,000	267,326	37,151	2,800	13,974	1356
400,356	309,240	186,233	40,325	100,000	1,116,154	590,511	36,646	45,560	1357
114,396	63,787	21,810	5,480	25,000	230,473	53,116	24,000	7,136	1358
318,034	553,102	34,792	10,397	100,000	1,016,325	263,236	53,610	21,562	1359
0	0	0	46	100,000	100,046	46	61,750	0	1360
307,017	249,399	116,502	9,191	100,000	782,109	200,062	26,720	37,910	1361
189,627	125,644	67,638	5,738	50,000	438,647	97,832	1,050	10,688	1362
116,038	446,665	249,688	24,442	50,000	886,833	302,638	6,250	22,338	1363

<sup>a</sup> Restored to solvency.



TABLE NO. 44.—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, 1930—Continued

Progress of liquidation to date of this report					Disposition of proceeds of liquidation			
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
1294	\$346,212	\$679	\$1,067,579	\$39,325		\$75,070		\$138,039
1295	615,282	60,783	227,307	26,483		242,117		313,914
1296	21,198	142	32,788	23,900				15,690
1297	651,260	30,771	1,012,410	55,273		93,281	\$31,789	435,335
1298	1,229,437	165,584	882,978	49,120		7 145,362	19,755	610,104
1299	159,868	40,152				111,064	54,599	40,303
1300	896,973	27,688	1,761,070	22,820		3 551,582		559,901
1302	734,419	26,927	661,820	16,875		149,891		126,860
1303	181,510	58,749				67,306	50	29,127
1304	136,821	2,168	83,128	13,568				45,818
1305	174,760	149,662	159,510	37,456				147,647
1306	82,313		180,569	40,076		37,946	3,427	20,727
1307	264,954	49,622	291,899	32,257		161,617		30,485
1308	161,492	2,391	275,396	22,882		72,801		58,677
1309	385,648	4,492	256,624	35,700		130,895		204,564
1310	297,770	4,383	305,675	10,015		227,719		26,592
1311								
1312	902,487	3,268	898,029	55,225		296,471	23,091	374,188
1313	312,015	11,400	1,690,439	148,000				227,027
1314	252,912	4,764	308,474	83,994		58,592	10,268	144,395
1315								
1316	32,595		96,397	12,950		6,220	1,923	15,701
1317	38,184	692	78,018	21,362		13,538	2,341	13,148
1318	335,383	5,434	203,352	25,766		242,572		65,366
1319	98,905		178,527	36,521		20,941		46,451
1320	520,518	4,071	953,641	85,763		288,523	12,497	196,571
1321	111,261		229,258	19,499		22,428	3,800	68,905
1322	226,577	3,482	728,413	26,000				181,531
1323	72,358	1,325	187,403	98,805		7,540		55,644
1324	81,173	5,289	154,766	21,700		48,858		25,691
1325	180,661	145	399,594	65,118		41,917		87,587
1326	13,303		44,064	11,725		12,397		
1327	126,867	22,870	616,116	50,850				54,048
1328	119,947		255,447	13,000				30,982
1329	688,218	1,318	1,186,631	283,739		262,170		376,114
1330	200,001	1,066	231,303	17,300		97,205		84,102
1331	3,410,168	51,689	4,057,026	417,241		941,978		1,950,562
1332	88,944	2,659	278,522	44,070				63,829
1333	90,670	180	142,635	39,728		70,515		8,257
1334	313,124	295	360,143	40,092		204,441		71,527
1335	29,753	36,684	58,902	24,300				12,829
1336	122,328	28,939				7 103,114		17,864
1337	59,777		159,163	28,867				19,492
1338	948,815		813,790	59,021		560,266		228,930
1339	29,018	2,225	101,446	15,604				6,678
1340	33,854	114,791	23,727	26,725			9,788	9,296
1341	893,175	327,337				7 891,241		1,804
1342	92,666		165,521	25,000				22,138
1343	163,984	761	234,792	23,314				53,635
1344	263,912	1,130	210,581	29,500		92,849		51,889
1345	152,418		183,666	19,500		38,404		65,289
1346	37,847	6,539	132,721	12,150				16,676
1347	193,032		259,796	20,217		79,712		84,849
1348	51,433		261,901	23,676				43,488
1349	68,671		175,904	13,850				40,325
1350	34,017	2,609	45,543	23,126		4,318	4,993	13,455
1351	1,657,428		4,228,547	185,852				937,592
1352	43,377		173,530	34,688		19,240		10,583
1353	22,700		213,688	78,038			10,602	696
1354	63,914			37,056		60,000		
1355	231,100		397,737	48,150				67,378
1356	53,925		191,201	22,200				23,471
1357	672,717		380,083	63,354		136,507	11,283	432,718
1358	84,252	8,244	141,977	1,000				15,756
1359	338,468	176	631,351	46,390				178,447
1360	61,796			38,250		58,000		
1361	264,692	23,116	421,021	73,280		72,523		169,139
1362	109,570		280,127	48,950				97,647
1363	331,226		511,857	43,750				235,736

\* Dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency	
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash					
\$19,252	\$17,776	\$96,075	---	\$753,534	10	---	---	1294
17	20,471	38,763	---	403,538	60	---	---	1295
332	4,093	1,083	---	37,859	---	---	---	1296
2,966	18,692	69,197	---	1,047,780	10	---	---	1297
5	29,528	145,472	---	1,251,944	35	---	---	1298
3,346	4,198	---	---	145,362	7 100	---	June 30, 1930	1299
194	25,196	142,867	---	1,670,802	10	---	---	1300
---	16,323	39,460	---	1,103,163	3 50	---	---	1302
1,603	2,492	---	---	149,876	100	.03332	Apr. 12, 1930	1303
---	5,237	16,807	---	112,448	60	---	---	1304
---	13,559	13,654	---	274,315	---	---	---	1305
---	8,247	11,966	---	126,487	30	---	---	1306
19,740	12,553	40,559	---	462,783	35	---	---	1317
11	7,518	22,485	---	292,482	25	---	---	1308
585	14,026	35,578	---	327,237	40	---	---	1309
7,786	9,907	25,766	---	379,543	60	---	---	1310
---	---	---	---	---	---	---	Feb. 3, 1930	1311
3,874	12,630	192,233	---	914,676	35	---	---	1312
4	17,071	67,913	---	597,683	---	---	---	1313
136	8,973	30,548	---	234,365	25	---	Feb. 21, 1930	1314
---	---	---	---	---	---	---	---	1315
79	5,540	3,132	---	82,704	10	---	---	1316
---	3,020	6,137	---	62,460	25	---	---	1317
506	6,865	20,074	---	323,763	75	---	---	1318
94	4,368	27,051	---	139,615	15	---	---	1319
2,154	14,896	5,877	---	878,291	35	---	---	1320
224	7,669	8,235	---	224,310	10	---	---	1321
---	10,359	34,687	---	438,000	---	---	---	1322
1,800	4,129	3,245	---	75,411	10	---	---	1323
542	3,928	2,154	---	139,593	35	---	---	1324
421	4,973	45,763	---	209,590	20	---	---	1325
---	222	684	---	14,584	85	---	---	1326
1,835	6,319	64,665	---	559,310	---	---	---	1327
---	10,819	78,146	---	245,814	---	---	---	1328
2,623	11,437	35,874	---	881,248	30	---	---	1329
62	5,884	12,748	---	216,014	45	---	---	1330
5,967	48,003	463,658	---	3,910,735	25	---	---	1331
---	4,697	20,418	---	207,847	---	---	---	1332
207	4,371	7,320	---	141,779	50	---	---	1333
---	7,601	29,555	---	450,171	50	---	---	1334
54	1,237	15,633	---	52,891	---	---	---	1335
---	1,350	---	---	103,114	7 100	---	Sept. 10, 1930	1336
403	5,075	34,807	---	108,526	---	---	---	1337
850	8,724	150,045	---	1,177,013	50	---	---	1338
5,178	3,080	14,082	---	75,555	---	---	---	1339
681	1,025	13,064	---	48,939	20	---	---	1340
---	130	---	---	891,241	7 100	---	Sept. 30, 1930	1341
426	3,630	66,472	---	81,509	---	---	---	1342
---	3,791	106,558	---	206,688	---	---	---	1343
593	6,052	112,529	---	311,731	30	---	---	1344
34	4,966	43,725	---	301,161	15	---	---	1345
352	2,675	18,144	---	114,228	---	---	---	1346
71	5,128	23,272	---	267,112	30	---	---	1347
124	3,563	4,258	---	140,099	---	---	---	1348
320	4,078	23,948	---	151,117	---	---	---	1349
273	2,755	8,223	---	37,245	25	---	---	1350
---	11,568	708,268	---	1,864,005	---	---	---	1351
2,031	5,672	5,851	---	128,265	15	---	---	1352
---	1,053	10,349	---	106,025	10	---	---	1353
---	71	3,843	---	100,000	60	---	---	1354
3,775	4,494	155,453	---	381,117	---	---	---	1355
---	4,541	25,913	---	138,654	---	---	---	1356
548	7,224	84,437	---	273,014	50	---	---	1357
283	2,437	65,776	---	139,211	---	---	---	1358
526	6,314	153,121	---	456,420	---	---	---	1359
---	626	3,170	---	100,000	58	---	---	1360
2,760	5,814	14,456	---	362,614	20	---	---	1361
10	3,174	8,739	---	94,834	---	---	---	1362
1,454	5,238	88,798	---	131,789	---	---	---	1363

7 100 per cent paid by purchasing banks.

TABLE NO. 44.—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, 1930—Continued

	Name and location of banks	Date of organization	Capital stock at date of suspension	Receiver appointed
1364	First National Bank, Pineville, W. Va.	Mar. 6, 1905	\$25, 000	May 1, 1930
1365	Hope National Bank, Hope, N. Dak. <sup>1</sup>	July 31, 1906	50, 000	May 12, 1930
1366	First National Bank, Jasper, Fla.	Jan. 17, 1905	30, 000	May 13, 1930
1367	National Loan & Exchange Bank, Greenwood, S. C.	Sept. 16, 1903	100, 000	May 16, 1930
1368	State National Bank, Honey Grove, Tex. <sup>1</sup>	Sept. 14, 1914	125, 000	May 19, 1930
1369	City National Bank, Shawneetown, Ill. <sup>1</sup>	May 24, 1909	25, 000	May 26, 1930
1370	First National Bank, St. Petersburg, Fla.	Apr. 26, 1905	600, 000	June 9, 1930
1371	First National Bank, Bowerston, Ohio <sup>1</sup>	Nov. 15, 1904	25, 000	June 11, 1930
1372	Farmers National Bank, Strawn, Ill.	Jan. 12, 1904	25, 000	do.
1373	First National Bank, Cheboygan, Mich.	June 19, 1884	50, 000	June 12, 1930
1374	First National Bank in Poutney, Vt.	Nov. 12, 1928	100, 000	June 20, 1930
1375	New-First National Bank in Farmland, Ind.	Nov. 25, 1925	25, 000	June 25, 1930
1376	First National Bank, Iaeger, W. Va.	Oct. 15, 1918	25, 000	June 25, 1930
1377	Brotherhood of Railway Clerks National Bank, Cincinnati, Ohio. <sup>1</sup>	July 16, 1923	400, 000	June 26, 1930
1378	First National Bank, Kimball, W. Va. <sup>2</sup>	Aug. 26, 1919	25, 000	do.
1379	First National Bank, Litchville, N. Dak.	June 9, 1906	25, 000	June 30, 1930
1380	First National Bank, Williams, Iowa.	Sept. 13, 1900	25, 000	July 1, 1930
1381	Union National Bank, Connellsville, Pa.	Aug. 9, 1902	50, 000	July 3, 1930
1382	First National Bank in Fresno, Calif.	Sept. 29, 1919	400, 000	July 7, 1930
1383	First National Bank, Grass Range, Mont.	Dec. 18, 1916	30, 000	July 9, 1930
1384	National Bank of Arkansas at Pine Bluff, Ark.	Aug. 12, 1915	100, 000	July 21, 1930
1385	Citizens National Bank, Connellsville, Pa.	Sept. 12, 1902	100, 000	July 31, 1930
1386	First National Bank, Fountain, Colo.	Apr. 20, 1903	25, 000	Aug. 1, 1930
1387	First National Bank, Vanderbilt, Pa.	Feb. 21, 1906	25, 000	Aug. 4, 1930
1388	Citizens National Bank, Gallon, Ohio.	Mar. 20, 1872	100, 000	do.
1389	First National Bank, McLeansboro, Ill.	Apr. 4, 1902	50, 000	do.
1390	First National Bank, Farmersville, Tex. <sup>1</sup>	Jan. 18, 1887	50, 000	Aug. 6, 1930
1391	Port Newark National Bank, Newark, N. J.	May 5, 1926	200, 000	Aug. 8, 1930
1392	First National Bank, Ayrshire, Iowa.	June 11, 1900	25, 000	Aug. 12, 1930
1393	First National Bank, Argyle, N. Y.	July 12, 1906	30, 000	Aug. 15, 1930
1394	First National Bank, Lometa, Tex.	Jan. 11, 1913	25, 000	Aug. 18, 1930
1395	Farmers National Bank, Glenwood City, Wis.	Sept. 1, 1917	25, 000	Aug. 22, 1930
1396	Clymer National Bank, Clymer, Pa.	Oct. 10, 1910	75, 000	Aug. 22, 1930
1397	First National Bank, Burt, Iowa.	Jan. 5, 1901	40, 000	Sept. 5, 1930
1398	Citizens National Bank, Grinnell, Iowa. <sup>1</sup>	Sept. 15, 1904	75, 000	Sept. 6, 1930
1399	Fourth National Bank, Montgomery, Ala. <sup>1</sup>	May 24, 1901	500, 000	do.
1400	First National Bank, Guthrie Center, Iowa. <sup>1</sup>	May 4, 1900	75, 000	Sept. 15, 1930
1401	First National Bank, Fairview, Mo.	Oct. 1, 1907	25, 000	Sept. 17, 1930
1402	Farmers National Bank, Wilkinson, Ind.	Nov. 2, 1908	25, 000	Sept. 19, 1930
1403	First National Bank, Altus, Okla.	Feb. 15, 1904	60, 000	Sept. 26, 1930
1404	First National Bank, Washburn, N. Dak.	June 19, 1902	25, 000	Sept. 29, 1930
1405	City National Bank, Spur, Tex.	Feb. 4, 1915	40, 000	Oct. 7, 1930
1406	Farmers National Bank, Howe, Tex.	Dec. 4, 1900	30, 000	Oct. 8, 1930
1407	First National Bank, Martinsville, Ill.	Mar. 17, 1903	25, 000	Oct. 11, 1930
1408	Hartford National Bank, Hartford, Kans.	Mar. 27, 1906	25, 000	do.
1409	Billings National Bank, Billings, Okla.	Nov. 12, 1921	25, 000	Oct. 17, 1930
1410	First National Bank, Villisca, Iowa.	May 29, 1882	50, 000	Oct. 18, 1930
1411	First National Bank, Perry, Fla.	July 11, 1905	50, 000	Oct. 25, 1930
1412	City National Bank, Decatur, Tex. <sup>1</sup>	Dec. 26, 1900	50, 000	do.
1413	The Old First National Bank, Farmer City, Ill. <sup>1</sup>	May 14, 1894	65, 000	do.
1414	First National Bank, Auburn, Wash.	July 10, 1914	75, 000	Oct. 28, 1930
1415	First National Bank, Lindsborg, Kans.	Nov. 5, 1886	50, 000	Oct. 31, 1930
1416	Peoples National Bank, Brookneal, Va.	Aug. 7, 1920	50, 000	do.
1417	Tug River National Bank, Iaeger, W. Va. <sup>1</sup>	May 5, 1923	50, 000	do.
			40, 929, 500	

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

*appointment of receivers, 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	Offsets allowed and settled	
\$154,867	\$118,464	\$58,138	\$1,304	\$25,000	\$357,773	\$39,117	\$2,500	\$7,038	1364
0	16,856	60,382	2,704	50,000	129,942	5,000	4,000	0	1,655
201,856	27,951	129,199	30,612	30,000	290,618	41,078	1,000	6,841	1366
202,160	763,742	222,790	113,874	100,000	1,402,568	144,823	14,075	47,411	1367
0	114,613	33,671	37	125,000	273,321	36	25,675	0	1368
17,635	41,823	11,085	389	25,000	95,942	12,616	15,875	0	1369
1,977,477	3,905,656	394,067	179,306	600,000	7,056,506	1,085,646	107,702	271,088	1370
662	32,850	11,869	455	25,000	70,836	822	7,541	0	1371
88,497	38,383	25,319	1,827	25,000	179,026	48,059	9,044	5,349	1372
741,650	481,398	21,026	22,186	50,000	1,316,260	299,625	24,650	24,357	1373
709,925	141,809	212,190	6,652	100,000	1,170,576	187,371	7,550	30,711	1374
58,288	87,705	5,779	1,167	25,000	177,939	36,745	10,589	5,654	1375
162,716	142,692	14,141	993	25,000	345,542	64,641	1,875	6,311	1376
									1377
									1378
38,016	149,302	5,030	15,825	25,000	233,173	27,550	775	5,417	1379
55,917	178,315	4,823	6,878	25,000	270,933	26,205	3,800	5,288	1380
376,426	381,485	47,611	19,598	50,000	875,120	160,061	725	10,661	1381
1,812,938	1,950,672	487,867	62,343	400,000	4,713,820	2,935,553	81,191	198,213	1382
73,630	74,489	16,365	1,587	30,000	196,071	37,431	300	3,354	1383
913,376	1,089,340	274,851	10,480	100,000	2,388,047	540,132	22,075	46,627	1384
1,234,247	1,875,302	87,043	85,717	100,000	3,382,309	467,505	0	5,684	1385
56,961	85,859	13,328	729	25,000	181,877	17,995	1,100	1,935	1386
74,172	77,552	16,205	51,965	25,000	244,894	53,999	300	1,256	1387
730,411	493,144	56,032	3,352	0	1,282,939	258,547	0	37,824	1388
265,528	276,120	110,068	1,206	50,000	702,922	54,247	0	29,084	1389
0	0	0	0	50,000	50,000	0	9,821	0	1390
									1391
68,433	97,469	209	5,705	25,000	196,816	28,405	0	8,878	1392
292,638	147,874	58,659	0	0	499,171	0	0	0	1393
105,262	38,162	43,633	107	25,000	212,164	17,930	0	6	1394
91,532	97,769	20,429	0	0	209,730	0	0	0	1395
277,110	361,067	117,632	888	75,000	831,697	79,369	0	0	1396
75,226	266,588	17,334		40,000	399,148				1397
				75,000	75,000				1398
				500,000	500,000				1399
				75,000	75,000				1400
37,871	49,309	5,414		25,000	117,594				1401
110,427	99,238	7,095			216,760				1402
				60,000	60,000				1403
36,872	92,474	9,963			139,309				1404
									1405
21,479	89,111	5,354			115,944				1406
164,622	141,238	24,344			330,204				1407
105,590	39,031	12,287			156,908				1408
									1409
									1410
									1411
									1412
									1413
									1414
									1415
									1416
									1417
155,005,437	146,230,662	70,260,969	37,497,172	36,319,500	445,313,740	189,693,482	17,193,482	24,354,421	

<sup>2</sup> Restored to solvency.

TABLE NO. 44.—*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, 1931—Continued*

	Progress of liquidation to date of this report				Disposition of proceeds of liquidation			
	Total collections from all sources, including offsets allowed	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid on unsecured claims	Dividends paid on secured claims	Secured and preferred liabilities paid except through dividends, including offsets allowed
1364	\$48,655		\$286,618	\$22,500				\$33,132
1365	12,000	\$71,942		46,000				8,000
1366	48,919	209	212,490	29,000				25,225
1367	206,309	2,485	1,107,847	85,925				116,511
1368	25,711		148,285	99,325			\$18,139	
1369	28,491		58,326	9,125				12,491
1370	1,464,436	32,925	5,066,847	492,298				1,081,483
1371	8,363		45,014	17,459				364
1372	62,452	599	100,019	15,956				15,063
1373	348,632	2,009	940,269	25,350				76,713
1374	225,632	3,519	848,975	92,450				79,370
1375	52,988		110,540	14,411				25,814
1376	72,827		249,590	23,125				23,816
1377								
1378								
1379	33,742		175,206	24,225				17,650
1380	35,293		214,440	21,200				21,312
1381	171,447		664,398	49,275				10,664
1382	3,214,957	103,137	1,076,917	318,809		\$1,582,754		1,098,987
1383	41,085		125,286	29,700				33,400
1384	608,834		1,701,288	77,925				400,338
1385	473,189	6	2,809,114	100,000				130,384
1386	21,030		136,947	23,900				16,430
1387	55,555		164,639	24,700				1,256
1388	296,371		986,568					52,952
1389	83,331	45	569,546	50,000				58,094
1390	9,821			40,179				
1391								
1392	37,283		134,533	25,000				18,091
1393			499,171					
1394	17,936		169,228	25,000				11,921
1395			209,730					
1396	79,369		677,328	75,000				
1397			359,148	40,000				
1398				75,000				
1399				500,000				
1400				75,000				
1401			92,594	25,000				
1402			216,760					
1403				60,000				
1404			139,309					
1405								
1406			115,944					
1407			330,204					
1408			156,908					
1409								
1410								
1411								
1412								
1413								
1414								
1415								
1416								
1417								
	231,241,385	65,032,711	129,653,292	19,126,018	260,334	101,591,429	4,392,687	92,865,314

\* Dividends paid through or by purchasing banks.

*appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and*

Disposition of proceeds of liquidation—Con.				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored to solvency
Cash advanced in protection of assets	Receivers' salary, legal, and other expenses	Cash in hands of comptroller and receivers	Amount returned to shareholders in cash				
\$42	\$1,938	\$13,543		\$123,879			1364
	423	3,577					1365
	2,496	21,198		129,150			1366
7,861	5,717	76,220		625,910			1367
	290	7,282		90,694	20		1368
	391	15,609					1369
6,652	31,790	344,511		2,467,346			1370
	362	7,667		25,569			1371
	1,530	45,859		100,150			1372
7	4,446	267,466					1373
6	4,740	141,516		553,610			1374
201	1,315	25,658		109,859			1375
7	1,422	47,582		91,720			1376
							July 2, 1930
							Aug. 14, 1930
33	2,294	13,765					1377
1,119	1,996	10,866		109,480			1378
359	4,803	155,621					1379
3,402	13,852	515,961		2,261,113	70		1380
	831	6,854		40,800			1381
	4,240	204,256					1382
10	4,508	338,287					1383
51	946	3,603		44,437			1384
	1,093	53,266					1385
	2,272	241,147		250,958			1386
	1,895	23,342		166,317			1387
	125	9,696					1388
							1389
	680	18,512					1390
							1391
	985	5,030					1392
							1393
52	768	78,549					1394
							1395
							1396
							1397
							1398
							1399
							1400
							1401
							1402
							1403
							1404
							1405
							1406
							1407
							1408
							1409
							1410
							1411
							1412
							1413
							1414
							1415
							1416
							1417
3,333,909	13,360,230	15,341,505	\$356,311	223,291,814			

TABLE NO. 45.—*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, Philipsburg, 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, Tex.	Aug. 3, 1901	100,000
416	Boliver National Bank, Boliver, 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, Somerville, 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. 23, 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	Stockmens 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
1271	National Bank of Ainsworth, Ainsworth, Nebr.	Feb. 27, 1929	35,000
1301	First National Bank, Winter Garden, Fla.	July 25, 1929	50,000
1311	Taylorville National Bank, Taylorville, Ill.	Oct. 18, 1929	150,000
1315	First National Bank, Claxton, Ga.	Dec. 7, 1929	50,000
1377	Brotherhood of Railway Clerks National Bank, Cincinnati, Ohio.	June 26, 1930	400,000
1378	First National Bank, Kimball, W. Va.	do.	25,000
Total, 76 banks.			12,805,000

TABLE NO. 45.—*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. <sup>1</sup>	Dec. 3, 1894	\$150,000
291	First National Bank, Port Angeles, Wash. <sup>1</sup>	Apr. 26, 1895	50,000
304	First National Bank, Orlando, Fla. <sup>1</sup>	Nov. 20, 1895	85,000
386	First National Bank, Arkansas City, Kans. <sup>1</sup>	Oct. 19, 1899	100,000
575	Ben Hill National Bank, Fitzgerald, Ga. <sup>1,2</sup>	Mar. 6, 1916	50,000
608	State National Bank, Carlisbad, N. Mex. <sup>1</sup>	Aug. 25, 1924	75,000
639	First National Bank, Mohall, N. Dak. <sup>1</sup>	Jan. 22, 1925	25,000
661	First National Bank, Lawton, Okla. <sup>1</sup>	Nov. 18, 1922	200,000
736	First National Bank, Poplar, Mont. <sup>1</sup>	Dec. 17, 1923	25,000
1048	First National Bank, Ackerman, Miss. <sup>1</sup>	Nov. 12, 1926	25,000
1110	Farmers & Merchants National Bank, Mount Morris, Pa. <sup>1</sup>	Feb. 21, 1927	25,000
1310	Farmers National Bank, Red Oak, Iowa. <sup>1</sup>	Oct. 14, 1929	60,000
1317	First National Bank, Tower City, N. Dak. <sup>1</sup>	Dec. 10, 1929	25,000
Total, 13 banks.....			895,000

<sup>1</sup> Second failure.<sup>2</sup> Formerly "Third National Bank."TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1930*

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, Abingdon, Ill.	Dec. 17, 1927	\$2,133.72	3.26	83.26
First National Bank, Adair, Iowa	Dec. 27, 1926	24,290.35	13.21	33.21
Peoples National Bank, Adena, Ohio	Apr. 13, 1929	93,120.29	20	50
First National Bank, Akron, Colo	Aug. 26, 1926	38,939.86	16.33	36.33
New Georgia National Bank, Albany, Ga.	Jan. 4, 1928	69,255.36	10	30
Citizens National Bank, Albert Lea, Minn.	Feb. 18, 1927	78,341.58	10	70
Farmers & Merchants National Bank, Alcester, S. Dak.	May 17, 1927	35,973.25	10	70
First National Bank, Aledo, Ill.	Sept. 27, 1928	42,578.07	10	50
First National Bank, Alexandria, Minn.	Jan. 8, 1925	61.28	50	50
First National Bank, Allegan, Mich.	Feb. 19, 1927	51,828.05	10	40
First National Bank, Alta, Iowa	Dec. 3, 1926	41,041.19	10	65
Anamoose National Bank, Anamoose, N. Dak.	Sept. 18, 1926	24,026.05	30	70
First National Bank, Aneta, N. Dak.	June 3, 1929	48,043.50	25	25
First National Bank, Ashton, Idaho	Mar. 10, 1928	20,072.23	18	58
Astoria National Bank, Astoria, Oreg.	Feb. 24, 1928	176,613.50	10	55
Georgia National Bank, Athens, Ga.	Apr. 17, 1925	64.13	10	10
American National Bank, Atoka, Okla.	Nov. 1, 1926	181.27	10	15
First National Bank, Auburndale, Fla.	May 15, 1929	27,825.79	10	10
First National Bank, Avoca, Minn.	May 5, 1928	20,264.88	15	65
First National Bank, Bancroft, Iowa	Oct. 20, 1927	34,702.82	20	30
First National Bank, Barnsdall, Okla.	June 22, 1926	15.69	45	45
Central National Bank, Bartlesville, Okla.	Mar. 29, 1930	151,836.90	50	50
Union National Bank, Beloit, Kans.	Nov. 13, 1923	2,121.65	35	35
First National Bank, Bend, Oreg.	Apr. 29, 1927	103,597.06	10	40
First National Bank, Benson, Minn.	July 6, 1926	23,410.63	7.3	17.3
First National Bank, Benson, N. C.	Dec. 11, 1928	13,496.38	10	50
First National Bank, Benson, Pa.	Mar. 28, 1927	102.94	45	45
American National Bank, Billings, Mont.	Sept. 23, 1922	23.18	20	40
First National Bank, Bishop, Calif.	Aug. 15, 1927	1,671.87	15	15
First National Bank, Bishopville, S. C.	Jan. 18, 1930	63,360.42	15	15
City National Bank, Bismarek, N. Dak.	Oct. 18, 1926	3,592.05	100	100
First National Bank, Biwabik, Minn.	May 10, 1927	135.92	55	55
First National Bank, Bixby, Okla.	Feb. 20, 1929	26,855.26	25	50
First National Bank, Boise City, Okla.	Nov. 25, 1924	31,746.61	35	45
First National Bank, Boswell, Okla.	Oct. 8, 1926	13,582.27	11.3	31.3
First National Bank, Boyceville, Wis.	Jan. 18, 1927	15,905.18	10	70
First National Bank, Bridgeport, Nebr.	May 28, 1921	15,162.31	13.5	43.5
First National Bank, Bristol, Okla.	Apr. 25, 1928	42,876.66	10	35
First National Bank, Broadview, Mont.	Jan. 30, 1923	144.91	9.1	9.1
First National Bank, Broken Bow, Okla.	Nov. 2, 1926	15,228.84	24.06	24.06

<sup>1</sup> Deduction by reason of dividend previously reported as paid but now canceled.<sup>2</sup> To nonasserting creditors in accordance with agreement.<sup>3</sup> To asserting creditors in accordance with agreement.



TABLE No. 46.—Dividends paid to creditors of insolvent national banks during the year ending October 31, 1930—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	
Farmers National Bank, Brookings, S. Dak.	Dec. 3, 1926	\$61,845.46	8	73
First National Bank, Brookings, S. Dak.	Feb. 9, 1924	1.09		15
First National Bank, Brooklyn, Iowa	Dec. 4, 1925	65,028.18	10	55
First National Bank, Buffalo, Minn.	Oct. 17, 1925	67,071.35	10	70
First National Bank, Cambridge, Iowa	May 22, 1926	37,111.69	10	20
First National Bank, Cardwell, Mo.	Jan. 8, 1927	84.35		40
First National Bank, Carlsbad, N. Mex.	May 14, 1924	24.00		60
First National Bank, Carrington, N. Dak.	Mar. 26, 1923	24,791.68	10	30
Cass County National Bank, Casselton, N. Dak.	Dec. 10, 1923	64,436.56	25	50
First National Bank, Center, Tex.	Dec. 3, 1924	48,939.95	20.6	70.6
Commercial National Bank, Chatsworth, Ill.	Mar. 8, 1930	79,712.34	30	30
First National Bank, Checotah, Okla.	Dec. 1, 1927	3,033.75		65
First National Bank, Cheraw, S. C.	Nov. 14, 1928	468.59		20
Security National Bank, Cherokee, Iowa.	Mar. 17, 1930	19,239.60	15	15
Clarinda National Bank, Clarinda, Iowa.	Nov. 29, 1926	54,435.40	10	40
First National Bank, Clarksville, Ark.	Nov. 18, 1929	68,859.82	25	25
City National Bank, Clarksville, Tex.	Mar. 9, 1925	62.85		106.34
First National Bank, Clearbrook, Minn.	Nov. 2, 1926	17,591.42	17.6	57.6
First National Bank, Clear Lake, S. Dak.	May 25, 1925	3,265.90		35
Home National Bank, Cleburne, Tex.	Dec. 28, 1925	288.05		45
First National Bank, Clinton, Minn.	Feb. 10, 1927	14,932.98	10	45
First National Bank, Coalgate, Okla.	Feb. 27, 1924	296.44		5
City National Bank, Coalgate, Okla.	Nov. 8, 1923	5,000.52	2.85	7.85
First Exchange National Bank, Coeur D'Alene, Idaho.	Jan. 19, 1929	51,761.32	7.5	7.5
First National Bank, Coffee Springs, Ala.	Mar. 13, 1930	9,310.51	25	25
First National Bank, Coleridge, Nebr.	Jan. 12, 1929	51,129.43	35	65
First National Bank, Colman, S. Dak.	Aug. 19, 1926	159.96		30
Colton National Bank, Colton, Calif.	Feb. 20, 1930	9,787.87	20	20
Liberty National Bank of South Carolina, Columbia, S. C.	Mar. 4, 1926	1,127.51	.181	87.12
Citizens National Bank, Commerce, Tex.	Jan. 20, 1927	7,433.69	10	75
Condon National Bank, Condon, Oreg.	Dec. 18, 1923	2,187.20	1.8	68.8
First National Bank, Covington, Ind.	Dec. 8, 1928	2,168.96	3.006	103.09600
Merchants National Bank, Crookston, Minn.	Mar. 24, 1924	1,353.21		73
Carolina National Bank, Darlington, S. C.	Nov. 2, 1928	95,230.37	15	45
First National Bank, De Land, Fla.	July 12, 1929	125,069.86	10	10
First National Bank, Delano, Calif.	Jan. 14, 1927	125,590.66		85
First National Bank, Delta, Colo.	Sept. 25, 1929	131,040.50	40	40
First National Bank, Delta, Utah	Jan. 23, 1928	2,455.06	13	40
First National Bank, Denton, Mont.	Mar. 5, 1929	13,274.97	20	90
Exchange National Bank, Denton, Tex.	Dec. 26, 1928	38,393.86	10	85
First National Bank, Denton, Tex.	Aug. 15, 1928	57,908.53	20	70
Broadway National Bank, Denver, Colo.	Jan. 16, 1926	245.42		74
Drovers National Bank, Denver, Colo.	Dec. 24, 1925	(1) 252.46		35
First National Bank, Detroit Lakes, Minn.	Nov. 23, 1926	703.95		30
Merchants National Bank, Detroit Lakes, Minn.	June 22, 1925	617.52		60
United States National Bank, Dinuba, Calif.	Mar. 25, 1927	35,537.63	8.9	73.9
Farmers National Bank, Dodge Center, Minn.	Dec. 9, 1924	50,546.80	6.97	11.97
Dothan National Bank, Dothan, Ala.	Jan. 30, 1930	264,944.15	30	30
First National Bank, Drayton, N. Dak.	Aug. 12, 1929	149,890.64	100	100
First National Bank, Dublin, Ga.	Sept. 24, 1928	63,178.45	5	5
First National Bank, Dubois, Idaho	May 5, 1927	9,198.25	9.3	47.3
First National Bank, Dunbar, Pa.	Mar. 7, 1927	26,464.96	8	83
First National Bank, Dunn, N. C.	Nov. 14, 1928	21,202.75	10	35
First National Bank, East Grand Forks, Minn.	Nov. 28, 1927	88,631.24	20	65
Drovers National Bank, East St. Louis, Ill.	May 22, 1924	15.00		80
First National Bank, Edgeley, N. Dak.	Jan. 31, 1927	24,683.68	10	90
First National Bank, Eldorado Springs, Mo.	Sept. 23, 1929	73,120.55	25	25
National Bank of, Emmetsburg, Iowa.	Mar. 15, 1929	68,592.21	10	35
First National Bank, Ennis, Tex.	Feb. 11, 1930	206,427.50	50	50
First National Bank, Erskine, Minn.	Mar. 2, 1929	17,146.89	15	15
East Alabama National Bank, Eufaula, Ala.	July 1, 1929	76,915.10	15	15
Security National Bank, Fargo, N. Dak.	Aug. 30, 1928	334.00		100
Fayette City National Bank, Fayette City, Pa.	July 28, 1927	134,793.63	8	23
National Bank of, Fayetteville, N. C.	Aug. 12, 1927	94,032.95	10	25
First National Bank, Floral, Ala.	Jan. 13, 1930	41,802.83	20	20
First National Bank, Forest City, Iowa.	Nov. 14, 1925	1,857.37		19
Texas National Bank, Fort Worth, Tex.	Feb. 4, 1930	941,977.60	25	25
National Bank of Franklin, Franklin, Tenn.	Oct. 18, 1926	57,485.65	8	43
First National Bank, Frisco, Tex.	Dec. 31, 1928	11,703.23	20	50
First National Bank, Fulda, Minn.	Oct. 7, 1926	52,696.92	20.4	40.4
First National Bank, Fulton, Mo.	Apr. 24, 1926	23,498.29	9.25	89.25
First National Bank, Gaffney, S. C.	Feb. 17, 1930	588,410.28	50	50
First National Bank, Gering, Nebr.	Feb. 26, 1924	18,539.44	6.76	16.76
Glasgow National Bank, Glasgow, Mont.	Dec. 29, 1925	12,990.23	7.2	67.2
First National Bank, Glenwood, Minn.	July 14, 1926	1.26		60.2

1 Deduction by reason of dividend previously reported as paid but not canceled.

TABLE NO. 46.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1930—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, Gonvick, Minn.	Nov. 5, 1926	\$18,178.67	12.01	37.01
Commercial National Bank, Great Falls, Mont.	Dec. 9, 1922	41,983.04	2.74	27.74
First National Bank, Greeley, Nebr.	Dec. 30, 1929	26,228.21	10	10
Merchants National Bank, Greene, Iowa	June 4, 1927	22,659.56	10	20
American National Bank, Greene City, Mo.	Mar. 31, 1927	19,271.85	6.8	36.8
First National Bank, Greensboro, Ga.	Jan. 9, 1926	15,763.79	10.5	40.5
First National Bank, Greenfield, Iowa	Mar. 21, 1928	42,831.20	13.73	68.73
First National Bank, Greenville, Tex.	Jan. 11, 1928	1,568.00		60
First National Bank, Gridley, Calif.	Jan. 29, 1921	16,593.92	3.8	13.8
Merchants National Bank, Grinnell, Iowa	Nov. 12, 1924	3,193.94		16
Griswold National Bank, Griswold, Iowa	Dec. 13, 1929	242,571.97	75	75
First National Bank, Grundy, Va.	do	20,941.32	15	15
Texas County National Bank, Guymon, Okla.	Nov. 13, 1923	10,282.46	5.5	68
Hartington National Bank, Hartington, Nebr.	Nov. 13, 1928	72,697.17	20	55
First National Bank, Hartsville, S. C.	Jan. 16, 1930	12,396.87	85	85
First National Bank, Havelock, Iowa	Nov. 5, 1927	19,149.53	27.35	97.35
First National Bank, Hazard, Ky.	Mar. 18, 1930	12,726.95	12	12
State National Bank, Honey Grove, Tex.	May 19, 1930	18,138.71	20	20
Citizens National Bank, Hope, Ind.	Feb. 15, 1929	70,148.91	20	60
First National Bank, Howard, S. Dak.	Nov. 24, 1925	26,484.58	8	58
City National Bank, Hugo, Okla.	June 5, 1925	17,737.03	8.8	51.8
Hugo National Bank, Hugo, Okla.	May 12, 1925	764.44		40
First National Bank, Humphrey, Nebr.	Jan. 30, 1930	97,205.38	45	45
First National Bank, Huron, S. Dak.	Mar. 14, 1924	1,491.38		16
First National Bank, Idabel, Okla.	Feb. 18, 1925	8,580.67	3.73	31.73
Peoples National Bank, Independence, Iowa	July 5, 1928	14,313.89	18.7	78.7
First National Bank, Inwood, Iowa	Sept. 6, 1927	17,750.32	10	30
First National Bank, Jasper, Minn.	May 1, 1925	14,525.88	3.95	33.95
First National Bank, Jefferson, Iowa	Dec. 23, 1925	24,773.65	8.7	63.7
First National Bank, Jonesboro, Ark.	June 4, 1926	1,422.32		30
First National Bank, Joseph, Oreg.	June 14, 1923	52.98		10
City National Bank in Kearney, Nebr.	May 14, 1927	85,833.36	5	40
National Banks of La Grange, La Grange, Ind.	Oct. 24, 1927	610.13		80
Farmers & Merchants National Bank, Lake City, S. C.	Oct. 18, 1926	58,773.88	10	50
First National Bank, Lake Norden, S. Dak.	Oct. 5, 1926	21,490.12	10	65
First National Bank, Lake Park, Minn.	Aug. 24, 1925	1,623.02		45
Farmers National Bank, Lake Preston, S. Dak.	Dec. 17, 1925	22,390.70	19	29
First National Bank, Lake Worth, Fla.	Apr. 2, 1927	57,886.83	5	40
Lamar National Bank, Lamar, S. C.	Nov. 9, 1928	11,558.79	10	30
First National Bank, Lambertson, Minn.	July 6, 1927	7,421.93	11.62	61.62
New First National Bank in Lambertson, Minn.	Apr. 30, 1927	18,824.21	10	65
Cavalier County National Bank, Langdon, N. Dak.	Oct. 29, 1923	32,269.99	7.38	7.38
First National Bank in Langdon, N. Dak.	June 14, 1929	17,775.47	10	10
First National Bank, La Porte City, Iowa	Feb. 15, 1928	23,930.85	15	95
National Bank of Larimore, Larimore, N. Dak.	Mar. 5, 1929	29,625.35	20	40
First National Bank, Laurel, Nebr.	Feb. 2, 1928	11,087.18	74.8	74.8
Laurel National Bank, Laurel, Nebr.	May 14, 1927	48,765.12	10	45
First National Bank, Leeds, N. Dak.	Dec. 1, 1926	17,223.53	15	75
Exchange National Bank, Leon, Iowa	Mar. 9, 1927	17,562.43	5.82	45.82
First National Bank, Lepanto, Ark.	Mar. 25, 1927	9,784.17	10	30
First National Bank of Fergus County, Lewistown, Mont.	Apr. 12, 1924	257,116.39	9	49
First National Bank, Lewisville, Ohio	Dec. 19, 1928	38,984.80	20	70
First National Bank, Lisbon, N. Dak.	Jan. 21, 1928	416.95		40
England National Bank, Little Rock, Ark.	Nov. 1, 1926	12,701.67	488	6.255
Citizens National Bank, Lone Oak, Tex.	Jan. 20, 1927	176.80		45
National Bank of Lumpkin, Ga.	Dec. 7, 1929	8,142.81	10	10
First National Bank, McKinney, Tex.	Mar. 19, 1930	60,000.00	60	60
Fourth National Bank, Macon, Ga.	Nov. 26, 1928	654,677.00	10	25
First National Bank, Madison, S. Dak.	May 21, 1925	245.60		16
Lake County National Bank, Madison, S. Dak.	Aug. 29, 1928	40,958.17	10	65
First National Bank, Mallard, Iowa	Oct. 3, 1927	17,375.14	10	50
First National Bank, Malvern, Iowa	Dec. 10, 1926	30,272.70	15	55
First National Bank, Manchester, Iowa	Feb. 13, 1929	158,020.67	30	60
Merchants National Bank, Mandan, N. Dak.	Dec. 26, 1923	32,907.10	10	45
Manilla National Bank, Manilla, Iowa	Oct. 20, 1925	13,350.55	10	50
First National Bank, Manning, S. C.	Dec. 14, 1927	1,027.92		7
First National Bank, Maquon, Ill.	Aug. 14, 1929	78,760.36	70	70
First National Bank, Marengo, Iowa	Feb. 18, 1927	35,845.78	5	67
First National Bank, Marked Tree, Ark.	Nov. 30, 1926	119.04		10
First National Bank, Marshalltown, Iowa	June 11, 1928	144,801.22	10	70
Security National Bank, Mason City, Iowa	Dec. 29, 1925	122.49		80
First National Bank, Mayville, N. Dak.	June 25, 1929	77,279.45	50	50
First National Bank, Medaryville, Ind.	June 24, 1927	18,095.83	30	85
First National Bank, Melvin, Iowa	Feb. 12, 1929	21,676.45	20	90

TABLE NO. 46.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1930—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, Mena, Ark.	Dec. 15, 1928	\$9,098.76	14.976	29.976
Farmers National Bank, Merced, Calif.	Sept. 23, 1926	7,750.14		45
Peoples National Bank, Middletown, Del.	Dec. 14, 1928	56,164.25	10	43.333
First National Bank, Milbank, S. Dak.	Nov. 15, 1926	24,340.24	10	50
First National Bank, Milburn, Okla.	Oct. 31, 1927	61.54		17
Commercial National Bank, Miles City, Mont.	Feb. 15, 1924	105,420.76	7	57
First National Bank, Milford, Ill.	Mar. 4, 1930	93,401.38	30	30
Minneapolis National Bank, Minneapolis, Kans.	Feb. 9, 1929	309.63		25
First National Bank, Minnewaukan, N. Dak.	Jan. 6, 1928	15,469.10	10	60
First National Bank, Mitchell, S. Dak.	Oct. 23, 1923	57,165.59	7.7	27.7
Moline National Bank, Moline, Kans.	Apr. 12, 1926	31,722.58	12.58	22.58
First National Bank, Montevideo, Minn.	Feb. 5, 1927	45,180.60	8	38
First National Bank, Montezuma, Iowa.	Sept. 16, 1929	161,617.42	35	35
Monticello National Bank, Monticello, Ind.	Jan. 7, 1927	3,879.09	4.05	16.58
First National Bank, Moulton, Iowa.	Jan. 14, 1927	17,914.15	11.6	71.6
First National Bank, Moultrie, Ga.	Aug. 27, 1929	41,373.06	30	30
Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 21, 1927	29,288.01	10	65
First Citizens National Bank, Mount Sterling, Ohio.	May 19, 1928	67,862.35	10	45
Muskogee Security National Bank, Muskogee, Okla.	Nov. 7, 1925	110,182.49	8	88
First National Bank, Nevada, Iowa.	Jan. 10, 1927	24,771.43	10	60
National Bank of Newberry, Newberry, S. C.	July 1, 1929	75,347.76	10	7
First National Bank, New Cumberland, W. Va.	Nov. 21, 1927	37,023.19	7	
First National Bank, Noblesville, Ind.	June 3, 1926	25,891.99	10	95
First National Bank, Norway, Iowa.	Mar. 23, 1927	32,016.20	20.5	90.5
Nowata National Bank, Nowata, Okla.	Feb. 19, 1924	46,297.85	11.63	46.63
Oakes National Bank, Oakes, N. Dak.	Sept. 4, 1926	251.25		15
National Bank of Oakesdale, Oakesdale, Wash.	Dec. 21, 1926	6,687.00	10	55
Citizens National Bank, Ortonville, Minn.	Jan. 4, 1927	21,402.10	10	45
First National Bank, Osborne, Kans.	Mar. 30, 1928	3,009.52		60
Farmers National Bank, Oskaloosa, Iowa.	Apr. 9, 1930	58,000.00	58	58
First National Bank, Ozark, Ala.	Oct. 23, 1924	13,888.46		5
Guthrie County National Bank, Panora, Iowa.	July 22, 1926	20,394.06	5.4	75.4
First National Bank, Pasco, Wash.	Nov. 21, 1925	26,124.85	8.6	78.6
Perry National Bank, Perry, Iowa.	Feb. 5, 1925	73,033.95	11.77	51.77
Farmers National Bank, Phillipsburg, Kans.	Mar. 2, 1928	43,336.61	35	80
First National Bank, Pilger, Nebr.	Apr. 22, 1924	11,897.00	5.2	21.866
National Bank of Commerce, Pierre, S. Dak.	Feb. 11, 1925	59,554.75	8	48
First National Bank, Plainville, Nebr.	Aug. 22, 1928	22,441.67	10	35
First National Bank, Plainville, Kans.	Jan. 23, 1928	20,970.35	20	40
First National Bank, Plattsmouth, Nebr.	Dec. 21, 1926	128,860.15	10	45
First National Bank, Punta Gorda, Fla.	Feb. 18, 1929	39,025.13	10	50
First National Bank, Quincy, Fla.	Feb. 11, 1925	325.36		65
Farmers National Bank, Red Lake Falls, Minn.	Jan. 24, 1927	12,254.60	10	40
Farmers National Bank, Red Oak, Iowa.	Oct. 14, 1929	227,719.50	60	60
First National Bank, Redwood Falls, Minn.	July 29, 1925	34,006.53	9	69
Reed City National Bank, Reed City, Mich.	May 2, 1929	36,012.90	20	20
First National Bank, Renville, Minn.	Feb. 14, 1925	50,034.54	13.65	63.65
First National Bank, Renwick, Iowa.	Jan. 13, 1927	13,029.61	13	33
First National Bank, Rice, Minn.	May 12, 1928	68.55		85
First National Bank, Richland Center, Wis.	Nov. 26, 1928	79,135.65	10	25
First National Bank, Rifle, Colo.	Dec. 24, 1925	20,545.66	7.4	77.4
First National Bank, Rigby, Idaho.	Jan. 12, 1925	11,360.57	1.5	18.5
First National Bank, Rising Star, Tex.	Mar. 12, 1930	15,109.70	10	10
First National Bank, Rockford, Iowa.	Feb. 23, 1929	39,915.66	30	50
First National Bank, Rock River, Wyo.	June 14, 1923	19,404.95	15.5	30.5
First National Bank, Rolfe, Iowa.	Apr. 3, 1928	28,025.71	20	75
Rosedale National Bank, Rosedale, Miss.	June 10, 1929	71,164.87	104.5	104.5
First National Bank, Royaltown, Minn.	July 22, 1926	77.49		30
First National Bank Royse, Royse City, Tex.	Feb. 11, 1930	71,016.98	50	50
First National Bank, Ruthven, Iowa.	May 2, 1929	67,529.54	35	60
First National Bank, Sac City, Iowa.	Dec. 2, 1925	182.53		50
First National Bank, St. Augustine, Fla.	July 25, 1929	171,318.11	10	10
First National Bank, St. George, S. C.	Apr. 3, 1928	24,214.12	10	35
Peoples National Bank, Salisbury, N. C.	July 3, 1923	1,762.91		50
American National Bank, Sallisaw, Okla.	Dec. 30, 1927	17,607.26	10	60
First National Bank in Sallisaw, Okla.	Oct. 24, 1927	31,972.15	9.37	19.37
National City Bank, Salt Lake City, Utah.	Feb. 3, 1922	69,747.13	4.9	71.9
First National Bank, Samson, Ala.	Jan. 8, 1930	7,567.92	10	10
First National Bank, Sanborn, N. Dak.	Apr. 10, 1929	11,666.23	20	50
First National Bank, Sandersville, Ga.	Mar. 14, 1929	39,121.50	10	10
First National Bank, Sanford, Fla.	July 15, 1929	470,305.39	45	45
American National Bank, Sarasota, Fla.	May 15, 1928	266.14		10
First National Bank, Sebring, Fla.	May 4, 1929	30,376.36	10	10
First National Bank, Selma, N. C.	May 16, 1925	14,526.74	8	23
First National Bank, Seward, Pa.	Jan. 10, 1930	48,857.61	35	35

TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1930—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, Sheldon, Iowa.....	Mar. 29, 1927	\$65,501.51	10	80
First National Bank, Shenandoah, Iowa.....	May 13, 1926	60,283.59	10	30
First National Bank, Shinnston, W. Va.....	May 22, 1929	355,354.71	45	45
First National Bank, Sidney, Mont.....	Feb. 26, 1924	3,315.70	-----	36
Sioux Falls National Bank, Sioux Falls, S. Dak.....	Jan. 24, 1924	190,411.16	10	50
South Pasadena National Bank, South Pasadena, Calif.....	July 2, 1929	242,116.69	60	60
Carolina National Bank, Spartanburg, S. C.....	Dec. 30, 1929	87,831.36	-----	35
Citizens National Bank, Spencer, Iowa.....	Nov. 19, 1926	45,292.39	10	50
First National Bank, Spencer, Iowa.....	June 25, 1927	5,853.21	-----	85
Exchange National Bank, Spokane, Wash.....	Jan. 18, 1929	976,357.56	10	15
First National Bank, Springer, N. Mex.....	June 15, 1925	5,200.13	4.4	64.4
New First National Bank in Springfield, Mo.....	Mar. 17, 1928	43,479.66	10	30
First National Bank, Stanley, N. Dak.....	Dec. 15, 1926	19,763.01	12	42
Commercial National Bank, Statesville, N. C.....	Apr. 19, 1928	90,321.13	10	45
First National Bank, Sterling, Colo.....	Apr. 5, 1924	19,882.10	2.9	52.9
First National Bank, Stewardson, Ill.....	May 1, 1928	35,562.19	10	25
American National Bank, Stigler, Okla.....	Mar. 1, 1927	34,696.27	23	53
National State Bank, Stockton, Kans.....	Nov. 14, 1927	36,664.13	15	40
First National Bank, Swea City, Iowa.....	Oct. 29, 1927	33,904.85	10	35
First National Bank, Tallassee, Ala.....	Mar. 6, 1930	45,170.33	15	15
First National Bank, Tama, Iowa.....	Jan. 18, 1926	131.67	-----	35
First National Bank, Taylorville, Ill.....	Oct. 18, 1929	490,072.98	55	55
National Bank of Tifton, Ga.....	Apr. 12, 1930	73,685.61	20	20
First National Bank, Toronto, S. Dak.....	Apr. 3, 1928	34,345.33	20	40
First National Bank, Torrington, Wyo.....	Dec. 16, 1924	13,508.80	5.9	85.9
First National Bank, Tower City, N. Dak.....	Dec. 10, 1929	15,879.09	25	25
First National Bank, Tranquillity, Calif.....	Feb. 27, 1930	62,006.45	30	30
First National Bank, Turtle Lake, S. Dak.....	Nov. 21, 1923	13,964.43	10	45
First National Bank, Ulen, Minn.....	Oct. 28, 1924	27,468.79	13.35	13.35
First National Bank, Vale, Oreg.....	Nov. 15, 1921	6,188.50	7	7
First National Bank, Wagoner, S. C.....	Feb. 9, 1929	12,516.71	20	20
Farmers National Bank, Wakefield, Nebr.....	Nov. 21, 1928	39,876.54	10	75
First National Bank, Warren, Ind.....	Dec. 7, 1928	19,460.54	10	40
First National Bank, Warren, Minn.....	Oct. 10, 1925	44,888.06	10	10
First National Bank, Warroad, Minn.....	Feb. 9, 1924	188.80	-----	38.8
Carlton National Bank, Wauchula, Fla.....	Feb. 21, 1929	50,695.32	10	30
First National Bank, Waukon, Iowa.....	Jan. 18, 1926	71,973.69	10	40
Peoples National Bank, Waukon, Iowa.....	July 19, 1927	874.61	-----	45
First National Bank, Wausa, Nebr.....	July 9, 1925	59,967.33	10.85	35.85
First National Bank, Waverly, Va.....	Apr. 2, 1929	2,754.64	7.5	51.06
First National Bank, Webster, Pa.....	Aug. 8, 1927	114.47	-----	45
Weiser National Bank, Weiser, Idaho.....	June 23, 1924	120,115.16	10	22.2
First National Bank, Wells, Minn.....	Oct. 22, 1923	73,293.94	10	30
First National Bank, Wesley, Iowa.....	Oct. 12, 1928	37,294.46	25	65
First National Bank, West Alexandria, Ohio.....	Mar. 13, 1929	34,784.92	10	80
Commercial National Bank, Wilmington, N. C.....	Jan. 31, 1923	1,650.14	-----	15
Merchants National Bank, Wimbledon, N. Dak.....	Oct. 27, 1922	7,333.61	4.3	4.3
First National Bank, Winner, S. Dak.....	Jan. 31, 1923	18,624.63	10	28
Winner National Bank, Winner, S. Dak.....	Oct. 24, 1925	12,251.62	18.815	118.815
Citizens National Bank, Woonsocket, R. I.....	Sept. 18, 1928	100,295.55	10	50
First National Bank, Woonsocket, S. Dak.....	July 23, 1926	16,757.28	10	50
Citizens National Bank, Worthington, Minn.....	June 19, 1924	42,942.00	10.3	37.3
First National Bank, Wynot, Nebr.....	Dec. 27, 1927	26,245.37	28.9	63.9
Total.....		16,198,464.59	-----	-----

TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1930—Continued*

	Amount	Per cent	Total dividends paid to creditors (per cent)
Dividends paid through or by purchasing banks to creditors of insolvent national banks, assets of which were sold by order of court:			
Miners National Bank, Blossburg, Pa.	\$551,582	50	50
First Exchange National Bank, Coeur d'Alene, Idaho	6,514		82.5
First National Bank, Dahlgren, Ill.	145,362	100	100
First National Bank in Fresno, Calif.	1,582,754	70	70
Farmers & Merchants National Bank, Henderson, Tex.	891,241	100	100
Commercial National Bank, Jefferson, Tex.	103,115	100	100
First National Bank, Lakeland, Fla.	61,861		25
England National Bank, Little Rock, Ark.	3,707	126	6.381
Fourth National Bank, Macon, Ga.	22,776		75
Central National Bank, Marietta, Ohio.	58		100
First & Moorhead National Bank, Moorhead, Minn.	24,731		50
Exchange National Bank, Spokane, Wash.	25,929		95
Citizens National Bank, Waynesburg, Pa.	33,951		100
Total	3,453,581		
Total dividends paid by comptroller's checks and purchasing banks	19,652,045.59		

TABLE NO. 47.—*Dates of reports of condition of national banks from 1914 to 1930*

[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
1929			27			29				4		31
1930			27			30			24			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. 48.—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, 1930

RESOURCES

[In thousands of dollars]

Location	Loans and discounts, including overdrafts and re-discounts	Investments	Customers' liability on account of acceptances	Real estate, furniture, and fixtures	Cash in vault	Due from branches	Due from home office	Due from other banks	Checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Other resources	Aggregate resources
NATIONAL CITY BANK OF NEW YORK, N. Y.												
Argentina:												
Buenos Aires.....	15,407	2,865	133	1,690	839	1,755	198	2,374	75	1,901	1,676	28,913
Rosario.....	6,440		57		137	10	91	339	1		10	7,085
Belgium:												
Antwerp.....	666	32	9,349		16	9	1,785	202	12	5	1,014	13,090
Brussels.....	3,542	32	7,382		46	242	1,856	510	9	10	10	13,639
Brazil:												
Pernambuco.....	1,866		84	4	412	50		262	2	201	3	2,884
Rio de Janeiro.....	7,732	114	26	315	1,122	911	325	2,299	16	2,049	552	15,461
Sao Paulo.....	12,285	10	303		1,392	369	246	828	16	1,933	3,218	20,600
Chile:												
Santiago.....	13,465	609			75	1,533		289	4	3,118	123	19,216
Valparaiso.....	4,917	185	55		23	6	798	87	8	1,957	112	8,148
China:												
Canton.....	2,190			41	35	1,540		1	3	291	13	4,114
Dairen.....	1,305				13	12		302	3		5	1,640
Hankow.....	1,146				525	152	644	31	2	304	4	2,808
Harbin.....	7,754			250	306	190		716	19	1,683	73	10,991
Hong Kong.....	2,893	34		156	607	14,145		2,668	15		227	20,745
Mukden.....	1,043				64	34		205	12	165	55	1,578
Peiping.....	394				448	1,994	151	133	2	11	4	3,137
Shanghai.....	10,215	399			5,161	628	20	17	473		76	16,989
Tientsin.....	3,165				1,064	112	343	349	4		9	5,046
Colombia:												
Bogota.....	1,228	176	35		96		1	207	2		19	1,764
Cali.....	267				32	43		48	1	12	2	405
Medellin.....	348				35	40	121	175		35	2	756
Cuba:												
Caibarien.....	3,416		130		159			11			235	3,951
Camaguey.....	558		15		384	469		1			23	1,450
Cardenas.....	224		6		118	182		3				533
Ciego de Avila.....	63		3		97	398					3	564

TABLE NO. 48.—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, 1930—Continued

RESOURCES—Continued

[In thousands of dollars]

Location	Loans and discounts, including overdrafts and re-discounts	Investments	Customers' liability on account of acceptances	Real estate, furniture, and fixtures	Cash in vault	Due from branches	Due from home office	Due from other banks	Checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Other resources	Aggregate resources
NATIONAL CITY BANK OF NEW YORK, N. Y.—continued												
Cuba—Continued.												
Cienfuegos.....	439	114	105	-----	167	855	-----	2	1	-----	46	1,729
Florida.....	2,153	-----	-----	-----	90	-----	-----	-----	-----	-----	2	2,245
Guantanamo.....	869	-----	18	-----	131	-----	-----	-----	-----	-----	16	1,034
Habana.....	20,782	150	14,288	735	2,835	429	3,549	1,655	221	14,327	934	59,905
Habana (Belascoain).....	141	-----	-----	-----	34	621	-----	-----	-----	-----	1	797
Habana (Cuatro Caminos).....	1,036	-----	1	-----	77	716	-----	13	-----	-----	22	1,865
Habana (Fraternidad).....	309	-----	-----	-----	46	644	-----	-----	-----	-----	1	1,000
Habana (Galiano).....	196	-----	3	-----	148	3,001	-----	-----	-----	-----	11	3,359
Habana (La Lonja).....	560	-----	278	-----	73	1,102	-----	1	2	-----	-----	2,016
Holguin.....	80	-----	-----	-----	104	97	-----	1	-----	-----	3	285
Manzanillo.....	1,114	-----	6	-----	60	-----	-----	6	-----	-----	11	1,197
Matanzas.....	2,243	-----	3	-----	174	-----	-----	2	1	-----	9	2,432
Moron.....	396	-----	-----	-----	36	-----	-----	-----	-----	-----	3	435
Nuevitas.....	21	-----	31	-----	51	201	-----	-----	-----	-----	-----	304
Palma Soriano.....	130	-----	-----	-----	91	165	-----	1	-----	-----	2	389
Pinar del Rio.....	240	-----	-----	-----	63	238	-----	1	-----	-----	2	544
Remedios.....	71	-----	-----	-----	74	259	-----	1	-----	-----	2	407
Sagua la Grande.....	1,239	-----	23	-----	143	-----	-----	3	-----	-----	85	1,493
Sancti Spiritus.....	770	-----	-----	-----	63	-----	-----	-----	-----	-----	9	842
Santa Clara.....	203	-----	-----	-----	147	716	-----	5	-----	-----	2	1,073
Santiago de Cuba (Oriente).....	1,315	-----	757	-----	539	-----	36	31	1	689	30	3,398
Dominican Republic:												
Barahona.....	27	-----	-----	-----	115	11	-----	-----	-----	-----	1	154
La Vega.....	14	-----	-----	-----	45	171	-----	13	-----	-----	20	263
Puerto Plata.....	51	-----	-----	-----	40	114	-----	2	-----	-----	5	212
San Pedro de Macoris.....	969	-----	4	-----	144	107	-----	-----	-----	-----	7	1,231
Santiago de los Caballeros.....	72	-----	-----	-----	130	313	-----	14	-----	-----	21	550
Santo Domingo.....	1,210	24	1,674	94	404	129	-----	58	1	1,558	58	5,210
England: London.....	29,532	3,473	32,636	-----	46	15,005	10,167	2,571	35	21,819	7,296	122,580
India:												
Bombay.....	5,293	1,299	-----	-----	-----	326	253	151	2	282	99	7,705
Calcutta.....	4,304	1,712	-----	-----	6	166	38	64	2	-----	42	6,334
Rangoon (Burma).....	1,467	-----	-----	14	15	7	-----	2	1	425	6	1,937

Italy:												
Genoa.....	4,647	243	2,684	39	4	530	193	12	45	975	9,372	
Milan.....	5,025	82	2,119	27	16	519	591	31	143	1,251	9,804	
Japan:												
Kobe.....	4,269	13	22	12	926	53	55	2	1,570	464	7,416	
Osaka.....	8,606	6	254	18	443	732	379	-----	118	608	11,164	
Tokyo.....	2,792	14	-----	6	528	319	491	-----	156	35	4,336	
Yokohama.....	3,964	4	-----	11	247	-----	227	-----	1,592	10	6,200	
Mexico: Mexico City.....	3,107	1	290	802	13	-----	698	40	290	29	5,270	
Panama (Republic of):												
Colon.....	610	-----	7	66	781	-----	64	11	-----	177	1,716	
Panama City.....	3,828	224	11	326	3,000	227	392	5	-----	115	8,128	
Peru: Lima.....	6,566	277	-----	285	30	471	578	9	219	34	8,469	
Philippine Islands:												
Cebu.....	944	74	-----	102	-----	-----	10	5	14	5	1,154	
Manila.....	6,873	1,268	28	1,157	399	368	676	11	347	73	11,200	
Porto Rico:												
Arecibo.....	986	20	-----	101	-----	-----	33	3	-----	20	1,163	
Bayamon.....	540	8	-----	33	-----	-----	53	-----	-----	12	646	
Caguas.....	4,193	-----	-----	46	-----	-----	27	-----	-----	3	4,269	
Mayaguez.....	550	29	-----	43	-----	-----	67	15	-----	7	711	
Ponce.....	801	23	8	102	-----	-----	73	1	-----	18	1,026	
San Juan.....	12,657	2,666	130	616	4,286	-----	794	189	-----	414	22,311	
Santurce.....	254	-----	-----	53	130	-----	8	-----	-----	2	447	
Straits Settlements: Singapore.....	5,179	-----	-----	193	80	-----	111	3	807	107	6,480	
Uruguay: Montevideo.....	4,414	26	60	215	91	63	217	7	1,112	222	6,427	
Venezuela: Caracas.....	3,601	-----	-----	1,676	700	688	712	3	145	33	7,558	
Total.....	264,181	16,206	72,990	4,061	25,226	61,886	24,592	23,103	1,293	59,333	20,828	573,699
CHASE NATIONAL BANK OF NEW YORK, N. Y.												
Canal Zone: Cristobal.....	979	-----	-----	163	36	1,600	110	4	-----	7	2,899	
Cuba: Habana.....	5,317	5	24	1,344	8	2,004	404	-----	213	53	9,713	
England:												
London (Bush House).....	145	-----	-----	31	5,184	-----	-----	1	-----	37	5,398	
London (Moorgate).....	77,844	20,344	8,264	31	-----	19,615	2,259	5	440	633	119,435	
Panama (Republic of): Panama City.....	3,405	239	-----	352	99	-----	208	14	-----	404	4,721	
Total.....	87,690	20,588	8,288	341	1,921	5,327	13,219	2,981	24	653	1,134	142,166
FIRST NATIONAL BANK OF BOSTON, MASS.												
Argentina: Buenos Aires.....	37,166	10,534	335	258	633	-----	8,901	200	5,909	<sup>2</sup> 2,382	66,318	
Cuba: Habana.....	6,139	95	870	152	723	101	1,551	60	-----	50	9,741	
Total.....	43,305	10,629	1,205	410	1,356	101	10,452	260	5,909	2,432	76,059	

<sup>1</sup> Includes due from branches.<sup>2</sup> Includes securities borrowed.



TABLE NO. 48.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., June 30, 1930—Continued

LIABILITIES														
[In thousands of dollars]														
Location	Capital	Undivided profits, including reserve accounts	Due to branches	Due to home office	Due to other banks	Certified and cashiers' checks outstanding	Cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits	Bills payable and rediscounts	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting branches	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.														
Argentina:														
Buenos Aires.....	824	184	494	2,096	2,051	92	156	11,084	7,563	2,100	1,901	8	217	143
Rosario.....	208	20	1,621	177	57		13	1,477	3,437				57	18
Belgium:														
Antwerp.....		47	44	5	178		17	2,285	22	494	5	32	9,960	1
Brussels.....		53	484	11	617	4	6	4,585	61	425	10		7,382	1
Brazil:														
Pernambuco.....		23	82	16	144	77	17	1,197	876		201	109		142
Rio de Janeiro.....	1,000	22	229	346	773	533	168	7,092	2,435		2,049		26	788
Sao Paulo.....		230	1,279	855	1,360	325	165	8,904	4,602		1,933		303	644
Chile:														
Santiago.....	3,019	30	558	1,148	17	35	178	4,770	2,656	242	3,118			3,445
Valparaiso.....		51	2,320	1	24	48	28	923	1,005	447	1,957		55	1,289
China:														
Canton.....		20			64	1		703	3,035		291			
Dairen.....		13	395	208	66	18		353	472	114				1
Hankow.....		10	404		483	9		836	762		304			
Harbin.....		34	2,756	457	175	2	3	2,052	3,827		1,683			2
Hong Kong.....		295	4,061	2,370	219	12		3,369	10,388	31				
Moukden.....		9	154	1	212	21		639	376		165			1
Peiping.....		22	8		611	3		986	1,496		11			
Shanghai.....		158	3,532	777	1,297	35	50	6,737	3,568	832				3
Tientsin.....		52	46		1,343	11		1,250	1,635	709				
Colombia:														
Bogota.....	600	2	70	315		9	44	258	423				35	8
Calí.....		2		105		2	17	170	95		12			2
Medellín.....		3			1		1	243	68		35			405
Cuba:														
Caibarien.....		2	2,962			39		591	224				130	3
Camaguey.....		2			127	35	5	833	431				15	2
Cardenas.....		1				69		268	188				6	1
Ciego de Avila.....						10	5	229	317				3	

Cienfuegos		1			58	4	978	582				105	1
Florida		1	1,655		36	2	390	161					
Guantanamo		1	465		12		310	226				18	2
Habana	1,000	357	525	2	1,303	297	114	23,104	4,528	14,327	67	14,240	41
Habana (Belascoain)		1			63		445	288					
Habana (Cuatro Caminos)		2		95	73		1,243	449				1	2
Habana (Fraternidad)		1			26	4	701	266					2
Habana (Galiano)		3			13	5	2,600	734				3	1
Habana (La Lonja)		2			50	4	1,421	260				278	1
Holguin					29		196	60					
Manzanillo		1	732		22	2	258	175				6	1
Matanzas		2	1,064		32	9	798	523				3	1
Moron		1	182		31		110	111					
Nuevitas					10		179	84				31	
Palma Soriano		2			70		188	129					
Pinar del Rio					21	1	343	178					1
Remedios					6		220	181					
Sagua la Grande		1	958		12		205	293				23	1
Sancti Spiritus			312		17		294	216					3
Santa Clara		1			26	4	749	292					1
Santiago de Cuba (Oriente)		8	37		73	16	1,172	644		689		757	2
Dominican Republic:													
Barahona					4	1	84	65					
La Vega					5		75	183					
Puerto Plata					1	1	83	122					
San Pedro de Macoris		1	506			5	2	487				4	
Santiago de los Caballeros					53	2	197	297					
Santo Domingo		6	269	30	1	18	10	1,073	571	1,558		1,674	
England: London		278	7,409	14,611	18,860	3	41	14,680	10,843	1,215	21,819	31,638	1,029
India:													154
Bombay		252	1,404	668	315			3,049	1,725		282		10
Calcutta		103	2,981	27	39		13	1,776	989	398			8
Rangoon (Burma)		13	178	71	85	4		478	674	9	425		
Italy:													
Genoa		335	270	555	209	4	1	2,265	2,690		45	13	2,925
Milan		28	158		2,068	29		4,420			143	48	2,113
Japan:													
Kobe		64	472	1,661	893	297	16	1,107	1,313		1,570	22	
Osaka		112	9,273		53	14	6	765	536			64	215
Tokyo		43	1,099	526	154	3	29	1,498	824		118		
Yokohama		37	797	2,099	33	16	10	769	847		1,592		
Mexico: Mexico City	261	6		93	64	66	15	3,559	621		290		290
Panama (Republic of):													
Colon		5			9	2	7	634	1,051			7	
Panama City	500	26	778		85	5	32	1,278	3,900			11	
Peru: Lima	741	47	4,024		15	3	41	1,818	791	80	219		690
Philippine Islands:													
Cebu		5	29		174		2	453	476		14		
Manila		84	157	1,572	724	13		3,405	4,882		347		

<sup>1</sup> Includes United States deposits.

TABLE NO. 48.—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, 1930—Continued

LIABILITIES—Continued

[In thousands of dollars]

Location	Capital	Undivided profits, including reserve accounts	Due to branches	Due to home office	Due to other banks	Certified and cashiers' checks outstanding	Cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits	Bills payable and rediscounts	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting branches	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.— continued														
Porto Rico:														
Arecibo.....		2	495			13		263	388					2
Bayamon.....		1	56			16	1	474	94					4
Caguas.....		15	2,834		9	89	1	947	373					1
Mayaguez.....		1	3		29	28	4	245	400					1
Ponce.....		3	195			12		343	461					4
San Juan.....		114	80	7,806	1,427	106	34	18,017	4,553			8	61	44
Santurce.....					3	17		177	248					2
Straits Settlements: Singapore.....		86	729	406	714	2	18	1,422	2,296		807			
Uruguay: Montevideo.....	406	34	762	85	189	1	6	2,405	1,352		1,112		60	15
Venezuela: Caracas.....		15	60	1	60	2	199	4,752	2,320		145			4
Total.....	8,894	3,094	62,447	39,101	37,492	3,103	1,565	161,982	107,484	7,096	59,333	32,078	42,043	7,987
CHASE NATIONAL BANK OF NEW YORK, N. Y.														
Canal Zone: Cristobal.....		28			50	14		1,167	1,640					
Cuba: Habana.....		6		131	3,610	44	2	5,423	260		213	8	16	
England:														
London (Bush House).....		16						3,185	2,196					1
London (Moorgate).....	1,501		5,307		45,100	109	9	14,578	41,693	2,049	440	8,293		356
Panama (Republic of): Panama City.....		36	431		168	19	6	12,461	1,600					
Total.....		1,587		5,869	48,928	186	17	26,814	47,389	2,049	653	8,301	16	357
FIRST NATIONAL BANK OF BOSTON, MASS.														
Argentina: Buenos Aires.....		196		9,149	8,918	5	115	30,924	8,271		5,909		451	2,380
Cuba: Habana.....		64		169	520	576	7	7,516				30	839	20
Total.....		260		9,318	9,438	581	122	38,440	8,271		5,909	30	1,290	2,400

<sup>1</sup> Includes United States deposits.

<sup>2</sup> Includes due to branches.

<sup>3</sup> Includes securities borrowed.

TABLE No. 49.—*Number, capital stock paid in, circulation outstanding, and aggregate resources of national banks at date of each report from February 21, 1921, to September 24, 1930, 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*<sup>1</sup>

[For prior years see annual report 1920]

[In millions of dollars]

Date	Number of banks	Paid-in capital	Circulation	Aggregate resources	Money in United States	Percentage of circulation		
						Capital	Assets	Money in United States
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. 6	47. 4	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	-----
Dec. 31.....	7, 635	1, 616. 5	650. 4	30, 589. 2	-----	40. 2	2. 1	-----
1929								
Mar. 27.....	7, 575	1, 633. 3	647. 8	29, 021. 9	-----	39. 7	2. 2	-----
June 29.....	7, 536	1, 627. 4	649. 5	27, 440. 2	8, 538. 8	39. 9	2. 4	7. 6
Oct. 4.....	7, 473	1, 671. 3	641. 1	27, 924. 3	-----	38. 4	2. 3	-----
Dec. 31.....	7, 408	1, 704. 5	646. 4	28, 882. 5	-----	37. 9	2. 2	-----
1930								
Mar. 27.....	7, 316	1, 704. 4	649. 7	27, 348. 5	-----	38. 1	2. 4	-----
June 30.....	7, 252	1, 744. 0	652. 3	29, 116. 5	8, 306. 6	37. 4	2. 2	7. 9
Sept. 24.....	7, 197	1, 745. 1	652. 3	28, 378. 7	-----	37. 4	2. 3	-----

<sup>1</sup>Revised.

TABLE NO. 50.—*Abstract of reports of condition of national banks in the central reserve cities of New York and Chicago, in other reserve cities, and elsewhere, at close of business September 24, 1930*

[In thousands of dollars]

	New York (20 banks) <sup>1</sup>	New York and Chicago (32 banks)	Other reserve city banks (299 banks)	Country banks (6,866 banks)	Total (7,197 banks)
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	2,741,815	3,323,597	5,131,636	6,197,845	14,653,078
Overdrafts.....	1,361	1,417	3,031	6,680	11,128
United States Government securities owned.....	627,447	671,390	1,124,964	1,020,801	2,817,155
Other bonds, stocks, securities, etc., owned.....	481,846	588,887	1,069,604	2,648,605	4,307,096
Customers' liability account of acceptances.....	271,351	305,779	162,958	6,812	475,549
Banking house, furniture and fixtures.....	84,767	109,915	267,556	416,337	793,808
Other real estate owned.....	4,905	5,151	34,844	89,476	129,471
Reserve with Federal reserve bank.....	394,849	467,590	497,601	467,701	1,432,892
Cash in vault.....	21,100	26,685	84,194	228,960	339,839
Due from banks.....	561,670	674,941	1,302,563	910,977	2,888,481
Outside checks and other cash items.....	2,219	2,405	20,270	14,066	36,741
Redemption fund and due from United States Treasurer.....	1,757	2,168	7,571	23,029	32,768
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	172,890	180,878	45,221	2,428	228,527
Securities borrowed.....			8,693	7,812	16,505
Other resources.....	108,322	113,899	64,896	36,850	215,645
<b>Total.....</b>	<b>5,476,299</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,078,379</b>	<b>28,378,683</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	356,582	411,582	555,433	778,110	1,745,125
Surplus.....	437,822	478,092	459,604	655,118	1,592,814
Undivided profits—net.....	122,281	132,525	152,590	301,315	586,430
Reserves for dividends, contingencies, etc.....	19,301	24,538	30,891	28,384	83,813
Reserves for interest, taxes, and other expenses accrued and unpaid.....	13,172	19,574	42,599	33,446	95,619
Circulating notes outstanding.....	34,920	43,145	150,541	458,574	652,260
Due to banks <sup>2</sup> .....	1,011,061	1,194,584	1,598,717	391,648	3,184,949
Demand deposits.....	2,210,196	2,636,976	3,604,664	4,093,048	10,334,688
Time deposits (including postal savings deposits).....	636,613	850,500	2,849,495	5,068,257	8,798,252
United States deposits.....	17,483	18,830	95,434	49,164	163,428
<b>Total deposits.....</b>	<b>3,876,355</b>	<b>4,700,890</b>	<b>8,148,310</b>	<b>9,632,117</b>	<b>22,481,317</b>
Agreements to repurchase United States Government or other securities sold.....	21	21	7,453	4,480	11,954
Bills payable and rediscounts.....	31,638	33,238	30,864	155,748	219,850
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	172,890	180,878	45,221	2,428	228,527
Acceptances executed for customers.....	280,205	315,284	166,200	5,618	487,102
Acceptances executed by other banks for account of reporting banks.....	4,567	4,700	3,731	1,399	9,830
Securities borrowed.....			8,693	7,812	16,505
Other liabilities.....	127,547	130,235	23,472	13,830	167,537
<b>Total.....</b>	<b>5,476,299</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,078,379</b>	<b>28,378,683</b>

<sup>1</sup> Figures in this column included with New York and Chicago in the next column.<sup>2</sup> Includes certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.

TABLE No. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930*

DECEMBER 31, 1929

[In thousands of dollars]

	Central reserve city banks (34 banks)	Other reserve city banks (323 banks)	Country banks (7,051 banks)	Total (7,408 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	3, 037, 775	5, 439, 968	6, 672, 303	15, 150, 046
Overdrafts .....	1, 270	3, 210	5, 701	10, 181
United States Government securities owned .....	574, 020	970, 910	1, 067, 157	2, 612, 087
Other bonds, stocks, securities, etc., owned .....	452, 546	872, 638	2, 520, 572	3, 845, 756
Customers' liability account of acceptances .....	378, 084	228, 012	11, 419	617, 515
Banking house, furniture, and fixtures .....	82, 361	269, 287	414, 545	766, 193
Other real estate owned .....	5, 156	29, 689	88, 768	123, 613
Reserve with Federal reserve banks .....	375, 997	476, 753	495, 296	1, 348, 046
Cash in vault .....	33, 173	100, 595	259, 562	393, 330
Due from banks .....	1, 080, 062	1, 394, 525	938, 460	3, 413, 047
Outside checks and other cash items .....	10, 699	57, 309	25, 026	93, 034
Redemption fund and due from United States Treasurer .....	2, 044	7, 825	23, 059	32, 928
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	176, 941	51, 547	2, 473	230, 961
Securities borrowed .....	198	18, 784	8, 003	26, 985
Other resources .....	134, 731	52, 726	31, 304	218, 761
<b>Total .....</b>	<b>6, 345, 057</b>	<b>9, 973, 778</b>	<b>12, 563, 648</b>	<b>28, 882, 483</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	368, 882	554, 440	781, 151	1, 704, 473
Surplus .....	433, 625	459, 249	655, 502	1, 548, 376
Undivided profits—net .....	82, 045	144, 460	270, 538	497, 043
Reserves for dividends, contingencies, etc. ....	22, 355	32, 333	37, 223	91, 911
Reserves for interest, taxes, and other expenses accrued and unpaid .....	20, 326	27, 221	24, 384	71, 931
National bank notes outstanding .....	39, 407	153, 124	453, 889	646, 420
Due to banks .....	1, 250, 170	1, 439, 004	457, 127	3, 146, 301
Demand deposits .....	2, 769, 749	3, 841, 339	4, 475, 344	11, 089, 432
Time deposits (including postal savings) .....	650, 006	2, 737, 023	5, 047, 413	8, 434, 442
United States deposits .....	10, 440	57, 567	35, 311	103, 318
Agreements to repurchase United States Government or other securities sold .....	700	24, 168	7, 113	31, 981
Bills payable and rediscounts .....	94, 802	173, 608	277, 177	545, 587
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	176, 941	51, 547	2, 473	230, 961
Acceptances executed for customers .....	385, 098	230, 798	10, 601	626, 497
Acceptances executed by other banks for account of reporting banks .....	5, 142	6, 050	1, 346	12, 538
Securities borrowed .....	198	18, 784	8, 003	26, 985
Other liabilities .....	35, 171	23, 063	16, 053	74, 287
<b>Total .....</b>	<b>6, 345, 057</b>	<b>9, 973, 778</b>	<b>12, 563, 648</b>	<b>28, 882, 483</b>

TABLE NO. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930—Continued*

MARCH 27, 1930

[In thousands of dollars]

	Central reserve city banks (33 banks)	Other reserve city banks (308 banks)	Country banks (6,975 banks)	Total (7,316 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	2, 875, 414	5, 235, 658	6, 537, 681	14, 648, 753
Overdrafts.....	986	2, 906	6, 051	9, 943
United States Government securities owned.....	577, 953	1, 077, 053	1, 067, 837	2, 722, 843
Other bonds, stocks, securities, etc., owned.....	409, 096	880, 712	2, 543, 021	3, 832, 829
Customers' liability account of acceptances.....	307, 852	202, 294	9, 384	519, 530
Banking house, furniture and fixtures.....	85, 655	265, 922	414, 289	765, 866
Other real estate owned.....	5, 162	31, 735	88, 926	125, 823
Reserve with Federal reserve banks.....	393, 967	493, 932	475, 752	1, 363, 651
Cash in vault.....	29, 939	89, 930	230, 772	350, 641
Due from banks.....	695, 633	1, 015, 838	796, 299	2, 507, 770
Outside checks and other cash items.....	5, 171	23, 464	16, 471	45, 106
Redemption fund and due from United States Treasurer.....	2, 056	7, 793	23, 176	33, 025
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	161, 600	41, 230	1, 136	203, 966
Securities borrowed.....	-----	10, 054	7, 946	18, 000
Other resources.....	105, 601	62, 496	32, 655	200, 752
<b>Total.....</b>	<b>5, 656, 085</b>	<b>9, 441, 017</b>	<b>12, 251, 396</b>	<b>27, 348, 498</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	370, 182	553, 365	780, 861	1, 704, 408
Surplus.....	435, 088	461, 238	657, 218	1, 553, 544
Undivided profits—net.....	89, 686	154, 312	297, 197	541, 195
Reserves for dividends, contingencies, etc.....	22, 806	28, 299	28, 362	79, 467
Reserves for interest, taxes, and other expenses accrued and unpaid.....	18, 533	39, 328	30, 898	88, 759
National-bank notes outstanding.....	40, 860	151, 424	457, 419	649, 703
Due to banks.....	1, 103, 799	1, 274, 861	383, 433	2, 762, 093
Demand deposits.....	2, 302, 659	3, 608, 065	4, 252, 501	10, 163, 225
Time deposits (including postal savings).....	696, 412	2, 735, 850	5, 082, 602	8, 514, 864
United States deposits.....	37, 561	110, 968	52, 267	200, 796
Agreements to repurchase United States Government or other securities sold.....	507	5, 526	4, 090	10, 123
Bills payable and rediscounts.....	5, 500	30, 967	189, 187	225, 654
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	161, 600	41, 230	1, 136	203, 966
Acceptances executed for customers.....	310, 853	203, 869	8, 472	523, 194
Acceptances executed by other banks for account of reporting banks.....	4, 429	5, 671	1, 204	11, 304
Securities borrowed.....	-----	10, 054	7, 946	18, 000
Other liabilities.....	55, 610	25, 990	16, 603	98, 203
<b>Total.....</b>	<b>5, 656, 085</b>	<b>9, 441, 017</b>	<b>12, 251, 396</b>	<b>27, 348, 498</b>

TABLE No. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930—Continued*

JUNE 30, 1930

[In thousands of dollars]

	Central reserve city banks (32 banks)	Other reserve city banks (304 banks)	Country banks (6,916 banks)	Total (7,252 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	3, 418, 923	5, 072, 460	6, 396, 369	14, 887, 752
Overdrafts.....	2, 019	3, 015	4, 418	9, 452
United States Government securities owned.....	644, 646	1, 087, 848	1, 021, 447	2, 753, 941
Other bonds, stocks, securities, etc., owned.....	515, 114	1, 005, 617	2, 613, 499	4, 134, 230
Customers' liability account of acceptances.....	334, 280	168, 132	7, 021	509, 433
Banking house, furniture and fixtures.....	104, 629	269, 379	413, 742	787, 750
Other real estate owned.....	5, 142	31, 997	87, 445	124, 584
Reserve with Federal reserve banks.....	429, 533	511, 233	480, 910	1, 421, 676
Cash in vault.....	28, 842	86, 187	227, 478	342, 507
Due from banks.....	1, 318, 053	1, 333, 230	928, 609	3, 579, 892
Outside checks and other cash items.....	8, 695	38, 054	24, 515	71, 264
Redemption fund and due from United States Treasurer.....	2, 060	7, 630	23, 131	32, 821
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	202, 033	40, 879	1, 188	244, 100
Securities borrowed.....	-----	9, 568	8, 028	17, 596
Other resources.....	108, 016	56, 516	35, 009	199, 541
<b>Total.....</b>	<b>7, 121, 985</b>	<b>9, 721, 745</b>	<b>12, 272, 809</b>	<b>29, 116, 539</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	411, 332	554, 058	778, 584	1, 743, 974
Surplus.....	477, 395	457, 941	656, 003	1, 591, 339
Undivided profits—net.....	124, 786	146, 656	274, 431	545, 873
Reserves for dividends, contingencies, etc.....	25, 573	32, 537	36, 852	94, 962
Reserves for interest, taxes, and other expenses accrued and unpaid.....	22, 660	30, 791	25, 678	79, 129
National-bank notes outstanding.....	40, 991	151, 656	459, 692	652, 339
Due to banks.....	1, 549, 862	1, 470, 124	398, 162	3, 418, 148
Demand deposits.....	2, 960, 608	3, 699, 555	4, 266, 038	10, 926, 201
Time deposits (including postal savings).....	858, 132	2, 794, 237	5, 100, 202	8, 752, 571
United States deposits.....	31, 489	100, 500	39, 975	171, 964
Agreements to repurchase United States Government or other securities sold.....	-----	3, 473	4, 700	8, 173
Bills payable and rediscounts.....	26	27, 045	201, 962	229, 033
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	202, 033	40, 879	1, 188	244, 100
Acceptances executed for customers.....	333, 546	171, 447	6, 014	511, 007
Acceptances executed by other banks for account of reporting banks.....	9, 670	4, 656	1, 218	15, 544
Securities borrowed.....	-----	9, 568	8, 028	17, 596
Other liabilities.....	73, 882	26, 622	14, 082	114, 586
<b>Total.....</b>	<b>7, 121, 985</b>	<b>9, 721, 745</b>	<b>12, 272, 809</b>	<b>29, 116, 539</b>



# 372 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930—Continued*

SEPTEMBER 24, 1930

[In thousands of dollars]

	Central reserve city banks (32 banks)	Other reserve city banks (299 banks)	Country banks (6,866 banks)	Total (7,197 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts)	3,323,597	5,131,636	6,197,845	14,653,078
Overdrafts	1,417	3,031	6,680	11,128
United States Government securities owned	671,390	1,124,964	1,020,801	2,817,155
Other bonds, stocks, securities, etc., owned	588,887	1,069,604	2,648,605	4,307,096
Customers' liability account of acceptances	305,779	162,958	6,812	475,549
Banking house, furniture, and fixtures	109,915	267,556	416,337	793,808
Other real estate owned	5,151	34,844	89,476	129,471
Reserve with Federal reserve banks	467,590	497,601	467,701	1,432,892
Cash in vault	26,685	84,194	228,960	339,839
Due from banks	674,941	1,302,563	910,977	2,888,481
Outside checks and other cash items	2,405	20,270	14,066	36,741
Redemption fund and due from United States Treasurer	2,168	7,571	23,029	32,768
Acceptances of other banks and bills of exchange or drafts sold with indorsement	180,878	45,221	2,428	228,527
Securities borrowed		8,693	7,812	16,505
Other resources	113,899	64,896	36,850	215,645
<b>Total</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,078,379</b>	<b>28,378,683</b>
<b>LIABILITIES</b>				
Capital stock paid in	411,582	555,433	778,110	1,745,125
Surplus	478,092	459,604	655,118	1,592,814
Undivided profits—net	132,525	152,590	301,315	586,430
Reserves for dividends, contingencies, etc.	24,538	30,891	28,384	83,813
Reserves for interest, taxes, and other expenses accrued and unpaid	19,574	42,599	33,446	95,619
National bank notes outstanding	43,145	150,541	458,574	652,260
Due to banks	1,194,584	1,598,717	391,648	3,184,949
Demand deposits	2,636,976	3,604,664	4,093,048	10,334,688
Time deposits (including postal savings)	850,500	2,849,495	5,098,257	8,798,252
United States deposits	18,830	95,434	49,164	163,428
Agreements to repurchase United States Government or other securities sold	21	7,453	4,480	11,954
Bills payable and rediscounts	33,238	30,864	155,748	219,850
Acceptances of other banks and bills of exchange or drafts sold with indorsement	180,878	45,221	2,428	228,527
Acceptances executed for customers	315,284	166,200	5,618	487,102
Acceptances executed by other banks for account of reporting banks	4,700	3,731	1,399	9,830
Securities borrowed		8,693	7,812	16,505
Other liabilities	130,235	23,472	13,830	167,537
<b>Total</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,078,379</b>	<b>28,378,683</b>

TABLE NO. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930

DECEMBER 31, 1929

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York.....	167,090	33,746	711,290	1	30,883	943,010		507,662	194,269	388,171	3,227	1,093,392
Chicago.....	22,829	63,486	47,013		3,724	137,052		138,781	3,519	13,577	964	156,841
Total central reserve cities.....	189,919	97,232	758,303	1	34,607	1,080,062		646,443	197,788	401,748	4,191	1,250,170
OTHER RESERVE CITIES												
Boston.....	42,284	75,690	44,012	337	10,814	173,137		108,754	18,689	22,815	315	150,573
Brooklyn and Bronx.....	1,022	663	860		1	2,546		145		339		484
Buffalo.....	61	106	173		45	385				140		140
Philadelphia.....	32,066	42,763	64,102	1	2,861	141,793	117	144,563	3,687	6,933	19	155,319
Pittsburgh.....	24,464	22,185	13,080		481	60,210		67,414	2,188	2,725	3,831	76,158
Baltimore.....	13,463	13,560	7,937		124	35,084		32,578	239	976		33,793
Washington.....	3,157	8,544	5,404	7	64	17,176	2,027	11,548	193	990	22	14,780
Richmond.....	3,940	2,071	927			6,938		10,499		533		11,032
Charlotte.....	529	732	375			1,636		425		210		635
Atlanta.....	6,022	8,573	2,682			17,277		19,047		3,048		22,095
Savannah.....	2,605	9,709	2,053			14,367		13,727		1,032		14,759
Jacksonville.....	3,383	8,891	823	79	13	13,189		13,467	15	1,083		14,565
Birmingham.....	2,620	5,356	1,034			9,010		7,683		622		8,305
New Orleans.....	1,141	2,679	1,477		187	5,484		9,380	212	224		9,816
Dallas.....	10,917	15,876	5,283		24	32,100		29,763	46	7,781		37,590
El Paso.....	1,458	3,501	544		139	5,642		2,896	373	688	2	3,959
Fort Worth.....	5,434	9,800	1,409		3	16,646	592	18,865		12,404	1	31,862
Galveston.....	952	2,857	430		12	4,251	234	5,310		162		5,706
Houston.....	6,040	17,468	6,393	4	49	29,954		26,584	173	3,510	2	30,269
San Antonio.....	1,727	4,973	999		7	7,706		5,738	166	1,083		6,987
Waco.....	502	1,463	195			2,160	246	1,653		350		2,249
Little Rock.....	253	337	229			819		772		165		937
Louisville.....	6,422	6,068	1,697	9		14,196		19,772		629		20,401
Memphis.....	1,891	10,351	1,277		18	13,537		12,359		240		12,599

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
OTHER RESERVE CITIES—continued												
Nashville.....	3, 626	7, 734	999	-----	-----	12, 359	-----	12, 803	-----	393	-----	13, 196
Cincinnati.....	6, 475	6, 425	2, 753	-----	12	15, 665	-----	11, 482	35	4, 113	-----	15, 630
Cleveland.....	3, 427	4, 318	5, 427	16	460	13, 648	-----	6, 778	522	8, 897	4	16, 201
Columbus.....	5, 373	6, 401	1, 921	-----	105	13, 800	2, 180	10, 862	43	2, 748	-----	15, 833
Toledo.....	308	499	257	-----	-----	1, 064	276	1, 260	-----	307	-----	1, 843
Indianapolis.....	5, 281	10, 956	2, 972	-----	100	19, 309	1, 433	17, 228	62	1, 683	10	20, 416
Chicago.....	971	9, 256	1, 103	-----	16	11, 346	-----	1, 423	8	1, 548	1	2, 980
Peoria.....	500	2, 443	638	-----	-----	3, 581	-----	3, 832	-----	443	-----	4, 275
Detroit.....	16, 407	7, 218	11, 846	-----	1, 020	36, 491	-----	19, 748	891	9, 083	33	29, 755
Grand Rapids.....	543	1, 789	1, 465	10	-----	3, 807	-----	1, 773	-----	45	-----	1, 818
Milwaukee.....	4, 899	16, 482	5, 301	-----	136	26, 818	1, 437	27, 132	265	959	9	29, 802
Minneapolis.....	3, 744	20, 710	7, 408	41	570	32, 473	-----	47, 315	900	3, 918	45	52, 178
St. Paul.....	1, 615	14, 091	2, 200	192	413	18, 511	-----	21, 709	306	737	73	22, 825
Cedar Rapids.....	1, 462	3, 278	451	-----	24	5, 215	-----	9, 302	-----	152	-----	9, 454
Des Moines.....	2, 593	4, 421	1, 089	-----	-----	8, 103	-----	9, 958	-----	1, 187	-----	11, 145
Dubuque.....	302	1, 002	74	-----	-----	1, 378	-----	848	3	169	-----	1, 020
Sioux City.....	377	4, 546	666	-----	-----	5, 589	-----	7, 158	-----	866	-----	8, 024
Kansas City, Mo.....	9, 418	14, 682	5, 834	-----	62	29, 996	-----	48, 418	3	4, 383	3	52, 807
St. Joseph.....	422	5, 554	631	-----	-----	6, 607	-----	8, 993	-----	154	1	9, 138
St. Louis.....	11, 731	13, 418	10, 145	16	214	35, 524	-----	42, 465	318	1, 771	1	44, 555
Lincoln.....	845	3, 838	400	-----	-----	5, 083	-----	8, 960	-----	343	15	9, 318
Omaha.....	4, 292	15, 854	3, 907	-----	4	24, 057	-----	28, 848	-----	2, 242	13	31, 103
Kansas City, Kans.....	718	1, 378	259	-----	-----	2, 355	-----	2, 900	-----	80	-----	2, 980
Topeka.....	422	3, 501	448	-----	-----	4, 371	-----	3, 640	-----	180	-----	3, 820
Wichita.....	1, 331	5, 433	911	-----	-----	7, 675	-----	9, 215	-----	534	-----	9, 749
Helena.....	195	1, 031	240	-----	-----	1, 466	-----	1, 909	-----	216	-----	2, 125
Denver.....	5, 149	19, 751	3, 103	-----	179	28, 182	-----	20, 006	78	2, 071	12	22, 167
Pueblo.....	-----	5, 839	171	-----	-----	6, 010	-----	3, 939	-----	135	-----	4, 074
Muskogee.....	105	972	115	-----	-----	1, 192	-----	1, 289	-----	646	-----	1, 935
Oklahoma City.....	5, 279	15, 039	1, 406	-----	-----	21, 724	-----	23, 711	-----	4, 263	-----	27, 974
Tulsa.....	451	13, 278	1, 476	-----	-----	15, 205	-----	16, 132	-----	11, 799	16	27, 947

Seattle.....	2, 112	19, 069	5, 528	7	646	27, 362	20, 528	870	2, 030	17	23, 445	
Spokane.....	1, 194	3, 032	678		99	5, 003	3, 966	2	433		4, 401	
Portland.....	3, 021	11, 078	3, 786	5	600	18, 490	14, 883	512	1, 300	32	16, 727	
Los Angeles.....	9, 499	61, 226	12, 172		1, 670	84, 567	37, 486	1, 853	12, 237	111	51, 687	
Oakland.....		4, 578	1, 526			6, 104	6, 342		1, 883	2	8, 227	
San Francisco.....	6, 118	86, 584	98, 391	5	6, 810	197, 908	101, 364	6, 442	40, 654	772	149, 232	
Ogden.....	135	1, 615	151			1, 901	3, 519		38		3, 557	
Salt Lake City.....	2, 179	5, 645	1, 516		3	9, 343	10, 270		358		10, 628	
Total other reserve cities.....	294, 872	708, 180	362, 759	729	27, 985	1, 394, 525	8, 542	1, 192, 326	39, 094	193, 680	1, 439, 004	
Total all reserve cities.....	484, 791	805, 412	1, 121, 062	730	62, 592	2, 474, 587	8, 542	1, 838, 769	236, 882	595, 428	2, 689, 174	
COUNTRY BANKS												
Maine.....	1, 336	5, 209	677		66	7, 288	212	2, 224	5	640	3, 081	
New Hampshire.....	2, 807	3, 711	314		21	6, 853	664	2, 925		551	4, 140	
Vermont.....	1, 101	2, 230	179		58	3, 568	394	1, 235		448	2, 077	
Massachusetts.....	10, 350	17, 838	2, 534	160	30, 882	4, 992	13, 811	6	2, 113	1	20, 923	
Rhode Island.....	683	1, 649	1, 044	9	3, 385	169	2, 068		343		2, 580	
Connecticut.....	9, 268	18, 364	3, 266	156	31, 054	2, 919	6, 750		2, 092	7	11, 768	
Total New England States.....	25, 545	49, 001	8, 014	470	83, 030	9, 350	29, 013	11	6, 187	8	44, 569	
New York.....	17, 168	34, 718	4, 736		325	56, 947	5, 989	20, 603	105	6, 238	9	32, 944
New Jersey.....	15, 882	32, 430	6, 580	124	126	55, 142	3, 967	11, 403	78	5, 110	14	20, 572
Pennsylvania.....	7, 861	55, 381	6, 148	110	106	69, 606	3, 345	11, 100		7, 746	33	22, 224
Delaware.....	137	1, 140	178			1, 455	37	465		110		612
Maryland.....	56	4, 159	315			4, 530	25	721		389		1, 135
Total Eastern States.....	41, 104	127, 828	17, 957	234	557	187, 680	13, 363	44, 292	183	19, 593	56	77, 487
Virginia.....	4, 721	15, 379	2, 608		139	22, 847	1, 966	10, 657	123	2, 172	1	14, 919
West Virginia.....	1, 329	9, 477	774			11, 580	953	5, 558		2, 437		8, 948
North Carolina.....	715	10, 620	749			12, 084	477	6, 312		1, 681		8, 470
South Carolina.....	1, 024	13, 489	1, 362	11		15, 886	425	11, 575		1, 271		13, 271
Georgia.....	112	6, 803	872	242		8, 029	75	2, 409		427		2, 911
Florida.....	1, 028	16, 435	1, 090	10	13	18, 576	413	5, 711	115	1, 426		7, 665
Alabama.....	761	15, 795	1, 248		56	17, 860	625	4, 732	551	1, 153	1	7, 062
Mississippi.....	329	10, 217	473			11, 019	58	5, 268		960	1	6, 287
Louisiana.....	687	10, 706	727			12, 120	544	8, 993	4	899		10, 440
Texas.....	1, 607	70, 877	2, 791	2	163	75, 440	784	25, 005	585	8, 151	5	34, 530
Arkansas.....	173	12, 185	547			12, 905	57	7, 782		831	7	8, 677
Kentucky.....	197	12, 186	1, 171		7	13, 561	75	3, 393		790		4, 258
Tennessee.....	1, 748	17, 541	1, 664			20, 953	1, 934	15, 272		1, 230		18, 436
Total Southern States.....	14, 431	221, 710	16, 076	254	389	252, 860	8, 386	112, 667	1, 378	23, 428	15	145, 874
Ohio.....	1, 436	28, 987	4, 953		7	35, 383	1, 648	6, 000	3	6, 388	13	14, 052
Indiana.....	2, 854	20, 920	3, 429	6	2	27, 211	301	12, 978		2, 663	6	15, 948
Illinois.....	5, 218	34, 478	3, 482		4	43, 182	60	21, 195	3	3, 245	8	24, 511
Michigan.....	896	17, 142	2, 549		53	20, 640	77	3, 600		2, 292	4	5, 973
Wisconsin.....	1, 075	20, 664	2, 085			23, 824	147	9, 030		2, 001	11	11, 189

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and banks in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS—continued												
Minnesota.....	1, 212	26, 296	1, 248	—	252	29, 008	—	13, 274	209	2, 276	6	15, 765
Iowa.....	1, 394	18, 916	1, 178	1	—	21, 489	17	8, 770	53	1, 355	3	10, 198
Missouri.....	383	10, 872	1, 121	—	—	12, 376	—	6, 194	—	708	—	6, 897
Total Middle Western States.....	14, 468	178, 275	20, 045	7	318	213, 113	2, 250	81, 041	268	20, 923	51	104, 508
North Dakota.....	84	7, 973	380	—	28	8, 465	—	2, 969	4	805	—	3, 778
South Dakota.....	261	3, 361	455	—	—	9, 077	—	4, 515	—	746	1	5, 262
Nebraska.....	52	11, 179	365	—	—	11, 596	7	3, 908	36	789	8	4, 728
Kansas.....	446	23, 502	944	—	—	24, 899	—	7, 568	—	1, 462	2	9, 032
Montana.....	273	10, 437	365	—	35	11, 110	—	3, 094	9	811	2	3, 916
Wyoming.....	14	6, 699	168	—	—	6, 881	—	3, 679	—	393	—	4, 072
Colorado.....	49	13, 027	563	—	—	13, 639	—	1, 903	—	1, 093	—	2, 996
New Mexico.....	181	5, 113	141	—	—	5, 435	59	1, 338	—	542	—	1, 939
Oklahoma.....	184	27, 975	987	176	72	29, 394	16	7, 171	—	4, 637	2	11, 826
Total Western States.....	1, 544	114, 266	4, 368	176	142	120, 496	82	36, 145	49	11, 258	15	47, 549
Washington.....	126	13, 553	1, 240	—	189	15, 078	32	2, 843	114	1, 386	11	4, 386
Oregon.....	35	9, 366	376	—	1	9, 778	—	1, 429	—	712	8	2, 149
California.....	1, 058	31, 879	3, 205	2	28	36, 172	667	14, 355	41	6, 527	16	21, 606
Idaho.....	380	5, 616	339	—	—	6, 335	173	1, 980	—	507	—	2, 660
Utah.....	—	1, 295	73	—	—	1, 368	—	35	—	60	—	95
Nevada.....	115	2, 809	67	—	—	2, 981	63	2, 289	—	134	—	2, 486
Arizona.....	30	4, 010	519	5	170	4, 734	—	859	142	402	1	1, 404
Total Pacific States.....	1, 744	68, 528	5, 809	7	358	76, 446	935	23, 790	297	9, 728	36	34, 786
Alaska (nonmember banks).....	—	548	19	—	2	569	—	—	—	37	5	60
The Territory of Hawaii (nonmember bank).....	—	2, 653	1, 438	—	175	4, 266	—	1, 629	35	598	7	2, 269
Total (nonmember banks).....	—	3, 201	1, 457	—	177	4, 835	—	1, 647	35	635	12	2, 329
Total country banks.....	98, 836	762, 809	73, 726	678	2, 411	938, 460	34, 366	328, 595	2, 221	91, 752	193	457, 127
Total United States.....	583, 627	1, 568, 221	1, 194, 788	1, 408	65, 003	3, 413, 047	42, 908	2, 167, 364	239, 103	687, 180	9, 746	3, 146, 301

MARCH 27, 1930

CENTRAL RESERVE CITIES												
New York.....	120,814	30,538	407,625		36,144	595,121		404,804	146,389	378,998	3,654	933,845
Chicago.....	15,702	58,663	22,790		3,357	100,512		155,229	6,278	7,574	873	169,954
Total central reserve cities.....	136,516	89,201	430,415		39,501	695,633		560,033	152,667	386,572	4,527	1,103,799
OTHER RESERVE CITIES												
Boston.....	27,955	35,689	17,602	7,000	9,388	97,634		101,718	19,757	13,818	599	135,892
Brooklyn and Bronx.....	470	445	393		2	1,310		202	4	327	17	550
Buffalo.....	39	64	54		19	176				79		79
Philadelphia.....	23,327	32,700	29,901	1	4,155	90,084	173	121,273	3,819	2,989	65	128,319
Pittsburgh.....	22,418	21,257	6,067		357	50,099		93,840	680	1,819	4,068	100,407
Baltimore.....	9,395	6,958	2,939		97	19,389		25,003	242	915		26,160
Washington.....	2,326	8,582	1,991	5	52	12,956	1,482	10,683	158	473	34	12,830
Richmond.....	3,684	3,341	361			7,386		11,933		321		12,254
Charlotte.....	467	1,070	138			1,675		412		75		487
Atlanta.....	3,825	12,817	1,212			17,854		17,825		256	2	18,083
Savannah.....	2,012	8,868	1,433			12,313		13,217	7	326		13,591
Jacksonville.....	3,173	7,791	441	87	11	11,503	41	14,635	31	472		15,138
Birmingham.....	2,447	5,616	433			8,496		5,104		175		5,279
New Orleans.....	1,126	3,874	1,327		76	6,408		8,760	364	228		9,352
Dallas.....	6,693	18,642	1,117	18		26,470		25,217	54	2,365		27,636
El Paso.....	1,041	3,208	181		121	4,551		2,409	94	558		3,061
Fort Worth.....	3,414	12,648	729		3	16,794	222	14,937		636		15,785
Galveston.....	437	2,275	169		4	2,885	71	5,202		74		5,347
Houston.....	4,152	20,005	1,747	5	54	25,963		23,331	189	2,032	15	25,567
San Antonio.....	1,536	6,994	378		7	8,915		7,212	189	350		7,751
Waco.....	310	1,287	71			1,668	142	1,374		73		1,589
Louisville.....	4,967	5,957	1,854	4		12,782		23,072		424		23,496
Memphis.....	1,146	11,084	700		8	12,938		7,631		247		7,878
Nashville.....	2,667	8,585				11,715		13,355		351		13,706
Cincinnati.....	4,442	8,163	1,479		14	14,098		11,977	23	799		12,799
Cleveland.....	2,621	3,886	3,592	6	173	10,278		7,078	295	900	4	8,277
Columbus.....	3,650	7,845	824		63	12,392	1,751	11,623	20	603		13,997
Toledo.....	3,622	490	97			1,218	154	1,009		15		1,178
Indianapolis.....	3,841	9,286	798		105	14,010	775	13,775	73	832	6	15,461
Chicago.....	533	8,204	576		10	9,322		1,216	22	1,498		2,736
Peoria.....	673	2,150	293			3,116		3,560		921		4,481
Detroit.....	9,211	9,138	5,719		1,330	25,398		21,357	1,107	2,183	41	24,688
Grand Rapids.....	4,779	2,028	316		6	2,829		1,918		41		1,959
Milwaukee.....	4,879	18,677	1,814		137	25,507	2,673	33,749	208	498	15	37,143
Minneapolis.....	3,210	19,612	3,389	43	885	27,139		46,455	756	3,004	48	50,264
St. Paul.....	1,388	14,671	1,214		369	17,642		22,949	244	799	26	24,018
Cedar Rapids.....	1,298	2,838	181	12		4,329		9,139		133		9,272
Des Moines.....	2,120	3,740	768			6,628		8,826		687		9,512

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and banks in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
OTHER RESERVE CITIES—continued												
Dubuque.....	192	964	55			1,211		863	12	113		988
Sioux City.....	283	3,933	363		3	4,582		8,273		364		8,637
Kansas City, Mo.....	9,072	19,293	2,504		29	30,898		45,890	13	1,599	6	47,508
St. Joseph.....	447	3,657	335			4,439		7,613		101	1	7,715
St. Louis.....	8,991	11,741	3,631	32	144	24,539		39,673	357	915	6	40,951
Lincoln.....	545	3,291	324			4,160		9,048		583	19	9,650
Omaha.....	3,592	17,006	2,566		22	23,186		32,034		1,631	26	33,691
Kansas City, Kans.....	460	1,044	141			1,645		2,485		85		2,570
Topeka.....	342	3,039	155			3,536		2,851		126		2,977
Wichita.....	1,150	5,329	390			6,869		7,925		430		8,355
Helena.....	208	1,021	24			1,253		1,608		117		1,725
Denver.....	3,625	22,173	2,871		64	28,733		16,864	100	1,182	7	18,153
Pueblo.....		5,770	51			5,821		3,562		80		3,642
Oklahoma City.....	3,655	15,908	509			20,072		17,749		1,328		19,077
Tulsa.....	442	18,542	736			19,720		13,641		1,168	13	14,822
Seattle.....	1,984	17,075	2,429	5	666	22,159		19,436	953	1,017	29	21,435
Spokane.....	702	2,907	228		62	3,899		3,674	2	188		3,864
Portland.....	2,260	13,124	2,078		527	17,980		12,936	475	1,518	9	14,938
Los Angeles.....	9,501	48,163	6,879		1,232	65,775		35,872	2,183	6,180	206	44,441
Oakland.....		5,914	261			6,175		6,167		384	7	6,558
San Francisco.....	4,850	42,026	23,227	21	5,781	75,905	30	104,807	8,291	11,276	841	125,245
Ogden.....	83	801	59			943		3,340		50		3,390
Salt Lake City.....	1,658	4,275	529		2	6,464		8,235		257	5	8,497
Total other reserve cities.....	222,036	17,4706	143,115	7,239	25,978	1,015,838	7,514	1,147,521	40,722	72,988	6,116	1,274,861
Total all reserve cities.....	358,552	706,671	573,530	7,239	65,479	1,711,471	7,514	1,707,554	193,389	459,560	10,643	2,378,660

COUNTRY BANKS											
Maine.....	1,048	5,634	379	113	7,174	113	2,606	3	347	3,069	
New Hampshire.....	1,245	3,236	177	16	4,674	439	2,927		365	3,732	1
Vermont.....	795	1,965	104	48	2,912	387	852		384	1,623	
Massachusetts.....	7,307	10,462	2,373	65	20,243	3,554	13,223	5	1,541	18,323	
Rhode Island.....	417	1,690	457	26	2,590	135	1,481		186	1,804	2
Connecticut.....	6,125	11,632	2,577	43	20,377	3,381	7,568		1,373	12,332	10
Total New England States.....	16,937	34,619	6,067	65	57,970	8,009	28,657	8	4,196	40,883	13
New York.....	10,621	37,910	2,295	244	51,070	9,466	22,248	94	4,347	36,161	6
New Jersey.....	10,082	25,971	2,880	40	39,038	3,402	11,154	81	3,602	18,268	29
Pennsylvania.....	6,228	60,969	2,868	82	70,147	3,064	11,410		4,210	18,713	29
Delaware.....	78		51		916	5	317		23	345	
Maryland.....	37	3,526	122		3,685	27	714		228	969	
Total Eastern States.....	27,046	129,163	8,216	40	164,856	15,964	45,843	175	12,410	74,456	64
Virginia.....	3,511	15,667	991	68	20,237	1,827	9,380	59	1,174	12,440	
West Virginia.....	1,432	12,977	464		14,873	867	5,842	1	922	7,632	
North Carolina.....	551	9,813	296		10,660	345	5,945		1,416	7,706	
South Carolina.....	523	6,925	344	5	7,797	171	4,897	1	473	5,542	
Georgia.....	60	5,723	189		5,972	68	1,387		180	1,635	
Florida.....	879	19,059	680	4	20,658	322	6,203	76	1,447	8,052	4
Alabama.....	710	13,338	488	113	14,649	508	4,209	297	440	5,455	1
Mississippi.....	298	7,706	272		8,276	63	3,648	43	686	4,440	
Louisiana.....	563	6,412	458		7,433	367	6,190		387	6,950	6
Texas.....	1,615	61,729	1,188	277	64,809	792	21,526	530	4,306	27,160	6
Arkansas.....	152	9,271	157		9,580		4,686		477	5,169	6
Kentucky.....	216	11,017	309	2	11,544	188	2,554		506	3,249	1
Tennessee.....	1,376	16,662	591		18,629	1,112	13,680		795	15,587	
Total Southern States.....	11,886	196,299	6,427	4	215,117	6,630	90,147	1,007	13,209	111,017	24
Ohio.....	1,192	29,791	1,557	15	32,555	532	6,477		2,097	9,128	22
Indiana.....	2,320	19,596	1,414	3	23,333	337	11,684		1,573	13,605	11
Illinois.....	4,387	36,114	1,938	15	42,459	65	19,182	3	2,503	21,764	11
Michigan.....	747	16,948	946	51	18,692	125	4,928	11	1,270	6,343	9
Wisconsin.....	767	25,065	921		26,753	264	11,767	2	1,119	13,237	85
Minnesota.....	332	24,075	584	533	25,689	64	10,989	236	1,778	13,067	
Iowa.....	1,409	17,203	689	15	19,316	22	7,594		1,268	8,885	1
Missouri.....	260	8,652	545		9,457		5,208		441	5,649	
Total Middle Western States.....	11,414	177,444	8,594	563	198,254	1,409	77,829	252	12,049	91,678	139
North Dakota.....	188	6,916	188	19	7,311		2,623	5	573	3,201	
South Dakota.....	200	6,301	187		6,688		3,604		664	4,268	
Nebraska.....	57	11,839	809	39	12,744		4,184	338	891	5,418	5
Kansas.....	445	17,384	302	211	18,342	50	6,376		1,230	7,658	2
Montana.....	254	7,570	174	69	8,067		2,395	8	712	3,117	2



TABLE No. 52.—*Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued*

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS—continued												
Wyoming.....	9	4, 574	88			4, 671		2, 632		309	1	2, 942
Colorado.....	51	10, 200	292			10, 543		1, 649		723	17	2, 389
New Mexico.....	133	3, 105	74			3, 312	59	1, 045		308		1, 407
Oklahoma.....	262	23, 513	506			24, 281	12	5, 797	13	2, 428	7	8, 257
Total Western States.....	1, 599	91, 402	2, 620	39	299	95, 959	121	30, 305	364	7, 833	34	38, 657
Washington.....	83	11, 804	619		228	12, 734	45	2, 930	121	979	5	4, 080
Oregon.....	24	6, 941	194			7, 159		965		447	3	1, 405
California.....	718	26, 431	1, 545	3	38	28, 735	327	10, 673	87	3, 667	19	14, 773
Idaho.....	170	4, 359	93			4, 622	123	1, 817		393		2, 333
Utah.....		701	11			712		13		48		61
Nevada.....	83	1, 972	33			2, 088	77	1, 614		112		1, 903
Arizona.....	20	3, 865	347	3	133	4, 368	52	673	216	349	3	1, 293
Total Pacific States.....	1, 098	56, 073	2, 842	6	399	60, 418	624	18, 675	424	5, 995	30	25, 748
Alaska (nonmember banks).....		735	5		4	744		10		25	3	38
The Territory of Hawaii (nonmember bank).....		2, 594	234	41	112	2, 981		633		293	30	956
Total (nonmember banks).....		3, 329	239	41	116	3, 725		643		318	33	994
Total country banks.....	69, 980	688, 329	35, 005	758	2, 227	796, 299	32, 757	292, 099	2, 230	56, 010	337	383, 433
Total United States.....	428, 532	1, 395, 000	608, 535	7, 997	67, 706	2, 507, 770	40, 271	1, 999, 653	195, 619	515, 570	10, 980	2, 762, 093

CENTRAL RESERVE CITIES												
New York.....	188,953	67,820	896,997	5	51,092	1,204,867	101	582,499	229,693	545,959	5,556	1,363,808
Chicago.....	14,469	68,142	27,701		2,874	113,186		169,076	6,212	9,547	1,219	186,054
Total central reserve cities.....	203,422	135,962	924,698	5	53,966	1,318,053	101	751,575	235,905	555,506	6,775	1,549,862
OTHER RESERVE CITIES												
Boston.....	33,158	45,810	45,111	11,530	6,761	142,370		124,165	20,794	11,694	1,740	158,393
Brooklyn and Bronx.....	768	1,876	773		16	3,433		388		459	12	863
Buffalo.....	50	288	101		11	450			4	104		104
Philadelphia.....	24,819	41,513	48,011	103	4,566	119,012	181	146,287	3,328	3,793	90	153,679
Pittsburgh.....	21,258	30,120	13,827		344	65,549		137,397	1,171	2,249	5,263	146,080
Baltimore.....	9,387	11,055	3,823	1	103	24,369		27,977	239	1,596	2	29,813
Washington.....	2,676	13,920	4,211	6	91	19,904	1,121	11,564	184	1,493	69	14,431
Richmond.....	3,767	9,493	585			13,845		13,891		345		14,236
Charlotte.....	407	1,351	281			2,039		716		188		904
Atlanta.....	3,586	13,076	1,658			18,320		14,729		358	1	15,088
Savannah.....	1,601	12,409	1,648			15,658	23	12,276		411		12,710
Jacksonville.....	1,634	12,743	543	76	11	15,007		13,861	24	417		14,302
Birmingham.....	1,987	6,608	702			9,297		3,750		325		4,075
New Orleans.....	1,069	5,148	1,432		81	7,730		9,084	167	272		9,523
Dallas.....	6,968	25,924	1,811	10	44	34,757		26,882	51	1,817		28,750
El Paso.....	885	2,896	365		91	4,237		2,936	283	524	5	3,748
Fort Worth.....	3,393	13,809	1,269		4	18,475	401	16,114		912		17,427
Galveston.....	727	6,521	247		13	7,508	91	5,681		680	2	6,454
Houston.....	4,768	27,230	3,739	4	110	35,851		20,917	136	1,398	15	22,466
San Antonio.....	1,445	10,099	754		8	12,306		6,759	143	562		7,464
Waco.....	323	1,564	174			2,061	111	1,045		127		1,283
Louisville.....	3,848	10,012	1,862	10		15,732		18,293		4,858	2	23,153
Memphis.....	1,335	12,614	963		3	14,915		7,808		325		8,133
Nashville.....	3,908	7,051	957			11,916		9,386		771		10,157
Cincinnati.....	3,276	9,291	1,403		74	14,044		12,250	50	852		13,152
Cleveland.....	2,817	6,845	2,787	21	524	12,994		7,812	240	1,514	4	9,570
Columbus.....	3,609	8,274	1,317		50	13,250	1,347	10,997	37	617		12,998
Toledo.....	465	748	125			1,338	533	1,350		31		1,914
Indianapolis.....	3,912	17,411	1,813		96	23,232	780	17,924	73	1,076	13	19,866

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

JUNE 30, 1930—Continued

(In thousands of dollars)

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
OTHER RESERVE CITIES—continued												
Chicago	776	6,745	1,155		46	8,722		1,555	9	2,372	1	3,987
Peoria	743	3,467	462			4,672		3,836		289		4,125
Detroit	8,063	17,185	6,941		1,209	33,398		25,389	1,715	2,189	56	29,349
Grand Rapids	458	1,696	626		8	2,788		1,619		153		1,772
Milwaukee	5,042	21,725	3,250		168	30,185	1,454	27,386	204	1,337	29	30,410
Minneapolis	2,513	41,699	6,929	39	447	51,627		49,721	727	3,611	9	54,068
St. Paul	1,195	15,838	1,662		339	19,034		22,306	141	669	11	23,127
Cedar Rapids	1,169	3,692	271		6	5,138		9,193		131		9,324
Des Moines	1,645	4,455	844			6,944		8,872		637		9,509
Dubuque	198	1,098	67			1,363		761	7	99		867
Sioux City	333	5,836	423		3	6,595		9,279		563		9,842
Kansas City, Mo.	8,357	26,373	3,460		30	38,220		53,475	13	1,511	11	55,010
St. Joseph	426	4,855	368			5,649		7,744		121	1	7,866
St. Louis	8,358	14,019	3,993	38	271	26,679		41,340	347	1,378	40	43,105
Lincoln	633	3,259	430			4,322		8,391		341	24	8,756
Omaha	3,403	18,282	2,263		34	23,982		30,206		1,222	24	31,452
Kansas City, Kans.	478	2,830	203			3,511		3,259		101		3,360
Topeka	354	5,085	424			5,863		3,205		132		3,337
Wichita	1,276	5,986	1,246			8,508		8,615		511		9,126
Helena	233	1,536	88			1,857		1,669		91		1,760
Denver	3,144	29,563	2,223		66	34,996		17,976	96	1,349	3	19,424
Pueblo		5,111	162			5,273		3,755		120		3,875
Oklahoma City	3,558	15,976	864			20,398		17,660		2,269		19,929
Tulsa	424	18,858	1,168			20,450		16,741		1,294	13	18,048
Seattle	1,895	16,875	3,706	3	621	23,100		22,662	1,167	2,010	35	25,874
Spokane	752	4,818	630		55	6,255		5,086	5	352		5,393
Portland	1,985	17,047	3,857		674	23,563		15,131	524	1,190	1	16,846
Los Angeles	6,671	72,312	10,978		2,593	92,554		43,906	2,014	9,152	244	55,316

Oakland.....		6,649	476			7,125		7,421		805	9	8,235
San Francisco.....	3,760	75,546	36,263	25	6,411	122,005	35	156,249	8,703	16,757	2,136	183,880
Ogden.....	57	713	70			840		2,918		21		2,939
Salt Lake City.....	1,685	5,012	1,316		2	8,015		9,308		217	2	9,527
Total other reserve cities.....	217,430	838,840	239,110	11,866	25,984	1,333,230	6,077	1,318,823	42,596	92,761	9,867	1,470,124
Total all reserve cities.....	420,852	974,802	1,164,808	11,871	79,950	2,651,283	6,178	2,070,398	278,501	648,267	16,642	3,019,986
COUNTRY BANKS												
Maine.....	1,291	5,482	523	6	116	7,418	142	2,602	1	560		3,305
New Hampshire.....	2,097	3,745	348		10	6,200	482	4,254		565		5,301
Vermont.....	919	2,397	148		83	3,547	302	1,160		330		1,792
Massachusetts.....	9,046	13,403	2,231		39	24,719	3,241	13,872	5	2,001	8	19,127
Rhode Island.....	640	1,787	804		19	3,230	141	2,092		256	2	2,491
Connecticut.....	6,548	13,976	3,506		51	24,081	2,393	8,109		1,740	14	12,256
Total New England States.....	20,541	40,770	7,560	6	318	69,195	6,701	32,089	6	5,452	24	44,272
New York.....	23,376	54,467	3,925		213	81,981	4,881	21,630	362	5,646	29	32,548
New Jersey.....	12,511	34,966	4,869		77	52,423	3,460	10,513	103	4,826	87	18,989
Pennsylvania.....	7,294	62,126	5,271		58	74,749	3,622	12,731	1	7,166	38	23,558
Delaware.....	69	968	111			1,148	8	313		68		389
Maryland.....	80	4,258	222			4,560	16	624		429		1,069
Total Eastern States.....	43,330	156,785	14,398		348	214,861	11,987	45,811	466	18,135	154	76,553
Virginia.....	3,924	16,045	1,935		83	21,987	1,451	7,566	56	1,348	10	10,431
West Virginia.....	1,225	10,863	878			12,966	465	5,356	8	1,224		7,053
North Carolina.....	467	8,389	683			9,539	414	4,952		1,464		6,830
South Carolina.....	764	9,467	800		6	11,037	288	5,117		541	32	5,978
Georgia.....	85	4,688	289		13	5,075	25	1,112		384	2	1,523
Florida.....	467	18,343	900	9	17	19,736	160	5,607	90	1,261		7,118
Alabama.....	515	12,387	716		37	13,655	513	3,146	323	669	13	4,664
Mississippi.....	306	7,550	539			8,395	28	3,187		699	4	3,918
Louisiana.....	537	6,677	632			7,846	229	6,926		695		7,850
Texas.....	982	67,579	2,240		175	70,976	446	20,605	536	4,218	13	25,818
Arkansas.....	125	10,320	410			10,855	12	4,481		431	13	4,937
Kentucky.....	163	9,049	1,366		82	10,660	20	2,312	1	1,147		3,480
Tennessee.....	1,190	14,823	1,172			17,185	1,711	9,899		980		12,590
Total Southern States.....	10,750	196,180	12,560	9	413	219,912	5,762	80,266	1,014	15,061	87	102,190

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

JUNE 30, 1930—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS—continued												
Ohio.....	1,493	33,071	3,164	-----	17	37,745	458	6,414	-----	3,289	47	10,208
Indiana.....	2,764	24,595	5,222	-----	4	32,585	272	13,669	-----	2,585	9	16,535
Illinois.....	4,683	45,383	3,271	27	30	53,394	24	23,016	9	3,082	4	26,135
Michigan.....	1,108	16,638	1,704	268	32	19,750	46	4,288	42	2,041	6	6,423
Wisconsin.....	891	21,645	1,783	-----	1	24,320	340	10,287	-----	2,105	2	12,734
Minnesota.....	522	32,143	1,168	-----	136	33,969	-----	12,374	188	2,264	-----	14,826
Iowa.....	1,553	17,696	802	1	-----	20,052	23	7,383	-----	971	-----	8,377
Missouri.....	309	10,271	811	-----	-----	11,391	-----	5,116	-----	602	1	5,719
Total Middle Western States.....	13,323	201,442	17,925	296	220	233,206	1,163	82,547	239	16,939	69	100,957
North Dakota.....	278	6,187	384	-----	17	6,866	-----	2,254	5	652	-----	2,911
South Dakota.....	171	6,957	419	-----	-----	7,547	-----	3,743	9	647	-----	4,399
Nebraska.....	55	13,504	376	-----	-----	13,935	2	3,747	-----	708	3	4,460
Kansas.....	438	23,460	862	105	22	24,887	-----	7,702	-----	1,269	1	8,972
Montana.....	224	9,138	400	-----	66	9,828	-----	2,538	6	606	-----	3,150
Wyoming.....	13	5,208	173	-----	4	5,398	-----	2,476	6	263	-----	2,745
Colorado.....	69	11,104	524	-----	-----	11,697	-----	1,093	13	909	23	2,038
New Mexico.....	154	4,346	149	-----	-----	4,649	28	1,457	-----	479	119	2,083
Oklahoma.....	485	25,270	849	-----	44	26,648	22	6,136	20	2,406	8	8,592
Total Western States.....	1,887	105,174	4,136	105	153	111,455	52	31,146	59	7,939	154	39,350
Washington.....	141	15,139	1,003	-----	102	16,385	55	3,356	147	1,235	3	4,796
Oregon.....	48	9,244	533	-----	1	9,826	11	940	9	729	2	1,691
California.....	811	32,187	2,579	2	118	35,697	559	14,393	21	5,487	40	20,500
Idaho.....	198	5,977	270	-----	2	6,447	103	1,802	-----	506	-----	2,411
Utah.....	-----	482	14	-----	-----	496	-----	24	-----	45	-----	69

Nevada.....	51	2,923	58		3,082	49	2,111		180		2,340
Arizona.....	26	3,301	418		3,896	39	805	130	424	5	1,403
Total Pacific States.....	1,275	69,253	4,875	2	374	75,779	816	23,431	307	8,606	33,210
Alaska (nonmember banks).....		530	21		12	563		15		40	55
The Territory of Hawaii (nonmember bank).....		2,632	940	15	51	3,638		867		675	1,575
Total (nonmember banks).....		3,162	961	15	63	4,201		882		715	1,630
Total country banks.....	91,106	772,766	62,415	433	1,889	928,609	26,481	296,172	2,091	72,847	398,162
Total United States.....	511,958	1,747,568	1,226,223	12,304	81,839	3,579,892	32,659	2,366,570	280,592	721,114	3,418,148

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York.....	152,111	31,213	338,935	-----	39,411	561,670	-----	523,676	220,145	263,565	3,675	1,011,061
Chicago.....	16,533	74,308	19,821	-----	2,609	113,271	-----	158,613	7,343	16,708	859	183,523
Total central reserve cities.....	168,644	105,521	358,756	-----	42,020	674,941	-----	682,289	227,488	280,273	4,534	1,194,584
OTHER RESERVE CITIES												
Boston.....	33,846	53,702	16,858	6,029	6,837	117,272	-----	116,739	23,156	6,563	562	147,020
Brooklyn and Bronx.....	579	1,586	201	-----	21	2,387	-----	427	4	227	13	671
Buffalo.....	46	993	44	-----	10	793	-----	5	-----	45	-----	50
Philadelphia.....	21,733	55,507	22,237	-----	4,120	103,597	150	171,153	5,437	2,525	42	179,307
Pittsburgh.....	21,082	44,358	7,619	-----	426	73,485	-----	192,769	2,917	1,967	3,852	201,505
Baltimore.....	5,030	9,503	3,034	1	103	17,671	-----	24,181	315	603	7	25,106
Washington.....	1,835	12,640	1,883	8	92	16,458	869	12,116	202	485	73	13,745
Richmond.....	4,734	9,944	598	5,002	20,278	-----	-----	16,700	-----	361	-----	17,061
Charlotte.....	361	2,439	98	-----	2,898	-----	-----	566	-----	46	-----	612
Atlanta.....	4,853	16,021	876	-----	21,750	-----	-----	17,514	-----	297	1	17,812
Savannah.....	1,645	13,552	1,356	-----	16,553	-----	53	16,821	-----	296	-----	17,170
Jacksonville.....	1,449	12,611	312	125	8	14,505	-----	11,285	16	297	-----	11,598
Birmingham.....	2,302	6,155	94	-----	8,551	-----	-----	4,402	-----	245	-----	4,647
New Orleans.....	815	2,352	1,175	-----	4,509	-----	-----	8,307	285	64	-----	8,656
Dallas.....	7,552	26,334	1,506	16	35,417	-----	-----	33,751	57	2,591	-----	36,399
El Paso.....	817	3,030	177	-----	79	4,103	-----	2,586	330	415	-----	3,331
Fort Worth.....	2,960	14,104	675	-----	2	17,741	255	14,928	-----	641	-----	15,824
Galveston.....	455	8,270	228	-----	31	8,984	58	9,150	-----	693	-----	9,901
Houston.....	5,550	29,908	2,272	5	81	37,816	-----	32,394	154	2,471	3	35,022
San Antonio.....	1,738	12,384	457	-----	1	14,580	-----	8,810	129	472	-----	9,411
Waco.....	405	2,126	118	-----	-----	2,649	161	1,559	-----	92	-----	1,802
Louisville.....	4,582	7,477	1,836	9	-----	13,904	-----	20,270	-----	401	-----	20,671
Memphis.....	936	11,804	689	-----	1	13,430	-----	7,758	-----	294	-----	8,052
Nashville.....	2,335	6,400	556	-----	-----	9,791	-----	10,651	-----	1,086	-----	11,737

Cincinnati.....	3,973	7,230	900		107	12,210		12,997	56	603		13,656
Cleveland.....	2,495	7,964	1,093	6	626	12,184		9,054	331	682	2	10,069
Columbus.....	4,132	8,289	852		79	13,352	1,210	13,235	60	448		14,953
Toledo.....	173	1,102	123			1,398	161	1,096		50		1,307
Indianapolis.....	3,700	12,603	966		104	17,373	917	16,431	65	758	10	18,181
Chicago.....	543	7,092	602		20	8,257		683	10	1,191		1,884
Peoria.....	800	3,538	299			4,637		4,408		172		4,580
Detroit.....	11,029	14,998	4,568		1,088	31,683		31,037	2,107	1,511	101	34,756
Grand Rapids.....	431	2,530	266			3,227		1,966		51	5	2,022
Milwaukee.....	4,820	20,864	1,609		1,451	28,744	1,631	35,290	405	623	36	37,985
Minneapolis.....	3,013	35,809	4,913	40	457	44,232		52,972	754	3,179	3	56,908
St. Paul.....	1,342	27,917	1,153		272	30,684		22,641	143	1,119	5	23,908
Cedar Rapids.....	1,301	2,940	218		10	4,469		10,831		99		10,930
Des Moines.....	2,074	6,570	602			9,246		10,918		960		11,878
Dubuque.....	183	1,388	36			1,607		889	3	82		974
Sioux City.....	486	4,868	469		7	5,830		8,969		487		9,456
Kansas City, Mo.....	8,168	42,739	2,673		31	53,611		58,492	57	1,386	2	59,937
St. Joseph.....	432	4,704	272			5,408		7,923		85		8,008
St. Louis.....	8,601	22,499	2,450	31	202	33,783		42,800	272	1,425	15	44,512
Lincoln.....	645	3,982	269			4,896		8,828		503	16	9,347
Omaha.....	3,654	24,503	2,076		44	30,277		37,673		1,518	21	39,212
Kansas City, Kans.....	432	2,047	96			2,575		3,401		129		3,530
Topeka.....	258	3,519	143			3,920		4,337		68		4,405
Wichita.....	1,188	7,246	504			8,938		10,053		442		10,495
Helena.....	440	1,434	17			1,891		1,857		82		1,939
Denver.....	4,406	31,960	1,716		59	38,141		20,845	53	871	2	21,771
Pueblo.....		6,876	71			6,947		4,105		238		4,343
Oklahoma City.....	3,280	17,207	393			20,880		17,511		1,228		18,739
Tulsa.....	542	22,284	593			23,419		19,940		1,036	12	20,988
Seattle.....	2,141	24,028	1,927	1	693	28,790		25,290	1,387	1,134	29	27,540
Spokane.....	721	5,696	234		67	6,718		5,053	1	248		5,302
Portland.....	2,295	20,026	1,585		522	24,428		16,841	674	792	2	18,309
Los Angeles.....	7,422	52,978	6,204		2,634	69,238		49,817	4,432	5,182	166	59,597
Oakland.....		7,106	287			7,393		7,263		317	6	7,586
San Francisco.....	5,438	73,662	28,221	8	6,581	113,510	29	145,050	12,822	10,702	1,284	169,887
Ogden.....	91	1,204	55			1,350		2,840		30		2,870
Salt Lake City.....	1,691	5,750	451		3	7,895		9,309		234		9,543
Total other reserve cities.....	220,480	909,952	133,805	11,281	27,045	1,302,563	5,484	1,467,487	56,634	62,842	6,270	1,598,717
Total all reserve cities.....	389,124	1,015,473	492,561	11,281	69,065	1,977,504	5,484	2,149,776	284,122	343,115	10,804	2,793,301
COUNTRY BANKS												
Maine.....	1,180	7,576	280		118	9,154	183	3,466	5	333		3,987
New Hampshire.....	1,533	4,474	146		55	6,208	584	4,132		419	1	5,136
Vermont.....	909	2,890	91		89	3,979	340	944	30	246		1,560
Massachusetts.....	7,369	16,713	1,134	5	28	25,249	3,048	14,797	42	2,008	2	19,897
Rhode Island.....	441	1,916	245		9	2,611	144	1,877		172		2,193
Connecticut.....	5,468	10,490	1,315		44	17,317	2,267	8,518		1,087	4	11,876
Total New England States.....	16,909	44,509	3,211	5	343	64,518	6,566	33,734	77	4,265	7	44,649



TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS—continued												
New York.....	10,570	49,108	1,910	2	267	61,857	4,653	28,837	100	3,564	32	37,186
New Jersey.....	9,281	34,131	2,680		63	46,155	3,057	12,331	77	3,536	48	19,049
Pennsylvania.....	6,495	72,205	2,657		58	81,415	3,244	13,797		4,320	33	21,394
Delaware.....	71	1,341	67			1,479	6	324		64		394
Maryland.....	85	4,887	135			5,107	12	857		260		1,129
Total Eastern States.....	26,502	161,672	7,449	2	388	196,013	10,972	56,146	177	11,744	113	79,152
Virginia.....	3,845	19,282	934		21	24,082	1,450	9,511	256	1,106	3	12,335
West Virginia.....	1,379	10,374	355	20		12,128	628	5,365		1,026		7,019
North Carolina.....	562	9,420	420			10,402	327	4,570		1,340		6,237
South Carolina.....	602	8,539	360		6	9,507	350	5,556		1,303		6,209
Georgia.....	106	6,637	220			6,963	681	2,128				2,993
Florida.....	634	12,399	340	12	9	13,394	118	3,773	59	1,077	4	5,031
Alabama.....	403	12,744	450		165	13,762	217	3,973		460	10	5,200
Mississippi.....	177	6,726	360			7,263	13	2,943	540	339	3	3,298
Louisiana.....	628	8,034	377			9,039	277	6,815		359		7,451
Texas.....	1,200	73,953	1,516		89	76,758	587	23,336	603	3,743	5	28,274
Arkansas.....	107	8,919	156			9,182		4,303		557	6	4,866
Kentucky.....	240	8,165	280		1	8,686	143	2,239	2	449		2,533
Tennessee.....	1,198	15,527	628			17,353	825	10,813		505		12,143
Total Southern States.....	11,081	200,719	6,396	32	291	218,519	5,625	85,325	1,460	11,448	31	103,889
Ohio.....	1,087	38,704	1,353		19	41,163	680	6,347		1,844	19	8,890
Indiana.....	2,689	24,413	1,367		3	28,472	206	12,116		1,206	3	13,531
Illinois.....	5,296	44,718	1,499		3	51,516	31	23,078	8	2,032	11	25,160
Michigan.....	982	19,493	1,102		20	21,597	113	5,424	44	1,305	4	6,890
Wisconsin.....	1,107	23,596	976			25,679	222	10,662		1,226	3	12,113
Minnesota.....	547	30,337	629		112	31,625		12,575	156	1,606		14,337

Iowa.....	1,251	22,509	488			24,248	8	7,629		1,057		8,714
Missouri.....	242	11,199	380			11,821		6,096		449		6,545
Total Middle Western States.....	13,201	214,969	7,794		157	236,121	1,280	83,927	208	10,725	40	96,180
North Dakota.....	278	9,678	234		20	10,210		2,887	4	558		3,449
South Dakota.....	200	7,352	217			7,769		3,467	7	679		4,153
Nebraska.....	38	14,277	181			14,496		3,927		528	1	4,456
Kansas.....	530	24,346	392		29	25,297	44	7,637	3	954	7	8,645
Montana.....	376	10,674	216		65	11,331		3,014	9	613	15	3,651
Wyoming.....	19	6,301	65			6,385		2,589		309		2,898
Colorado.....	67	11,602	302			11,971		1,334		643	4	1,981
New Mexico.....	108	4,997	116			5,221	33	1,604		266	1	1,904
Oklahoma.....	269	23,841	484		36	24,630	24	5,577		1,898	3	7,502
Total Western States.....	1,885	113,068	2,207		150	117,310	101	32,036	23	6,448	31	38,639
Washington.....	121	14,716	534		123	15,494	60	3,500	76	797	4	4,437
Oregon.....	4	9,116	209			9,329		1,052		406	2	1,460
California.....	1,156	31,740	1,596	2	30	34,524	830	12,480	141	3,275	56	16,782
Idaho.....	206	5,928	168			6,302	43	2,192		256		2,491
Utah.....		498	11			509		52		49		101
Nevada.....	52	2,121	35			2,208	58	1,695		132		1,885
Arizona.....	83	3,235	198		64	3,580	12	489	138	333	4	976
Total Pacific States.....	1,622	67,354	2,751	2	217	71,946	1,003	21,460	355	5,248	66	28,132
Alaska (nonmember banks).....		1,051	6		8	1,065		6		45		51
The Territory of Hawaii (nonmember bank).....		4,959	422	34	70	5,485		586	33	328	9	956
Total (nonmember banks).....		6,010	428	34	78	6,550		592	33	373	9	1,007
Total country banks.....	71,191	807,851	30,236	75	1,624	910,977	25,547	313,220	2,333	50,251	297	391,648
Total United States.....	460,315	1,823,324	522,797	11,356	70,689	2,888,481	31,031	2,462,996	286,455	393,366	11,101	3,184,949

TABLE NO. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930

DECEMBER 31, 1929

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings									
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts <sup>1</sup>	
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.				
CENTRAL RESERVE CITIES															
New York.....	2, 146, 130	8, 904	77, 711	72, 437	2, 305, 182	18, 940	36, 371	39, 474	233, 102	23, 291	169, 689	8, 081	528, 948	801, 759	
Chicago.....	438, 295	1, 928	23, 668	676	464, 567	45, 169	9, 952	500	8, 125	9, 783	46, 658	871	121, 058	53, 392	
Total central reserve cities.....	2, 584, 425	10, 832	101, 379	73, 113	2, 769, 749	64, 109	46, 323	39, 974	241, 227	33, 074	216, 347	8, 952	650, 006	855, 151	
OTHER RESERVE CITIES															
Boston.....	540, 967	1, 198	23, 688	5, 013	570, 866	1, 219	191	13, 675	108, 780	43, 899	45, 384	2, 405	215, 553	262, 508	
Brooklyn and Bronx.....	19, 394	133	1, 183	11	20, 721	376			10, 366	348	45	268	11, 403	41, 142	
Buffalo.....	1, 913		90		2, 003	482			4, 214	319	41		5, 056	12, 901	
Philadelphia.....	346, 857	927	23, 574	2, 419	373, 777	875	834		83, 124	6, 365	22, 150	1, 253	114, 601	193, 810	
Pittsburgh.....	233, 390	491	11, 384	2, 918	248, 183	6	614		90, 775	11, 186	3, 868	630	107, 079	134, 392	
Baltimore.....	61, 495	3	5, 001	12	66, 511	1, 882	2, 224		26, 388	1, 059	3, 287	59	34, 899	47, 186	
Washington.....	70, 549	126	4	2, 267	72, 946	500	40		36, 759	4, 308	3, 844	308	45, 759	82, 810	
Richmond.....	18, 373	7	4, 079		22, 459				12, 180	673	70	20	12, 943	29, 717	
Charlotte.....	7, 061	2	665	94	7, 822				3, 396	3, 560	5	26	6, 987	18, 732	
Atlanta.....	41, 888	487	2, 989	45	45, 409	258	2		28, 440	104	507	488	29, 799	130, 099	
Savannah.....	28, 330	479	1, 022	2	29, 833	268	77		20, 074	1, 919	402	617	23, 357	70, 828	
Jacksonville.....	23, 921	22	5, 551	117	29, 611	2, 948	70		15, 471	2, 938	24	1, 586	23, 037	73, 445	
Birmingham.....	27, 314	64	3, 593	7	30, 978	500			17, 554	795	269	114	19, 232	44, 446	
New Orleans.....	20, 091	89	4, 649	820	25, 649	85				1, 930	53	109	2, 177		
Dallas.....	67, 244	133	1, 283	503	69, 163	5, 975			23, 030	236	982	167	30, 390	58, 907	
El Paso.....	16, 460	429	864		17, 753	27			6, 007	515	1	334	7, 484	17, 854	
Fort Worth.....	23, 968	435	5, 377	332	30, 112	1, 118			12, 997	570	603	159	15, 447	36, 670	
Galveston.....	6, 206	427	895	20	7, 548				12, 067	587	50	51	13, 355	19, 128	
Houston.....	61, 430	740	4, 145	629	66, 944	100	135		32, 160	3, 218	119	88	35, 820	72, 173	

San Antonio.....	23,254	511	2,470	159	26,394	2,704		9,645	399		113	12,861	11,567	
Waco.....	9,368	187	1,424	126	11,105			7,124	472		22	7,618	9,997	
Little Rock.....	1,687		259		1,946			1,529	616	10	12	2,167	3,823	
Louisville.....	36,628	15	3,527		40,170	1,099	2,618	12,527	7,543	110	91	23,988	41,617	
Memphis.....	19,669	1,382	2,587		23,638	1,213	222	10,955	4,338	39	213	16,980	36,813	
Nashville.....	23,473	18	3,589	51	27,131	3,942		12,502	7,575	990	57	25,066	37,876	
Cincinnati.....	42,255	211	4,397	3	46,866	650	5	14,580	2,226	83	88	17,632	26,858	
Cleveland.....	37,336	914	4,682	1,440	44,372	13,486	152	47,166	2,977	1,650	14	65,445	114,068	
Columbus.....	34,725	859	9,309	5	44,898	981		6,563	5,917	566	187	14,214	18,928	
Toledo.....	3,295	11			3,306	750		2,836	1,042	1	74	4,703	5,442	
Indianapolis.....	45,507	4	5,987		51,498			8,015	3,668	1,554	233	13,470	24,770	
Chicago.....	34,869	485	591	490	36,435	316	100	70,446	1,552	741	350	73,505	361,616	
Peoria.....	11,566	9	2,155	35	13,765	472		7,667	5,478	43	41	13,701	28,667	
Detroit.....	118,931	335	8,368	672	128,306	1,705		75,085	3,243	69	351	80,453	173,248	
Grand Rapids.....	6,878	29	4,227		11,134			5,653	2,491	61	3	8,208	22,247	
Milwaukee.....	85,561		7,447	140	93,148	128		38,207	11,217	4,213	373	54,138	151,669	
Minneapolis.....	92,131	361	9,676	469	102,637	300	6,150	39,461	9,439	5,572	645	61,567	141,460	
St. Paul.....	48,342		8,318		56,660			23,442	8,064	474	2,946	34,926	59,403	
Cedar Rapids.....	7,395	272	809	209	8,685		157	6,771	895	171	38	8,032	19,166	
Des Moines.....	20,687	296	1,064	429	22,476	14	19	8,588	1,814	10	2,701	13,146	32,660	
Dubuque.....	3,093	553	178		3,824			5,065	1,595	66	29	6,755	10,285	
Sioux City.....	9,618	368	1,076	58	11,120	1	550	5,084	1,915	80	599	8,229	26,235	
Kansas City, Mo.....	66,468	4,143	3,412	344	74,367			6,842	1,206	429	1,250	9,727	32,279	
St. Joseph.....	7,370	246	1,876		9,492	9		5,231	772	12	153	6,177	10,543	
St. Louis.....	114,625	2,313	10,227	155	127,320	6,850	568	34,229	12,015	5,674	267	50,603	128,896	
Lincoln.....	11,303	178	3,484		14,965			3,398	352	8	75	3,833	21,561	
Omaha.....	47,196	994	5,680	10	53,880			10,221	3,352	2,434	1,343	17,350	85,523	
Kansas City, Kans.....	3,665	240	2,487		6,392			2,278	597	11	412	3,298	7,905	
Topeka.....	10,169	252	2,993		13,414			472	863	4	876	2,215	3,955	
Wichita.....	18,108	201	4,020		22,329			5,721	588	56	215	6,580	18,683	
Helena.....	3,088	101	709		3,898			1,523	542		110	2,175	2,755	
Denver.....	64,548	398	3,941	211	69,101	1,356		42,451	951	116	1,695	46,569	105,834	
Pueblo.....	7,587	140	4,480		8,207	46		4,386	924		145	5,501	5,054	
Muskogee.....	3,956		933	159	5,048	384		2,002	785	1,683	254	5,108	4,003	
Oklahoma City.....	35,756	691	4,423	2,336	43,206	4,778		10,053	3,991	4,275	1,758	24,855	34,306	
Tulsa.....	47,492	218	6,475	73	54,258	1,910		11,361	444	5,973	461	20,149	36,344	
Seattle.....	66,198	95	5,556	1,199	73,048			27,572	2,656		2,108	32,336	57,682	
Spokane.....	10,595	9	769	373	11,746			8,909	2,336	14	243	11,502	22,026	
Portland.....	48,896	516	4,485	261	54,158	5	58	53,297	2,244	651	2,205	58,460	128,687	
Los Angeles.....	222,855	418	16,959	8,978	249,210	57,864	189	353,024	19,188	4,218	538	435,021	577,189	
Oakland.....	13,360	56	3,147	284	16,847			6,474	1,280	4	110	7,868	11,141	
San Francisco.....	345,994	1,687	7,804	1,191	356,676	169,685	9,643	430,251	24,777	13,132	1,047	648,035	1,105,050	
Ogden.....	3,709	3	684		4,396			821	731		19	1,571	2,578	
Salt Lake City.....	15,747	361	5,459	12	21,579	100	3	5,950	1,720		135	7,908	19,630	
Total other reserve cities.....	3,501,804	26,272	278,182	35,081	3,841,339	287,367	24,621	13,675	1,990,359	250,819	136,901	33,281	2,737,023	5,127,787
Total all reserve cities.....	6,086,229	37,104	379,561	108,194	6,611,088	351,476	70,944	53,649	2,231,586	283,893	353,248	42,233	3,387,029	5,982,938

<sup>1</sup> Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts <sup>1</sup>
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS														
Maine.....	31,295	686	2,423	4	34,408	513			87,798	2,680	107	70	91,168	166,359
New Hampshire.....	31,500	1,558	4,541	644	38,243	105	256		18,133	2,377	357	230	21,458	54,836
Vermont.....	15,823	209	717	84	16,833	42			40,595	1,715	207	41	42,600	87,094
Massachusetts.....	194,709	2,766	13,267	834	211,576	1,892	184		192,930	9,249	3,100	599	207,954	459,975
Rhode Island.....	23,125	466	2,603	12	26,206				13,113	2,505	26	35	15,679	14,085
Connecticut.....	135,197	1,487	7,878	2,798	147,360	925	25		73,304	13,789	1,473	581	90,097	173,217
Total New England States.....	431,649	7,172	31,429	4,376	474,626	3,477	465		425,873	32,315	5,270	1,556	468,956	955,566
New York.....	326,105	4,968	72,137	4,100	407,310	7,798	854		601,120	48,593	7,916	569	666,850	1,183,876
New Jersey.....	294,586	3,815	62,688	2,079	363,168	10,507	369		455,349	13,319	3,527	1,054	484,125	1,043,343
Pennsylvania.....	386,027	6,628	44,724	6,507	443,886	12,470	513		762,596	123,384	5,283	3,236	907,482	1,685,374
Delaware.....	8,377	25	627	9	9,038	11			8,959	204	13	45	9,232	12,011
Maryland.....	21,718	123	6,221	4	28,066	1,905			71,390	3,469	229	15	77,008	122,697
Total Eastern States.....	1,036,813	15,559	186,397	12,699	1,251,468	32,691	1,736		1,899,414	188,969	16,968	4,919	2,144,697	4,047,301
Virginia.....	83,894	3,931	8,264	286	96,375	4,351	60		91,041	34,858	1,280	359	131,949	263,417
West Virginia.....	61,678	483	8,117	619	70,897	53			53,641	18,750	507	957	73,908	170,841
North Carolina.....	35,666	297	4,898	16	40,877	2,083	97		24,140	17,604	157	507	44,588	88,249
South Carolina.....	29,998	58	7,150	185	37,391	3,727	19		35,455	5,628	200	1,145	46,174	78,287
Georgia.....	26,959	673	2,554	74	30,260	445			15,469	8,901	603	640	26,058	58,232
Florida.....	47,546	96	11,466	237	59,345	3,529	575		30,599	5,939	1,343	6,847	48,832	92,191
Alabama.....	58,055	1,406	5,976	60	65,497	775	25		39,061	8,034	303	113	48,311	94,848

Mississippi.....	31,026	158	6,724	306	38,214	808	50	-----	21,481	10,563	867	61	33,830	49,100
Louisiana.....	36,684	820	7,983	27	45,514	265	-----	-----	15,737	2,939	18	35	18,994	35,507
Texas.....	275,296	8,107	31,006	541	314,950	4,718	110	10	36,063	21,732	2,351	2,451	67,435	86,041
Arkansas.....	31,391	1,692	5,163	196	38,442	215	58	-----	18,167	10,331	669	566	30,006	42,441
Kentucky.....	65,366	319	5,497	72	71,254	501	377	-----	33,254	31,905	828	68	66,933	75,507
Tennessee.....	55,643	140	6,859	3	61,845	1,329	767	-----	32,793	29,549	2,279	102	66,819	92,605
Total Southern States.....	839,202	18,180	110,857	2,622	970,861	22,799	2,138	10	446,901	206,733	11,405	13,851	703,837	1,227,266
Ohio.....	163,314	8,285	28,149	1,561	201,309	7,627	71	-----	126,828	63,702	1,925	913	201,066	429,882
Indiana.....	106,716	1,940	21,750	1,784	132,190	928	668	-----	84,275	54,018	1,392	1,008	142,289	271,727
Illinois.....	196,458	7,280	17,530	1,107	222,375	3,157	23	77	150,107	77,905	3,374	2,465	237,108	527,243
Michigan.....	76,520	2,194	13,145	1,514	93,373	4,128	56	-----	137,056	32,026	724	567	174,557	383,421
Wisconsin.....	82,430	1,766	8,488	346	93,030	364	27	-----	96,167	50,340	1,388	618	148,904	362,431
Minnesota.....	70,456	5,941	13,287	825	90,500	2,001	-----	-----	74,624	63,197	1,352	4,059	145,233	294,564
Iowa.....	66,800	5,452	12,711	929	85,892	61	39	-----	38,826	52,717	491	2,078	94,212	145,677
Missouri.....	49,235	1,348	4,734	121	55,438	1,725	10	-----	15,776	19,255	903	587	38,256	91,282
Total Middle Western States.....	811,929	34,206	119,794	8,187	974,116	19,991	894	77	723,659	413,160	11,549	12,295	1,181,625	2,506,227
North Dakota.....	26,326	2,887	4,658	111	33,982	2,232	60	-----	12,668	19,975	1,981	2,215	39,131	55,807
South Dakota.....	26,384	2,930	7,077	73	36,464	2,471	-----	-----	7,876	17,399	110	3,045	28,901	38,550
Nebraska.....	34,643	5,073	5,443	351	45,510	777	-----	-----	6,178	26,732	203	286	34,176	44,738
Kansas.....	76,294	5,323	19,620	378	101,615	198	-----	-----	10,386	27,938	1,654	1,536	41,712	70,909
Montana.....	29,006	2,559	8,475	197	40,237	16	40	-----	19,076	13,852	87	3,315	36,386	44,678
Wyoming.....	13,855	905	5,240	44	20,044	74	-----	-----	7,542	4,979	103	1,165	13,863	20,780
Colorado.....	43,168	2,586	5,753	217	51,724	717	-----	-----	21,520	11,655	131	1,144	35,167	64,472
New Mexico.....	18,004	1,572	5,154	37	24,767	177	20	-----	3,705	3,274	14	914	8,104	12,176
Oklahoma.....	96,389	2,175	18,124	263	116,951	3,812	11	-----	9,604	19,628	7,140	2,722	42,917	46,023
Total Western States.....	364,069	26,010	79,544	1,671	471,294	8,474	131	-----	98,555	145,432	11,423	16,342	280,357	398,133
Washington.....	54,430	1,908	15,148	431	71,917	270	33	-----	48,269	8,859	645	2,169	60,245	133,868
Oregon.....	35,717	2,638	46,855	263	47,141	1,141	-----	-----	20,020	8,957	632	1,197	31,947	68,746
California.....	124,273	2,266	17,985	974	145,498	13,207	40	-----	90,542	9,826	5,030	472	119,117	220,764
Idaho.....	17,957	811	5,849	42	24,659	236	-----	-----	10,168	4,858	150	888	16,300	30,600
Utah.....	2,895	67	1,641	14	4,617	123	-----	-----	4,283	647	-----	46	5,099	15,206
Nevada.....	6,587	220	1,471	10	8,288	3	-----	-----	8,048	257	24	244	8,576	9,459
Arizona.....	15,746	294	3,152	6	19,198	3,159	-----	-----	6,858	846	6	367	11,236	18,372
Total Pacific States.....	257,605	8,204	53,483	1,740	321,032	18,139	73	-----	188,188	34,250	6,487	5,383	252,520	497,015
Alaska (nonmember banks).....	2,188	2	108	14	2,312	6	-----	-----	1,193	224	320	168	1,911	2,568
The Territory of Hawaii (nonmember bank).....	9,627	792	2,216	-----	12,635	1,388	-----	-----	8,830	3,266	6	20	13,510	43,826
Total (nonmember banks).....	11,815	794	2,324	14	14,947	1,394	-----	-----	10,023	3,490	326	188	15,421	46,394
Total country banks.....	3,753,082	110,125	583,828	31,309	4,478,344	106,965	5,437	87	3,792,613	1,024,349	63,428	54,534	5,047,413	9,677,902
Total United States.....	9,839,311	147,229	963,389	139,503	11,089,432	458,441	76,381	53,736	6,024,199	1,308,242	416,676	96,767	8,434,442	15,660,840

TABLE NO. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

MARCH 27, 1930

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
CENTRAL RESERVE CITIES														
New York.....	1,790,128	8,716	32,337	64,777	1,895,958	15,367	38,824	49,648	243,604	28,414	187,012	8,084	570,953	821,409
Chicago.....	392,968	1,868	11,675	190	406,701	39,057	14,487	3,500	11,551	9,453	46,414	997	125,459	76,936
Total central reserve cities.....	2,183,096	10,584	44,012	64,967	2,302,659	54,424	53,311	53,148	255,155	37,867	233,426	9,081	696,412	898,345
OTHER RESERVE CITIES														
Boston.....	508,797	1,875	18,874	4,211	528,757	2,618	40	12,787	112,328	56,380	48,096	2,463	234,712	262,969
Brooklyn and Bronx.....	16,781	384	627	2	17,794	376	5	-----	9,046	365	126	268	10,186	33,408
Buffalo.....	1,449	-----	125	4	1,578	619	-----	-----	4,174	289	124	-----	5,206	11,133
Philadelphia.....	322,168	813	15,626	2,054	340,661	1,146	905	-----	82,315	5,845	33,813	1,262	125,286	197,681
Pittsburgh.....	224,572	401	13,032	2,783	240,788	6	114	-----	92,911	10,862	10,657	587	115,137	136,793
Baltimore.....	43,052	3	2,944	4	46,003	1,193	2,192	-----	19,400	469	3,112	65	26,431	34,049
Washington.....	70,157	162	5	2,459	72,783	500	91	-----	40,612	5,263	4,104	338	50,908	94,393
Richmond.....	18,996	7	4,444	-----	23,447	-----	-----	-----	12,023	400	456	20	12,899	29,515
Charlotte.....	6,657	2	829	55	7,543	-----	-----	-----	3,354	3,464	34	22	6,874	20,063
Atlanta.....	45,518	491	4,162	149	50,320	90	-----	-----	28,019	110	3,528	485	32,232	125,051
Savannah.....	29,440	265	1,386	-----	31,091	171	110	-----	20,062	2,108	1,155	715	24,321	71,164
Jacksonville.....	22,505	21	9,497	55	32,168	2,701	70	-----	15,403	2,330	86	1,624	22,214	75,374
Birmingham.....	26,680	63	3,110	3	29,856	500	-----	-----	17,212	1,175	153	242	19,282	44,634
New Orleans.....	18,933	133	4,097	370	23,533	439	-----	-----	-----	1,997	53	122	2,611	-----
Dallas.....	67,616	121	2,374	2	70,113	9,834	-----	-----	23,731	307	1,818	216	35,906	59,220
El Paso.....	14,523	338	2,215	-----	17,076	85	-----	-----	6,109	759	5	346	7,304	18,261

Fort Worth	32,136	143	6,683	105	39,067	2,687			11,920	763	1,216	350	16,936	29,796
Galveston	5,327	16	2,140		7,483				12,501	686	50	56	13,293	19,424
Houston	57,358	912	9,040	422	67,732	100	150		32,528	3,227	230	90	36,325	74,726
San Antonio	23,929	264	4,572	125	28,890	2,087			10,129	544		144	12,904	12,733
Waco	7,207	141	2,945	189	10,482				6,858	513		27	7,398	10,278
Louisville	34,061	16	3,961		37,938	1,516			12,384	8,705	263	91	22,959	45,365
Memphis	18,191	1,031	6,893		26,115	2,557	222		10,709	4,955	40	199	18,682	36,614
Nashville	19,957	19	4,330	47	24,353	9,285	5		12,958	7,468	720	79	30,510	41,410
Cincinnati	36,212	611	5,950	1	42,774	1,050	5		15,300	1,913	196	89	18,553	26,979
Cleveland	32,049	1,298	9,327	1,191	43,865	13,158	153		37,925	4,170	1,221	14	56,641	77,559
Columbus	34,741	708	15,212	1	50,662	2,435			6,884	4,730	641	174	14,864	17,366
Toledo	3,468	11	300		3,779	2,966	10		2,952	645	15	81	6,669	5,397
Indianapolis	41,880	4	4,805		46,689				8,232	2,950	1,663	279	13,124	25,136
Chicago	31,393	624	4,707	541	33,033	315	100		68,073	1,585	1,579	433	72,085	373,035
Peoria	12,537	9	1,954	40	14,540	689			9,397	5,300	208	43	15,637	31,999
Detroit	122,995	609	5,241	584	129,429	3,211			79,162	2,856	288	338	85,855	170,725
Grand Rapids	6,385	18	3,377	33	9,813				5,633	1,800	182	5	7,620	22,299
Milwaukee	76,119		12,124	295	88,538	128			36,673	14,778	6,552	376	58,507	148,462
Minneapolis	79,829	57	11,197	429	91,512	100	7,150		39,933	11,636	2,690	634	62,143	139,569
St. Paul	42,437		14,074	1	56,512				23,656	5,196	1,103	2,928	32,883	59,878
Cedar Rapids	6,755	189	1,112	212	8,268	50	132		7,261	804	195	39	8,481	19,496
Des Moines	20,254	255	1,777	479	22,765	114	17		8,592	1,848	22	2,560	13,153	31,898
Dubuque	3,004	547	317		3,868				4,985	1,624	82	31	6,722	10,545
Sioux City	8,867	300	1,314	60	10,541	1	550		5,126	1,997	39	616	8,329	26,770
Kansas City, Mo.	64,115	4,252	3,448	593	72,408				7,532	1,317	1,058	1,242	11,149	35,038
St. Joseph	7,195	236	1,521		8,952	9			4,963	747	38	162	5,919	10,505
St. Louis	105,849	1,408	9,024	185	116,466	7,500	576		34,781	16,428	4,889	298	64,472	130,226
Lincoln	11,082	169	3,789		15,040				2,974	332	42	104	3,452	21,961
Omaha	45,946	857	3,925	2	50,730				10,915	3,187	2,695	1,624	18,421	89,672
Kansas City, Kans.	2,951	235	1,724	98	5,008	111			2,197	584	42	397	3,331	7,888
Topeka	10,185	169	1,671		12,025				449	964	14	860	2,287	4,479
Wichita	16,115	289	2,263		18,647				5,734	555	85	211	6,585	18,688
Helena	2,515	1	579		3,095				1,455	555		109	2,119	2,746
Denver	62,727	306	8,359	239	71,631	1,022			44,158	1,039	562	1,644	48,425	106,979
Pueblo	6,984	141	953		8,078	46			4,336	967		152	5,501	4,929
Oklahoma City	37,164	64	8,498	121	45,847	6,216			10,169	3,622	4,438	1,654	26,099	32,472
Tulsa	51,017	224	7,756	43	59,040	1,023			12,572	843	11,199	522	26,159	35,946
Seattle	56,838	204	10,743	1,740	69,525	500			25,499	2,029		1,996	30,024	65,059
Spokane	8,183	9	2,575	275	11,442				8,542	2,063	43	219	10,867	21,592
Portland	43,442	446	6,934	215	50,637	5			53,409	2,393	600	2,144	58,551	130,976
Los Angeles	204,167	374	15,006	5,866	225,413	40,544	211		361,810	20,798	4,455	580	428,398	578,289
Oakland	12,328	91	3,313	260	15,992				8,104	1,154	15	112	9,435	10,641
San Francisco	282,895	1,847	7,456	954	293,152	94,703	13,654		443,087	22,749	16,931	1,108	592,232	979,281
Ogden	3,487	3	397		3,887				752	619		18	1,389	2,641
Salt Lake City	14,369	318	4,193	11	18,891	755			6,444	1,931		123	9,253	19,651
Total other reserve cities	3,239,579	24,484	316,494	27,508	3,608,065	215,211	26,457	12,787	2,006,352	267,692	173,621	33,730	2,735,850	4,980,826
Total all reserve cities	5,422,675	35,068	360,506	92,475	5,910,724	269,635	79,768	65,935	2,261,507	305,559	407,047	42,811	3,432,262	5,879,171



TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

MARCH, 27, 1930—Continued

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts <sup>1</sup>
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS														
Maine.....	29,369	741	1,763	9	31,882	505			89,119	2,548	819	70	93,061	166,587
New Hampshire.....	30,100	2,015	3,022	597	35,734	206	53		18,483	2,215	600	234	21,791	54,862
Vermont.....	14,320	159	504	10	14,993	114			40,581	1,807	335	41	42,878	82,322
Massachusetts.....	178,251	3,070	13,322	693	195,336	1,482	319		193,979	11,024	5,946	609	213,359	452,336
Rhode Island.....	22,165	507	1,850	20	24,542				12,811	3,281	110	31	16,233	13,805
Connecticut.....	120,687	1,652	9,136	2,980	134,455	1,227	75		75,546	15,216	1,732	586	94,382	163,764
Total New England States.....	394,892	8,144	29,597	4,309	436,942	3,534	447		430,519	36,091	9,542	1,571	481,704	933,676
New York.....	297,376	4,922	119,290	3,691	425,279	8,418	351		600,219	50,599	9,702	557	669,846	1,188,158
New Jersey.....	263,847	3,728	48,627	2,090	318,292	9,865	355		458,483	20,880	9,466	1,027	500,076	1,050,316
Pennsylvania.....	366,880	8,200	45,098	5,192	425,370	11,684	556		767,590	121,994	11,310	3,338	916,472	1,682,537
Delaware.....	6,871		442	8	7,321	14			8,576	204	43	19	8,856	11,448
Maryland.....	19,762	91	5,725	422	26,000	1,753			71,559	3,524	466	14	77,316	123,981
Total Eastern States.....	954,736	16,941	219,182	11,403	1,202,262	31,734	1,262		1,906,427	197,201	30,987	4,955	2,172,566	4,056,440
Virginia.....	80,729	3,560	6,642	176	91,107	3,946	63		92,020	35,789	2,674	390	134,882	256,860
West Virginia.....	57,876	378	16,253	838	75,345	118			54,219	19,272	841	1,016	75,466	170,964
North Carolina.....	31,471	306	6,501	21	38,299	2,104	138		23,780	16,359	156	605	43,142	90,532
South Carolina.....	22,126	55	4,115	33	26,329	3,055	10		26,962	5,557	700	1,030	37,314	63,096
Georgia.....	23,784	474	1,738	56	26,052	620			15,059	9,289	319	649	25,936	56,104
Florida.....	61,501	68	12,404	402	74,375	2,611	349		32,529	6,194	407	8,484	50,574	96,201
Alabama.....	52,377	663	4,932	507	58,479	1,201			38,036	8,460	365	166	48,228	109,725

Mississippi.....	26,294	184	10,218	415	37,111	1,036	100	20,197	11,547	283	75	33,238	50,191
Louisiana.....	30,708	708	6,200	47	37,663	117	15,889	2,857	124	45	19,032	36,035	
Texas.....	230,999	6,252	52,938	741	290,930	6,115	110	35,755	24,035	2,119	2,646	70,780	87,146
Arkansas.....	27,378	1,072	5,231	132	33,813	297	76	18,067	10,089	777	634	29,940	42,448
Kentucky.....	61,751	317	3,817	135	66,020	605	501	33,614	31,628	456	67	66,871	76,420
Tennessee.....	47,993	125	12,421	106	60,645	5,777	881	34,671	30,216	2,263	115	73,923	112,493
Total Southern States.....	754,987	14,162	143,410	3,609	916,168	27,602	2,228	440,798	211,292	11,484	15,922	709,326	1,248,215
Ohio.....	145,533	5,312	42,204	1,106	194,155	9,826	121	124,189	58,541	3,816	823	197,316	410,312
Indiana.....	96,839	1,156	18,681	1,899	118,575	701	651	83,067	53,147	1,745	1,134	140,445	275,060
Illinois.....	189,304	7,033	21,188	1,657	219,182	4,140	18	145,163	74,333	5,880	2,933	232,467	531,134
Michigan.....	65,603	2,848	24,560	1,822	94,833	5,948	41	133,955	28,273	1,759	572	170,548	368,868
Wisconsin.....	69,990	1,593	27,246	288	99,117	1,268	20	92,564	50,737	1,898	634	147,121	363,655
Minnesota.....	63,797	5,190	13,536	1,269	83,792	2,151	42	74,618	63,824	1,710	4,146	146,449	296,185
Iowa.....	64,603	5,473	14,978	669	85,723	92	42	37,607	49,161	1,775	2,165	90,842	142,234
Missouri.....	43,787	1,037	6,270	174	51,268	2,295	10	15,790	19,396	1,246	614	39,351	91,856
Total Middle Western States.....	739,456	29,642	168,663	8,884	946,645	26,421	903	706,953	397,412	19,829	13,021	1,164,539	2,479,304
North Dakota.....	21,596	2,129	8,650	111	32,486	2,291	50	12,865	21,451	381	2,230	39,268	54,395
South Dakota.....	25,445	2,586	6,058	106	34,195	446	2	7,940	17,502	190	3,016	29,096	39,402
Nebraska.....	40,351	4,906	5,040	698	50,995	612	35	6,813	28,112	662	439	36,638	51,145
Kansas.....	70,488	4,694	12,567	309	88,058	288	15	10,145	25,268	2,929	1,619	40,249	73,914
Montana.....	26,612	2,675	6,080	228	35,595	14	35	18,663	13,205	372	3,387	35,676	44,274
Wyoming.....	12,149	734	4,323	17	17,223	96	15	7,626	5,214	120	1,202	14,258	20,526
Colorado.....	37,556	2,274	8,115	253	48,198	664	20	21,118	11,736	196	1,147	34,861	64,527
New Mexico.....	15,557	1,130	5,897	43	22,627	146	20	3,786	3,849	24	945	8,770	12,637
Oklahoma.....	87,171	1,712	23,761	219	112,863	4,181	26	11,952	21,667	8,206	3,201	49,233	52,786
Total Western States.....	336,925	22,840	80,491	1,984	442,240	8,738	133	100,908	148,004	13,080	17,186	288,049	413,606
Washington.....	45,352	1,355	26,845	443	73,995	365	6	45,607	8,614	1,206	2,044	57,842	144,024
Oregon.....	32,212	1,580	6,057	592	40,441	1,175	15	20,101	9,576	549	1,235	32,636	71,612
California.....	113,072	2,018	15,680	909	131,679	14,388	15	89,106	9,771	5,437	454	119,156	221,704
Idaho.....	14,923	575	4,102	68	19,668	151	15	10,023	4,967	212	843	16,196	30,633
Utah.....	2,608	48	1,063	12	3,731	137	15	4,304	685	44	44	5,170	15,398
Nevada.....	5,669	151	1,166	153	7,139	13	15	7,981	343	229	8,581	9,678	15,398
Arizona.....	15,661	237	1,843	6	17,747	2,720	15	7,008	1,337	20	395	11,480	20,243
Total Pacific States.....	229,497	5,964	56,756	2,183	294,400	18,949	21	184,130	35,293	7,424	5,244	251,061	513,292
Alaska (nonmember banks).....	1,882	2	376	10	2,270	10	15	1,481	242	152	1,885	2,635	2,635
The Territory of Hawaii (nonmember bank).....	9,560	878	1,136	11,574	1,555	8,471	3,304	8,471	3,304	124	18	13,472	50,153
Total (nonmember banks).....	11,442	880	1,512	10	13,844	1,565	15	9,952	3,546	124	170	15,357	52,788
Total country banks.....	3,421,935	98,573	699,611	32,382	4,252,501	118,543	4,994	3,779,687	1,028,839	92,470	58,069	5,082,002	9,697,321
Total United States.....	8,844,610	133,641	1,060,117	124,857	10,163,225	388,178	84,762	65,935	6,041,194	1,334,398	499,517	100,880	8,514,864

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

JUNE 30, 1930

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certifi- cates of deposit	State, county, and mun- icipal deposits	Other demand deposits	Total	State, county, and mun- icipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings de- posits	Total	Number of savings accounts
							United States	Foreign coun- tries	Deposits evidenced by sav- ings pass books	Certifi- cates of deposit	Time deposits, open accounts; Christ- mas savings accounts, etc.			
CENTRAL RESERVE CITIES														
New York.....	2,336,368	17,650	64,216	108,907	2,527,141	9,670	44,438	93,346	253,474	53,581	230,795	8,230	693,534	870,429
Chicago.....	402,136	1,776	29,238	317	433,467	82,739	6,569	3,500	11,828	9,509	49,445	1,008	164,598	76,958
Total central reserve cities.....	2,738,504	19,426	93,454	109,224	2,960,608	92,409	51,007	96,846	265,302	63,090	280,240	9,238	858,132	947,387
OTHER RESERVE CITIES														
Boston.....	517,060	1,567	24,590	6,478	549,695	2,275	382	17,829	112,055	59,833	50,069	2,413	244,856	263,256
Brooklyn and Bronx.....	19,885	300	1,243	9	21,437	128	5	—	8,995	728	230	261	10,347	32,527
Buffalo.....	1,501	—	294	49	1,844	842	5	—	4,313	358	189	—	5,707	11,331
Philadelphia.....	330,273	530	23,179	3,276	357,258	58	812	—	81,137	10,943	36,614	1,195	130,759	194,918
Pittsburgh.....	225,998	473	12,740	2,701	241,912	6	116	—	97,545	10,910	10,274	568	119,419	135,955
Baltimore.....	47,070	203	1,840	2	49,115	657	2,187	—	20,328	370	5,436	62	29,040	34,299
Washington.....	68,130	198	5	3,081	71,414	500	565	—	42,679	5,292	4,540	350	53,926	93,899
Richmond.....	20,448	7	3,534	—	23,989	—	3	—	12,330	471	525	14	13,343	29,804
Charlotte.....	6,159	2	601	56	6,818	—	—	—	3,338	3,392	58	25	6,813	20,121
Atlanta.....	43,591	536	4,146	132	48,405	44	500	—	29,530	102	4,618	496	35,290	131,480
Savannah.....	32,399	280	1,144	—	33,823	124	550	—	22,211	2,435	939	845	27,104	74,387
Jacksonville.....	21,117	17	9,591	78	30,803	2,305	75	—	15,181	2,852	132	1,749	22,294	75,121
Birmingham.....	26,953	52	4,834	3	31,842	500	—	—	17,829	622	255	343	19,549	44,511
New Orleans.....	17,997	39	3,334	365	21,735	294	—	—	—	3,017	9	120	3,440	—
Dallas.....	62,777	183	2,347	2	65,309	7,080	52	—	25,133	112	2,978	223	35,578	58,351

El Paso	13,523	392	3,038		16,953	291		6,221	774	7	351	7,644	19,008	
Fort Worth	35,612	183	4,571	154	40,520	2,354		12,942	433	773	341	16,843	31,145	
Galveston	11,156	202	1,498		12,856			12,480	566	50	57	13,153	19,408	
Houston	60,008	772	9,754	693	71,227	100	780	33,009	4,041	253	88	38,271	75,104	
San Antonio	23,441	327	2,042	180	25,990	4,615		11,390	398		145	16,548	13,715	
Waco	6,563	105	2,696	118	9,482			6,981	524		31	7,536	10,376	
Louisville	33,425	14	4,490		37,929	2,231		13,373	7,244	378	92	23,318	45,493	
Memphis	16,487	2,476	8,324		27,287	515	222	10,297	5,273	20	191	17,148	38,227	
Nashville	21,105	19	5,746	31	26,901	6,257		11,322	7,168	757	76	25,580	42,177	
Cincinnati	39,865	206	4,716	5	44,792		5	13,396	2,990	202	117	16,710	22,248	
Cleveland	32,925	927	7,095	1,469	42,416	11,236	469	38,722	8,249	2,241	13	60,930	75,989	
Columbus	38,297	1,043	8,885	1	48,226	1,021		6,900	3,767	730	200	12,618	17,613	
Toledo	3,884	11			3,895	2,299	25	3,072	639	25	79	6,139	5,467	
Indianapolis	44,979	2	7,143		52,124			9,346	3,494	1,571	298	14,709	26,366	
Chicago	31,432	636	5,535	486	33,089	356	100	67,852	1,374	2,229	456	72,367	366,138	
Peoria	13,365	1	3,187	40	16,593	1,880		10,994	4,852	296	46	18,068	36,388	
Detroit	130,757	351	5,957	1,111	138,176	3,517		80,553	3,305	456	557	88,388	182,522	
Grand Rapids	6,198	59	1,933		8,190			5,684	3,109	243	6	9,042	22,790	
Milwaukee	79,214		10,084	264	89,562	128		35,973	17,794	6,347	348	60,590	146,122	
Minneapolis	86,044	157	16,611	710	103,522	50	7,375	39,163	10,332	2,728	634	60,282	136,776	
St. Paul	43,517		17,414	1	60,932			23,971	3,556	923	2,746	31,196	60,111	
Cedar Rapids	6,690	90	1,278	221	8,279	500	180	6,824	773	278	46	8,601	19,083	
Des Moines	19,799	286	1,837	309	22,231	14	26	8,834	1,719	33	2,375	13,001	32,154	
Dubuque	3,035	472	293		3,800			5,236	1,702	92	30	7,060	10,644	
Sioux City	9,461	284	1,028	60	10,833		500	5,235	2,010	46	625	8,416	27,208	
Kansas City, Mo.	66,035	5,020	3,224	515	74,794			6,819	1,538	1,272	1,239	10,868	28,569	
St. Joseph	6,709	231	924		7,864	9		5,159	755	62	148	6,133	10,487	
St. Louis	101,826	2,633	3,186	135	107,780	5,750	613	33,925	14,101	5,030	376	59,795	122,447	
Lincoln	11,612	146	5,228		16,986			2,983	310	58	149	3,500	21,698	
Omaha	47,986	624	5,551	3	54,164			11,820	3,458	2,551	1,950	19,779	90,013	
Kansas City, Kans.	3,079	229	2,996	98	6,402	121		2,178	591	72	407	3,369	7,971	
Topeka	9,562	177	4,087		13,826			459	995	23	865	2,342	3,934	
Wichita	16,131	195	4,301		20,627			5,965	697	108	218	6,988	18,837	
Helena	2,920	101	873		3,894			1,482	529		92	2,103	2,769	
Denver	63,185	325	5,890	126	69,526	1,009		42,577	995	783	1,666	47,030	106,256	
Pueblo	7,087	168	539		7,794	49		4,501	1,012		151	5,713	4,759	
Oklahoma City	40,454	131	8,640	240	49,465	6,183		11,018	4,232	4,527	1,646	27,606	34,557	
Tulsa	51,855	559	7,163	29	59,606	2,500		11,913	640	11,677	500	27,230	35,805	
Seattle	57,806	204	6,457	1,556	66,023		31	27,114	3,249		1,937	32,331	71,566	
Spokane	9,998	9	2,024	234	12,265			8,500	1,796	70	229	10,595	21,566	
Portland	43,217	450	9,621	438	53,726	80	69	53,403	2,385	579	2,132	58,648	131,817	
Los Angeles	201,795	418	16,988	6,366	225,567	48,107	274	365,171	21,540	4,437	620	440,149	573,415	
Oakland	12,238	57	3,644	344	16,283	50		8,101	984	25	115	9,275	11,746	
San Francisco	290,621	1,234	8,386	1,817	302,058	108,719	15,192	443,128	16,881	13,548	1,089	598,557	982,791	
Ogden	2,416	1	118		2,535				443		15	458		
Salt Lake City	14,257	314	2,584	11	17,166	855	20	6,688	2,466		116	10,145	19,901	
Total other reserve cities	3,312,929	26,628	326,001	33,997	3,699,555	225,609	31,133	17,829	2,025,908	277,120	182,366	34,272	2,794,237	4,983,136
Total all reserve cities	6,351,433	46,054	419,455	143,221	6,660,163	318,018	82,140	114,675	2,291,210	340,210	462,606	43,510	3,652,369	5,930,523

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

JUNE 30, 1930—Continued

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS														
Maine.....	31,764	842	1,547	1	34,154	505	-----	-----	89,728	2,869	971	67	94,140	167,204
New Hampshire.....	30,485	1,513	2,539	592	35,129	43	263	-----	21,843	1,963	1,306	280	25,698	57,657
Vermont.....	14,920	223	560	9	15,712	31	-----	-----	40,351	1,832	446	40	42,700	82,275
Massachusetts.....	185,691	3,194	14,285	810	203,980	726	367	-----	192,351	12,336	7,341	619	213,740	454,691
Rhode Island.....	22,000	414	555	19	22,988	-----	-----	-----	13,005	5,283	189	29	18,506	13,995
Connecticut.....	125,529	1,554	8,428	2,719	138,230	954	130	-----	74,890	13,547	1,876	2,419	93,816	175,646
Total New England States.....	410,389	7,740	27,914	4,150	450,193	2,259	760	-----	432,168	37,830	12,129	3,454	488,600	951,468
New York.....	312,940	4,293	134,351	3,869	455,453	9,344	956	607	605,878	51,047	12,889	564	680,785	1,193,474
New Jersey.....	264,374	3,086	71,787	2,577	341,824	12,925	257	-----	451,671	13,743	11,514	997	491,107	1,026,901
Pennsylvania.....	368,528	6,720	46,466	5,103	426,817	10,545	690	-----	767,478	122,712	15,904	3,340	920,669	1,679,320
Delaware.....	6,633	-----	626	6	7,265	14	-----	-----	8,699	195	74	26	9,008	11,427
Maryland.....	19,692	101	5,135	180	25,108	1,853	-----	-----	69,637	3,077	2,483	22	77,072	120,216
Total Eastern States.....	972,167	14,200	258,365	11,735	1,256,467	34,681	1,903	607	1,903,363	190,774	42,364	4,949	2,178,641	4,031,338
Virginia.....	80,716	3,715	6,525	769	91,725	4,411	63	-----	92,719	36,621	1,867	430	136,111	208,167
West Virginia.....	58,758	341	10,746	601	70,446	50	-----	-----	53,989	18,696	908	1,023	74,666	168,049
North Carolina.....	28,885	199	4,498	41	33,623	2,164	361	-----	23,230	15,872	178	685	42,490	88,854
South Carolina.....	20,431	41	3,876	38	24,386	4,693	10	-----	26,123	4,689	465	1,135	37,115	61,654

Georgia.....	19,944	609	1,801	52	22,406	395			15,030	7,696	605	695	24,421	57,215
Florida.....	40,455	147	12,136	603	53,341	2,832	277		27,059	5,174	1,116	10,544	47,002	83,099
Alabama.....	48,412	1,509	5,375	257	55,553	1,026	50		36,996	7,361	1,133	997	47,563	108,651
Mississippi.....	24,230	172	8,218	465	33,085	745	77	52	20,808	10,289	1,327	85	33,383	49,283
Louisiana.....	29,920	817	5,428	42	36,207	120			16,800	3,526	185	39	20,670	36,913
Texas.....	227,041	7,243	44,079	541	278,904	5,434	123		36,411	23,521	2,487	2,736	70,712	86,397
Arkansas.....	24,654	1,067	7,279	102	33,102	276			17,745	9,658	922	682	29,283	41,847
Kentucky.....	57,232	320	3,137	78	60,767	747	146		34,058	31,623	648	80	67,302	74,552
Tennessee.....	48,550	39	10,316	179	59,084	3,405	471	12	35,639	30,005	2,688	125	72,345	113,681
Total Southern States.....	709,228	16,219	123,414	3,768	852,629	26,298	1,578	64	436,607	204,731	14,529	19,256	703,063	1,238,362
Ohio.....	150,661	5,210	35,803	767	192,441	8,784	146		125,143	59,198	5,394	909	199,574	403,458
Indiana.....	98,463	1,507	27,901	1,152	129,023	668	825		83,540	53,926	2,593	1,222	142,774	276,529
Illinois.....	188,209	6,835	31,768	1,076	227,888	5,114	160		142,283	71,154	6,489	3,415	228,615	524,066
Michigan.....	65,742	2,941	18,824	1,118	88,625	3,911	182		134,676	31,252	2,389	559	172,969	364,436
Wisconsin.....	75,125	1,691	18,888	362	96,066	1,518	30		94,271	50,812	2,039	672	149,342	364,126
Minnesota.....	63,654	4,978	21,522	1,049	91,203	2,119	76		74,822	61,905	1,924	4,165	145,011	293,886
Iowa.....	60,333	4,556	13,204	652	78,745	51	40		37,792	50,324	1,442	2,126	91,775	142,879
Missouri.....	43,375	1,079	7,889	321	52,664	2,197			15,776	19,943	677	783	39,376	91,463
Total Middle Western States.....	745,562	28,797	175,799	6,497	956,655	24,362	1,459		708,303	398,514	22,947	13,851	1,169,436	2,460,843
North Dakota.....	22,052	2,280	4,880	188	29,400	2,624	47		12,772	20,074	840	2,165	38,522	53,675
South Dakota.....	24,518	2,231	7,819	80	34,648	523	2		7,989	17,965	439	3,098	30,016	40,181
Nebraska.....	37,951	4,945	7,171	490	50,557	627			7,296	29,984	436	474	38,817	55,169
Kansas.....	68,903	4,739	17,304	410	91,356	218			9,622	25,747	1,603	1,712	38,902	71,633
Montana.....	25,044	2,418	7,809	174	35,445	14			18,744	13,002	37	3,342	35,139	43,965
Wyoming.....	12,322	883	4,375	13	17,593	69			7,564	4,940	127	1,139	13,839	20,832
Colorado.....	36,323	2,530	5,898	460	45,211	716			21,564	11,965	211	1,166	35,622	64,625
New Mexico.....	14,368	1,485	6,629	47	22,529	92	40		3,781	3,218	32	1,009	8,172	12,571
Oklahoma.....	81,103	2,387	25,806	609	109,905	3,858	11		12,352	21,534	8,704	3,346	49,805	49,992
Total Western States.....	322,584	23,898	87,691	2,471	436,644	8,741	100		101,684	148,429	12,429	17,451	288,834	412,643
Washington.....	47,410	1,290	22,025	414	71,139	395	263		46,647	8,338	815	2,097	58,555	143,788
Oregon.....	32,731	1,660	8,908	374	43,673	1,453			20,447	8,739	751	1,334	32,724	70,304
California.....	116,396	2,019	17,410	833	136,658	16,121			91,388	9,225	5,310	425	122,469	222,569
Idaho.....	14,078	604	5,987	86	20,755	120	12		10,168	4,749	221	839	16,109	29,685
Utah.....	2,205	32	827		3,064	130			3,620	692	484	40	4,966	14,832
Nevada.....	5,691	204	1,589	2	7,486	13	190		7,940	316		204	8,663	9,706
Arizona.....	13,992	144	2,055	12	16,203	3,029			6,967	1,285	32	405	11,718	21,262
Total Pacific States.....	232,503	5,953	58,801	1,721	298,978	21,261	465		187,177	33,344	7,613	5,344	255,204	512,146
Alaska (nonmember banks).....	1,961	11	336	4	2,312	7			1,527	249		146	1,929	2,674
The Territory of Hawaii (non-member bank).....	9,595	639	1,926		12,160	2,222			8,644	3,380	230	19	14,495	44,692
Total (nonmember banks).....	11,556	650	2,262	4	14,472	2,229			10,171	3,629	230	165	16,424	47,366
Total country banks.....	3,403,989	97,457	734,246	30,346	4,266,038	119,831	6,265	671	3,779,473	1,017,251	112,241	64,470	5,100,202	9,654,166
Total United States.....	9,455,422	143,511	1,153,701	173,567	10,926,201	437,849	88,405	115,346	6,070,683	1,357,461	574,847	107,980	8,752,571	15,584,689

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certifi- cates of deposit	State, county, and mun- icipal deposits	Other demand deposits	Total	State, county, and mun- icipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings de- posits	Total	Number of savings accounts
							United States	Foreign coun- tries	Deposits evidenced by sav- ings pass books	Certifi- cates of deposit	Time deposits, open accounts; Christ- mas savings accounts, etc.			
CENTRAL RESERVE CITIES														
New York.....	2,068,136	26,988	35,534	79,538	2,210,196	9,253	33,439	74,258	255,947	30,000	225,558	8,158	636,613	865,814
Chicago.....	413,875	1,545	11,189	171	426,780	115,182	7,030	15,500	11,879	8,991	53,938	1,367	213,887	77,742
Total central reserve cities.....	2,482,011	28,533	46,723	79,709	2,636,976	124,435	40,469	89,758	267,826	38,991	279,496	9,525	850,500	943,556
OTHER RESERVE CITIES														
Boston.....	510,288	2,339	18,813	3,820	535,260	2,942	300	18,331	124,396	78,491	46,097	2,447	273,004	280,459
Brooklyn and Bronx.....	19,483	182	1,179	20	20,864	128			9,887	851	900	261	12,027	33,536
Buffalo.....	1,477		375		1,852	693	15		4,369	432	248		5,757	11,975
Philadelphia.....	312,247	839	13,074	1,505	327,665	2,466	1,111		82,909	14,841	39,236	1,352	141,915	190,535
Pittsburgh.....	223,073	835	14,162	2,625	240,695	51	116		109,946	8,763	12,620	567	132,063	136,442
Baltimore.....	36,591	1	2,299		38,891	915	838		10,945	264	5,778	55	18,795	11,387
Washington.....	70,649	199	7	2,067	72,922	500	55		44,735	6,187	4,959	329	56,765	94,599
Richmond.....	26,623	7	2,426	2	29,058		4		12,485	637	600	15	13,741	30,032
Charlotte.....	6,257	2	488	57	6,804	62			3,362	3,765	77	18	7,284	20,435
Atlanta.....	47,311	1,166	3,368	103	51,948	118			28,370	1,688	4,556	668	35,400	131,493
Savannah.....	32,299	651	929	20	33,899	230	100		21,917	2,546	997	1,014	26,804	74,231
Jacksonville.....	20,422	33	7,378	55	27,888	1,670	576		14,341	2,572	165	1,990	21,314	74,675
Birmingham.....	25,955	49	4,438		30,442	500			17,234	544	508	396	19,182	37,311
New Orleans.....	17,509	39	2,988	296	20,782	501				3,162	54	114	3,831	
Dallas.....	65,195	92	993	1,018	67,298	3,959	115		24,765	101	4,291	239	33,470	57,692
El Paso.....	13,094	458	2,215		15,767	286			6,035	747	9	376	7,453	19,157

Fort Worth.....	35,801	228	3,332	300	39,661	2,069	25		12,690	332	824	340	16,280	31,919
Galveston.....	9,220	227	500		9,947				12,589	535	50	57	13,231	19,147
Houston.....	61,248	1,665	6,810	597	70,290	100	305		33,175	2,909	507	94	37,090	745,966
San Antonio.....	25,120	232	1,827	180	27,359	3,246			11,770	401	25	154	15,496	14,369
Waco.....	6,709	217	1,469	70	8,465				6,841	468		33	7,342	10,670
Louisville.....	34,915	13	4,278		39,206	1,447			12,627	6,775	472	129	21,450	45,193
Memphis.....	16,162	987	5,914		23,063	1,370	229		10,470	5,570	237	186	18,062	37,286
Nashville.....	20,221	430	2,857	65	23,573	2,970			12,567	6,982	847	101	23,467	48,192
Cincinnati.....	36,422	670	5,945	34	43,071		5		14,969	3,387	276	172	18,809	23,420
Cleveland.....	29,613	875	8,060	1,561	40,109	14,397	473		38,654	9,559	1,755	13	64,851	75,045
Columbus.....	34,305	725	9,677	5	44,712	2,614			5,413	4,574	756	232	13,589	16,365
Toledo.....	3,233	11			3,244	3,500	25		3,075	628	33	96	7,357	5,588
Indianapolis.....	43,569	2	3,213		46,784				9,617	3,506	1,578	375	15,076	26,512
Chicago.....	28,575	539	668	441	30,223	404	100		62,886	1,552	2,812	827	68,581	363,259
Peoria.....	12,609		2,580	74	15,263	1,940	140		10,725	5,820	348	55	19,028	37,206
Detroit.....	113,204	111	4,190	1,142	118,647	2,833			75,167	5,461	159	763	84,383	118,754
Grand Rapids.....	5,312	72	6,181		11,565				5,675	2,320	324	6	8,325	22,813
Milwaukee.....	76,868		7,785	265	84,918	144			36,027	15,582	6,648	385	58,786	143,788
Minneapolis.....	88,194	156	10,535	228	99,113	100	7,375		39,878	12,152	2,957	660	63,122	138,124
St. Paul.....	50,513		16,169	1	66,683				23,952	8,859	2,349	2,812	37,972	60,601
Cedar Rapids.....	6,683	73	1,231	219	8,206		215		6,817	824	234	47	8,687	19,385
Des Moines.....	20,857	302	1,359	269	22,787	14	26		8,775	1,872	43	2,618	13,348	32,529
Dubuque.....	3,332	505	310		4,147				5,159	1,677	95	31	6,962	10,719
Sioux City.....	9,633	328	701	58	10,720		450		5,268	2,005	51	686	8,460	28,474
Kansas City, Mo.....	65,528	5,238	3,504	4,723	78,993				7,063	1,877	5,278	1,246	15,464	26,172
St. Joseph.....	7,154	219	1,115		8,488	9			4,993	755	83	177	6,017	10,574
St. Louis.....	106,777	1,111	4,093	103	112,084	4,500	613		34,374	14,982	6,991	448	61,908	122,615
Lincoln.....	11,896	112	3,645		15,653				2,973	334	46	182	3,535	22,673
Omaha.....	46,331	993	7,081	6	54,411				12,429	2,935	2,847	2,033	20,244	94,407
Kansas City, Kans.....	3,140	245	1,619	98	5,102	131			2,215	625	95	450	3,516	7,862
Topeka.....	9,884	89	1,580		11,553				446	1,144	30	972	2,592	4,506
Wichita.....	16,527	356	2,662	48	19,593				6,113	909	130	245	7,397	20,132
Helena.....	3,237	121	418		3,776				1,435	543		102	2,080	2,754
Denver.....	62,368	278	8,007	112	70,765	9,281	25		45,594	966	4,433	1,721	62,020	110,518
Pueblo.....	6,358	171	887		7,416	50			4,415	1,097		154	5,716	4,722
Oklahoma City.....	39,892	29	8,000	314	48,235	4,288			11,325	4,592	6,314	1,807	28,326	35,970
Tulsa.....	55,654	260	4,189	101	60,204	3,378			11,839	830	13,129	575	29,751	35,457
Seattle.....	59,769	236	5,260	1,626	66,891		61		26,946	3,541		1,977	32,525	71,695
Spokane.....	9,346	9	1,308	298	10,961				8,273	2,049	92	248	10,662	21,580
Portland.....	44,927	750	7,565	232	53,474	30	60		53,288	2,268	574	2,402	58,622	130,848
Los Angeles.....	206,566	400	12,061	4,515	223,542	42,940	305		361,471	26,214	4,645	703	436,278	569,004
Oakland.....	12,761	162	3,390		16,551	50			7,997	1,101	20	142	9,310	12,357
San Francisco.....	294,874	788	6,044	2,553	304,259	76,822	12,138	13,350	432,412	19,993	28,431	1,384	584,530	979,608
Ogden.....	2,705	1	134		2,840					548		15	563	
Salt Lake City.....	13,978	168	1,925	11	16,082	390	3		6,762	2,600		125	9,880	19,835
Total other reserve cities.....	3,280,463	26,996	265,068	32,137	3,604,664	194,588	25,803	31,681	2,022,745	319,244	217,613	37,821	2,849,495	4,912,572
Total all reserve cities.....	5,762,474	55,529	311,791	111,846	6,241,640	319,023	66,272	121,439	2,290,571	358,235	497,109	47,346	3,699,995	5,856,128



TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1930—Con.

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS														
Maine.....	32,667	829	2,136	3	35,635	500			91,831	2,529	1,143	72	96,075	171,864
New Hampshire.....	31,728	1,673	2,495	618	36,514	8	228		22,156	1,721	1,117	577	25,807	57,347
Vermont.....	16,080	210	597	9	16,896	112			40,192	1,605	521	42	42,472	83,299
Massachusetts.....	188,543	3,209	11,848	493	204,093	899	567		194,034	13,134	8,713	700	218,047	459,810
Rhode Island.....	22,891	330	318	19	23,558				12,907	5,699	314	29	18,949	14,233
Connecticut.....	115,159	1,447	9,765	2,761	129,132	929	115		75,741	13,486	2,148	805	93,224	176,212
Total New England States.....	407,068	7,698	27,159	3,903	445,828	2,448	910		436,861	38,174	13,956	2,225	494,574	962,765
Eastern States														
New York.....	314,443	5,767	103,983	3,592	427,785	8,924	1,495		600,651	51,250	19,800	592	682,712	1,188,070
New Jersey.....	265,386	3,537	49,925	2,405	321,253	9,560	356		453,431	14,684	14,435	1,025	493,491	1,014,507
Pennsylvania.....	362,213	5,981	46,264	6,365	420,823	14,287	503		758,370	123,386	18,132	4,095	918,773	1,683,091
Delaware.....	7,067		1,938	10	9,015	16			8,797	197	100	27	9,137	11,560
Maryland.....	19,726	113	5,785	1	25,625	1,990			70,929	2,954	758	21	76,652	121,125
Total Eastern States.....	968,835	15,398	207,895	12,373	1,204,501	34,777	2,354		1,892,178	192,471	53,225	5,760	2,180,765	4,018,353
South Atlantic States														
Virginia.....	80,422	4,152	3,520	184	88,278	3,353	133		92,955	35,713	2,680	495	135,309	271,466
West Virginia.....	59,383	299	8,018	853	68,553	51			53,781	19,210	1,294	1,181	75,517	168,810
North Carolina.....	28,117	198	4,194	57	32,566	2,674	336		23,231	15,044	257	829	42,371	87,552
South Carolina.....	19,321	46	3,031	52	22,450	3,998	10		25,412	4,579	487	1,439	35,925	61,706
Georgia.....	21,277	416	1,060	92	22,845	339	254		15,608	8,376	664	865	26,106	56,626
Florida.....	35,760	72	11,138	482	47,452	2,113	370		23,608	4,804	913	11,404	43,212	80,205
Alabama.....	47,469	778	3,626	167	52,040	1,258	150		37,149	8,373	1,061	265	48,256	110,481

Mississippi.....	22,835	170	5,875	364	29,244	708	77	20,172	11,323	427	110	32,817	48,571	
Louisiana.....	29,179	1,307	3,856	24	34,366	143	17,239	3,551	147	46	21,126	35,147		
Texas.....	223,386	6,313	35,835	585	266,119	4,503	160	35,487	22,945	4,634	2,940	70,682	86,545	
Arkansas.....	21,767	898	5,842	108	28,615	294	109	17,507	8,937	1,106	924	28,877	39,698	
Kentucky.....	52,945	312	3,259	100	56,616	695	141	34,165	30,387	2,027	88	67,503	75,011	
Tennessee.....	48,113	48	8,815	105	57,081	2,030	417	33,674	30,954	2,397	144	69,616	113,379	
Total Southern States.....	689,974	15,009	98,069	3,173	806,225	22,159	2,157	13	429,988	204,196	18,074	20,730	697,317	1,235,197
Ohio.....	142,027	5,117	41,543	956	189,643	10,246	334	125,376	60,356	5,374	1,048	202,734	409,274	
Indiana.....	98,961	1,129	16,942	1,220	118,252	621	896	83,305	53,799	3,160	1,532	143,313	277,780	
Illinois.....	181,155	6,210	23,733	1,859	212,957	5,643	37	139,594	72,522	6,121	3,834	227,751	525,412	
Michigan.....	63,967	2,953	17,766	744	85,430	4,471	512	133,579	30,873	2,594	597	172,626	363,815	
Wisconsin.....	73,404	1,423	14,528	274	89,629	1,169	30	93,779	50,911	2,487	742	149,118	366,158	
Minnesota.....	67,808	4,640	11,070	1,385	84,903	2,028	26	74,564	61,757	2,144	4,338	144,857	282,701	
Iowa.....	61,453	4,783	11,547	535	78,318	56	16	37,964	49,005	1,682	2,348	91,071	136,857	
Missouri.....	43,603	819	6,891	359	51,672	2,428	15,778	19,264	1,663	967	40,100	91,934		
Total Middle Western States.....	732,378	27,074	144,020	7,332	910,804	26,662	1,851	703,939	398,487	25,225	15,406	1,171,570	2,453,931	
North Dakota.....	25,661	1,891	4,038	86	31,676	2,515	45	12,619	19,693	915	2,315	38,102	53,621	
South Dakota.....	25,800	2,070	5,608	119	33,597	456	2	8,097	17,988	136	3,214	29,843	40,746	
Nebraska.....	39,331	4,959	5,513	334	50,137	648	10	7,563	30,167	261	596	39,245	53,539	
Kansas.....	72,532	4,494	12,183	305	89,514	209	1	9,584	25,430	1,929	1,923	39,075	68,541	
Montana.....	27,443	2,385	5,842	214	35,884	1	17,935	12,701	84	3,490	34,211	43,462		
Wyoming.....	12,979	893	3,768	21	17,661	61	7,545	4,897	197	1,226	13,926	21,249		
Colorado.....	34,710	2,472	7,640	316	45,138	760	21,023	11,791	319	1,216	35,109	63,999		
New Mexico.....	13,563	1,165	5,610	785	21,123	65	60	3,871	3,168	37	1,048	8,249	12,640	
Oklahoma.....	76,730	1,535	22,096	366	100,727	3,957	11	12,135	21,225	8,640	3,649	49,617	49,473	
Total Western States.....	328,749	21,864	72,298	2,546	425,457	8,672	128	100,372	147,010	12,518	18,677	287,377	407,270	
Washington.....	47,232	1,057	16,329	338	64,956	378	350	45,768	8,685	979	2,303	58,463	144,449	
Oregon.....	34,266	1,459	6,764	252	42,741	1,448	20,146	8,835	638	1,463	32,530	73,894		
California.....	116,361	1,996	14,253	889	133,499	13,656	90,371	8,922	5,629	493	119,071	223,276		
Idaho.....	15,299	750	3,592	122	19,763	138	9,990	4,474	225	840	15,667	30,226		
Utah.....	2,053	20	667	2	2,740	100	3,929	636	46	4,711	13,541			
Nevada.....	5,759	184	1,202	2	7,147	13	7,804	341	188	8,576	9,588			
Arizona.....	12,603	194	1,922	9	14,728	2,584	6,627	977	41	517	10,746	21,346		
Total Pacific States.....	233,573	5,660	44,729	1,612	285,574	18,317	580	184,635	32,870	7,512	5,850	249,764	516,320	
Alaska (nonmember banks).....	2,358	10	263	14	2,645	6	1,579	266	161	2,012	2,660			
The Territory of Hawaii (nonmember bank).....	10,261	794	959	12,014	2,114	8,642	3,784	321	17	14,878	45,641			
Total (nonmember banks).....	12,619	804	1,222	14	14,659	2,120	10,221	4,050	321	178	16,890	48,301		
Total country banks.....	3,373,196	93,507	595,392	30,953	4,093,048	115,155	7,980	13	3,758,194	1,017,258	130,831	68,826	5,098,257	9,642,137
Total United States.....	9,135,670	149,036	907,183	142,799	10,334,688	434,178	74,252	121,452	6,048,765	1,375,493	627,940	116,172	8,798,252	15,498,265

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930*

DECEMBER 31, 1929

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
CENTRAL RESERVE CITIES							
New York.....	72,900	10,125			250	4,900	88,175
Chicago.....	4,127				2,500		6,627
Total central reserve cities.....	77,027	10,125			2,750	4,900	94,802
OTHER RESERVE CITIES							
Boston.....					13,500		13,500
Brooklyn and Bronx.....		195					195
Buffalo.....							
Philadelphia.....	9,024	891		2,350	1,211	20	13,496
Pittsburgh.....	17,105	1,911			7		19,023
Baltimore.....	1,135	184		1,400			2,719
Washington.....	4,185	850			524		5,559
Richmond.....	2,280						2,280
Charlotte.....	946	75			277		1,298
Atlanta.....							
Savannah.....	1,900						1,900
Jacksonville.....							
Birmingham.....	1,365				468		1,833
New Orleans.....	1,639						1,639
Dallas.....	1,600						1,600
El Paso.....	251						251
Fort Worth.....	4,100	500			805		5,405
Galveston.....						500	500
Houston.....	440	250			1,043		1,733
San Antonio.....	1,235						1,235
Waco.....							
Little Rock.....	425						425
Louisville.....	1,250	1,989				1,000	4,239
Memphis.....	1,050						1,050
Nashville.....					2,600		2,600
Cincinnati.....	2,410	350					2,760
Cleveland.....	3,835	829					4,664
Columbus.....	1,437	350			212		1,999
Toledo.....	350						350
Indianapolis.....					1,706		1,706
Chicago.....	250						250
Peoria.....	700						700
Detroit.....	6,400	5,000			895	102	12,397
Grand Rapids.....					473		473
Milwaukee.....	850				442		1,292
Minneapolis.....	3,000						3,000
St. Paul.....					4,900		4,900
Cedar Rapids.....							
Des Moines.....	150	350		125	1,325		1,950
Dubuque.....							
Sioux City.....	365	450			1,298		2,113
Kansas City, Mo.....	671	100			1,554		2,325
St. Joseph.....							
St. Louis.....		170		400	293		863
Lincoln.....					480		480
Omaha.....	2,836				435		3,271
Kansas City, Kans.....	210			225			435
Topeka.....							
Wichita.....							
Helena.....							
Denver.....	350				299		649

TABLE No. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued

DECEMBER 31, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
Pueblo.....							
Muskogee.....							
Oklahoma City.....	2,650				954		3,604
Tulsa.....	4,565	3,000			3,751		11,316
Seattle.....							
Spokane.....							
Portland.....	1,750	50					1,800
Los Angeles.....	4,900				30		4,930
Oakland.....							
San Francisco.....	21,100	400				976	22,476
Ogden.....							
Salt Lake City.....	425						425
Total other reserve cities.....	109,134	17,894		4,500	39,482	2,598	173,608
Total all reserve cities.....	186,161	28,019		4,500	42,232	7,498	268,410
COUNTRY BANKS							
Maine.....	740	393		20	1,018	10	2,181
New Hampshire.....	1,279	695	240	36	1,412	8	3,670
Vermont.....	325	1,085	20	3	1,214	86	2,733
Massachusetts.....	4,023	2,675	810		2,808	75	10,391
Rhode Island.....	725	50		75	472		1,322
Connecticut.....	2,090	1,529	200		1,962		5,781
Total New England States.....	9,182	6,427	1,270	134	8,886	179	26,078
New York.....	17,916	9,419	142	790	7,166	300	35,733
New Jersey.....	11,509	3,920		196	5,220	268	21,113
Pennsylvania.....	25,071	15,846		793	9,589	221	51,520
Delaware.....	408	358			207		973
Maryland.....	761	877			550	15	2,203
Total Eastern States.....	55,665	30,420	142	1,779	22,732	804	111,542
Virginia.....	3,071	1,813	20	13	8,013	163	13,093
West Virginia.....	3,144	2,968		40	2,522	31	8,705
North Carolina.....	648	418		25	1,562	209	2,862
South Carolina.....	248	15			266		529
Georgia.....	61	33			644		738
Florida.....	244	282			1,489	30	2,045
Alabama.....	499	1,664		19	4,853	358	7,393
Mississippi.....	432	320			2,395	63	3,210
Louisiana.....		540			1,217	314	2,071
Texas.....	1,118	1,491	10	2	2,183	87	4,891
Arkansas.....	365	87			30		482
Kentucky.....	1,817	2,100			2,006	134	6,057
Tennessee.....	723	831	440	5	4,181	64	6,244
Total Southern States.....	12,370	12,562	470	104	31,361	1,453	58,320

TABLE NO. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued*

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS—continued							
Ohio.....	6,558	6,588	20	67	5,157	128	18,518
Indiana.....	3,533	2,790			3,999	425	10,747
Illinois.....	3,216	4,078			4,328	426	12,048
Michigan.....	4,293	3,254		1	2,361	173	10,082
Wisconsin.....	1,310	586			2,354	109	4,359
Minnesota.....	149	254			348	76	827
Iowa.....	602	273			1,250	76	2,201
Missouri.....	1,209	784		100	483	75	2,651
Total Middle Western States.....	20,870	18,607	20	168	20,280	1,488	61,433
North Dakota.....	14	183	8		419	2	626
South Dakota.....	15	9			480		504
Nebraska.....	1,205	335			3,280	63	4,883
Kansas.....	854	203			2,125	30	3,212
Montana.....		48			142		190
Wyoming.....		45			282		327
Colorado.....	1,005	271			1,339	27	2,642
New Mexico.....	50	10			8		68
Oklahoma.....	213	73		30	456		772
Total Western States.....	3,356	1,177	8	30	8,531	122	13,224
Washington.....	592	981			732	55	2,360
Oregon.....	569	74	20		805	35	1,503
California.....	205	1,124	215	33	866	49	2,492
Idaho.....	35						35
Utah.....	100	12	10		42		164
Nevada.....							
Arizona.....					4	22	26
Total Pacific States.....	1,501	2,191	245	33	2,449	161	6,580
Total country banks.....	102,944	71,384	2,155	2,248	94,239	4,207	277,177
Total United States.....	289,105	99,403	2,155	6,748	136,471	11,705	545,587

MARCH 27, 1930

[In thousands of dollars]

<b>CENTRAL RESERVE CITIES</b>							
New York.....	1,550	2,000		500	550	100	4,700
Chicago.....	50			750			800
Total central reserve cities.....	1,600	2,000		1,250	550	100	5,500
<b>OTHER RESERVE CITIES</b>							
Boston.....	30			6,950	553		7,533
Brooklyn and Bronx.....	200			155			355
Buffalo.....							
Philadelphia.....	2,996	975		1,800	857	20	6,648
Pittsburgh.....	2,934	1,200					4,134

TABLE No. 54.—*Classification of bills payable and rediscounts of national bank at date of each call during year ended October 31, 1930—Continued*

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Bills payable			Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks	
	From Federal reserve banks	From other banks and trust companies				
OTHER RESERVE CITIES—cont.						
Baltimore.....		100		700		800
Washington.....	795				225	930
Richmond.....		200				200
Charlotte.....	497	75				572
Atlanta.....						
Savannah.....						
Jacksonville.....						
Birmingham.....					856	856
New Orleans.....						
Dallas.....						
El Paso.....						
Fort Worth.....	300					300
Galveston.....						
Houston.....	200					200
San Antonio.....					118	118
Waco.....					108	108
Louisville.....				300		300
Memphis.....						
Nashville.....						
Cincinnati.....	695	100				795
Cleveland.....						
Columbus.....	100				102	202
Toledo.....	500					500
Indianapolis.....					314	314
Chicago.....	70	25		62	5	162
Peoria.....						
Detroit.....						38
Grand Rapids.....						38
Milwaukee.....						
Minneapolis.....						
St. Paul.....						
Cedar Rapids.....					360	360
Des Moines.....				125		125
Dubuque.....						
Sioux City.....	450				608	1,058
Kansas City, Mo.....	264				793	1,057
St. Joseph.....						
St. Louis.....			500		310	810
Lincoln.....						
Omaha.....	300					300
Kansas City, Kans.....	200					200
Topeka.....						
Wichita.....					450	450
Helena.....						
Denver.....						
Pueblo.....						
Oklahoma City.....						
Tulsa.....	213	87			164	464
Seattle.....						
Spokane.....						
Portland.....	650	150				800
Los Angeles.....						
Oakland.....						
San Francisco.....				243		243
Ogden.....					35	35
Salt Lake City.....						
Total other reserve cities..	11,304	2,912	500	10,335	5,858	58
Total all reserve cities..	12,904	4,912	500	11,585	6,408	158

TABLE No. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS							
Maine.....	244	302		15	462	10	1,033
New Hampshire.....	1,090	748	220	51	1,210	25	3,344
Vermont.....	445	497	20	32	1,069		2,063
Massachusetts.....	3,010	1,375	350	50	2,222	75	7,082
Rhode Island.....	680				103		783
Connecticut.....	2,480	426			479		3,385
Total New England States.....	7,949	3,348	590	148	5,545	110	17,690
New York.....	19,050	5,325	80	166	4,853	106	29,580
New Jersey.....	6,038	2,919		341	4,437	45	13,780
Pennsylvania.....	14,426	9,757		1,197	6,843	155	32,378
Delaware.....	408	155			297		860
Maryland.....	564	438	10		455	55	1,522
Total Eastern States.....	40,486	18,594	90	1,704	16,885	361	78,120
Virginia.....	491	1,063	20	33	4,247	264	6,118
West Virginia.....	821	1,247		82	1,451	56	3,657
North Carolina.....	466	545		25	2,816	129	3,981
South Carolina.....	115	220			403		738
Georgia.....	60	194			1,343	1	1,598
Florida.....	227	106			748		1,081
Alabama.....	311	1,304		18	3,412	277	5,322
Mississippi.....	295	605			3,229	119	4,248
Louisiana.....		556			1,439	765	2,760
Texas.....	682	1,571	50	1	3,082	144	5,530
Arkansas.....	1,035	360			178	4	1,577
Kentucky.....	846	297			885	82	2,110
Tennessee.....	204	184		5	398	12	803
Total Southern States.....	5,553	8,252	70	164	23,631	1,853	39,523
Ohio.....	3,125	3,305	40	42	2,324	71	8,907
Indiana.....	1,767	2,011	25	3	2,605	833	7,244
Illinois.....	2,374	2,908		35	3,393	201	8,911
Michigan.....	1,342	556		1	1,091	219	3,209
Wisconsin.....	360	382		6	1,278	68	2,094
Minnesota.....	149	113		8	330	30	630
Iowa.....	751	69			841	86	1,747
Missouri.....	624	471			1,173		2,268
Total Middle Western States.....	10,492	9,815	65	95	13,035	1,508	35,010
North Dakota.....	49	122	6		444		621
South Dakota.....					516		516
Nebraska.....	966	146			1,704		2,816
Kansas.....	674	205			2,299	43	3,221
Montana.....	10	39			344		393
Wyoming.....					475		475
Colorado.....	702	150			964	36	1,852
New Mexico.....		20			225		245
Oklahoma.....	206	87			1,110	40	1,443
Total Western States.....	2,607	769	6		8,081	119	11,582
Washington.....	493	321			648	93	1,555
Oregon.....	970	262			1,543	105	2,880
California.....	551	977	137		645	20	2,330
Idaho.....	59				164		223
Utah.....	90	47	10		48		195
Nevada.....							
Arizona.....		30		24			54
Total Pacific States.....	2,163	1,637	147	24	3,048	218	7,237

TABLE No. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS—continued							
Alaska (nonmember banks).....				25			25
The Territory of Hawaii (nonmember bank).....							
Total (nonmember banks).....				25			25
Total country banks.....	69, 250	42, 415	968	2, 160	70, 225	4, 169	189, 187
Total United States.....	82, 154	47, 327	1, 468	13, 745	76, 633	4, 327	225, 654

JUNE 30, 1930

CENTRAL RESERVE CITIES							
New York						26	26
Chicago							
Total central reserve cities						26	26
OTHER RESERVE CITIES							
Boston				2, 520	700		3, 220
Brooklyn and Bronx	833			120			953
Buffalo							
Philadelphia	2, 135	774		600	1, 183	500	5, 192
Pittsburgh	1, 170				1, 600		2, 770
Baltimore							
Washington	200						200
Richmond	300	300					600
Charlotte	492	155					647
Atlanta							
Savannah							
Jacksonville							
Birmingham							
New Orleans							
Dallas							
El Paso							
Fort Worth	300						300
Galveston							
Houston	185						185
San Antonio	375						375
Waco					98		98
Louisville							
Memphis							
Nashville	2, 670				1, 370		4, 040
Cincinnati	1, 345						1, 345
Cleveland							
Columbus	1, 250				114		1, 364
Toledo							
Indianapolis					99		99
Chicago	380			30	5		415
Peoria							
Detroit							
Grand Rapids							
Milwaukee	180						180
Minneapolis							
St. Paul							
Cedar Rapids							
Des Moines				125			125
Dubuque							



# 412 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued*

JUNE 30, 1930—Continued

[In thousands of dollars]

Location	Bills payable			Rediscounts		Total bills payable and rediscounts	
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies					With Federal reserve banks
OTHER RESERVE CITIES—contd.							
Sioux City.....				555		555	
Kansas City, Mo.....		140		1,234		1,374	
St. Joseph.....							
St. Louis.....	324	680			195	1,199	
Lincoln.....				398		398	
Omaha.....							
Kansas City, Kans.....							
Topeka.....							
Wichita.....							
Helena.....							
Denver.....							
Pueblo.....							
Oklahoma City.....							
Tulsa.....		250		69	92	411	
Seattle.....							
Spokane.....							
Portland.....							
Los Angeles.....							
Oakland.....							
San Francisco.....	1,000					1,000	
Ogden.....							
Salt Lake City.....							
Total other reserve cities.....	13,139	2,299		3,395	787	27,045	
Total all reserve cities.....	13,139	2,299		3,395	813	27,071	
COUNTRY BANKS							
Maine.....	478	415		30	930	5	1,858
New Hampshire.....	877	1,215	205	45	1,383	105	3,830
Vermont.....	177	619	10	25	1,114		1,945
Massachusetts.....	2,921	1,340	85		2,893	75	7,314
Rhode Island.....	125						125
Connecticut.....	2,566	750			1,474	50	4,840
Total New England States.....	7,144	4,339	300	100	7,794	235	19,912
New York.....	11,176	4,262		55	7,066	120	22,679
New Jersey.....	6,702	3,374	45	428	4,383	496	15,428
Pennsylvania.....	15,531	8,366	8	989	7,054	379	32,327
Delaware.....	327	61			385		773
Maryland.....	516	726			485		1,727
Total Eastern States.....	34,252	16,789	53	1,472	19,373	995	72,934
Virginia.....	692	1,272			5,351	18	7,333
West Virginia.....	1,314	2,252		19	2,437	11	6,033
North Carolina.....	610	877			3,879	312	5,678
South Carolina.....	270	147			745		1,162
Georgia.....	140	655			2,887	20	3,702
Florida.....		223		600	669		1,492
Alabama.....	230	1,770		13	5,349	59	7,421
Mississippi.....	490	1,515			5,039	200	7,244
Louisiana.....	15	750			2,187	63	3,015
Texas.....	1,002	2,524	35	2	5,236	177	8,976
Arkansas.....	550	594			904	2	2,050
Kentucky.....	1,086	685			1,574	53	3,398
Tennessee.....	327	666	25	5	2,820	20	3,863
Total Southern States.....	6,726	13,930	60	639	39,077	935	61,367

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued*

JUNE 30, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
					With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS—continued							
Ohio.....	2, 212	2, 766	28	187	2, 098	61	7, 352
Indiana.....	913	1, 342	3	-----	1, 794	697	4, 749
Illinois.....	1, 272	1, 980	-----	-----	2, 353	120	5, 725
Michigan.....	1, 254	989	-----	-----	1, 041	375	3, 659
Wisconsin.....	554	229	-----	-----	948	65	1, 796
Minnesota.....	51	224	5	10	362	24	676
Iowa.....	207	63	-----	-----	674	56	1, 000
Missouri.....	515	361	-----	-----	1, 285	-----	2, 161
Total Middle Western States.....	6, 978	7, 954	36	197	10, 555	1, 398	27, 118
North Dakota.....	162	77	16	-----	685	-----	940
South Dakota.....	40	16	-----	6	869	28	959
Nebraska.....	295	132	-----	-----	1, 383	30	1, 840
Kansas.....	592	233	11	-----	2, 671	50	3, 557
Montana.....	-----	119	8	-----	821	-----	948
Wyoming.....	-----	40	-----	-----	317	-----	357
Colorado.....	817	206	-----	-----	891	67	1, 981
New Mexico.....	55	60	-----	-----	351	-----	466
Oklahoma.....	279	147	50	-----	1, 880	-----	2, 356
Total Western States.....	2, 240	1, 030	85	6	9, 868	175	13, 404
Washington.....	105	446	-----	-----	708	47	1, 306
Oregon.....	675	222	-----	-----	1, 220	160	2, 277
California.....	684	895	450	131	403	3	2, 566
Idaho.....	27	30	-----	-----	518	-----	575
Utah.....	135	84	10	-----	164	20	413
Nevada.....	-----	-----	-----	-----	70	-----	70
Arizona.....	-----	20	-----	-----	-----	-----	20
Total Pacific States.....	1, 626	1, 697	460	131	3, 083	230	7, 227
Total country banks.....	58, 966	45, 739	994	2, 545	89, 750	3, 968	201, 962
Total United States.....	72, 105	48, 038	994	5, 940	97, 175	4, 781	229, 033

SEPTEMBER 24, 1930

<b>CENTRAL RESERVE CITIES</b>							
New York.....	1, 300	4, 000	-----	25, 300	985	53	31, 638
Chicago.....	100	-----	-----	1, 500	-----	-----	1, 600
Total central reserve cities.....	1, 400	4, 000	-----	26, 800	985	53	33, 238
<b>OTHER RESERVE CITIES</b>							
Boston.....	240	-----	-----	1, 500	250	-----	1, 990
Brooklyn and Bronx.....	-----	-----	-----	-----	-----	-----	-----
Buffalo.....	67	-----	-----	-----	40	-----	107
Philadelphia.....	455	590	-----	3, 100	306	-----	4, 451
Pittsburgh.....	1, 025	-----	-----	-----	-----	-----	1, 025
Baltimore.....	-----	-----	-----	-----	-----	-----	-----
Washington.....	200	-----	-----	-----	-----	-----	200
Richmond.....	-----	-----	-----	-----	-----	-----	-----
Charlotte.....	357	125	-----	-----	-----	-----	482
Atlanta.....	-----	-----	-----	-----	-----	-----	-----
Savannah.....	-----	-----	-----	-----	-----	-----	-----
Jacksonville.....	-----	-----	-----	-----	-----	-----	-----
Birmingham.....	-----	-----	-----	-----	-----	-----	-----
New Orleans.....	-----	-----	-----	-----	-----	-----	-----
Dallas.....	-----	-----	-----	-----	-----	-----	-----
El Paso.....	665	-----	-----	-----	-----	-----	665
Fort Worth.....	109	-----	-----	-----	466	-----	566

TABLE No. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
Galveston.....							
Houston.....							
San Antonio.....	229						229
Waco.....		125			173		298
Louisville.....				100			100
Memphis.....							
Nashville.....	2,930	1,000			1,752		5,682
Cincinnati.....	720						720
Cleveland.....		1,200					1,200
Columbus.....	1,500				451		1,951
Toledo.....							
Indianapolis.....							
Chicago.....	450			65	144		659
Peoria.....							
Detroit.....	4,000	4,500					8,500
Grand Rapids.....							
Milwaukee.....							
Minneapolis.....							
St. Paul.....							
Cedar Rapids.....							
Des Moines.....		125					125
Debuque.....							
Sioux City.....					586		586
Kansas City, Mo.....							
St. Joseph.....							
St. Louis.....	288						288
Lincoln.....							
Omaha.....							
Kansas City, Kans.....							
Topeka.....							
Wichita.....							
Helena.....							
Denver.....							
Pueblo.....							
Oklahoma City.....							
Tulsa.....							
Seattle.....							
Spokane.....							
Portland.....							
Los Angeles.....							
Oakland.....							
San Francisco.....			300	243	247		790
Ogden.....							
Salt Lake City.....	250						250
Total other reserve cities.....	13,476	7,665	300	5,008	4,415		30,864
Total all reserve cities.....	14,876	11,665	300	31,808	5,400	53	64,102
COUNTRY BANKS							
Maine.....	340	210			461	27	1,038
New Hampshire.....	283	292		132	557	32	1,266
Vermont.....	89	175	10		709		983
Massachusetts.....	1,022	855	35		964	70	2,946
Rhode Island.....							
Connecticut.....	1,565	765	25		2,464		4,819
Total New England States.....	3,299	2,297	70	132	5,155	129	11,082

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1930—Continued*

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchases agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS—continued							
New York.....	4, 179	2, 024	-----	5	3, 197	79	9, 484
New Jersey.....	5, 167	1, 669	-----	348	998	373	8, 555
Pennsylvania.....	8, 621	5, 839	235	493	4, 787	189	20, 164
Delaware.....	80	55	-----	-----	36	-----	171
Maryland.....	376	754	-----	-----	412	14	1, 556
Total Eastern States.....	18, 423	10, 341	235	846	9, 430	655	39, 930
Virginia.....	291	1, 163	-----	5	4, 529	420	6, 408
West Virginia.....	1, 830	1, 395	-----	11	1, 403	6	4, 645
North Carolina.....	1, 576	1, 130	-----	-----	4, 206	307	7, 219
South Carolina.....	364	212	-----	-----	912	-----	1, 488
Georgia.....	385	360	-----	-----	2, 048	13	2, 806
Florida.....	135	153	-----	677	1, 315	98	2, 378
Alabama.....	191	1, 486	-----	13	4, 392	2	6, 084
Mississippi.....	549	2, 078	-----	-----	5, 013	627	8, 267
Louisiana.....	7	1, 520	-----	-----	1, 942	203	3, 672
Texas.....	1, 522	3, 221	15	1	6, 774	208	11, 741
Arkansas.....	403	831	-----	-----	1, 750	22	3, 006
Kentucky.....	711	766	-----	-----	1, 074	128	2, 679
Tennessee.....	306	862	25	5	3, 713	196	5, 107
Total Southern States.....	8, 270	15, 177	40	712	39, 071	2, 230	65, 500
Ohio.....	2, 057	1, 726	12	175	1, 994	60	6, 024
Indiana.....	776	950	-----	3	1, 293	571	3, 593
Illinois.....	1, 561	2, 012	-----	34	1, 318	78	5, 003
Michigan.....	1, 344	957	-----	-----	367	147	2, 815
Wisconsin.....	179	150	-----	-----	834	9	1, 172
Minnesota.....	47	80	20	-----	878	5	1, 030
Iowa.....	28	25	-----	-----	381	91	525
Missouri.....	113	373	-----	-----	677	45	1, 208
Total Middle Western States.....	6, 105	6, 273	32	212	7, 742	1, 006	21, 370
North Dakota.....	227	94	6	-----	623	-----	950
South Dakota.....	37	39	-----	7	1, 029	13	1, 125
Nebraska.....	316	12	-----	-----	1, 021	17	1, 366
Kansas.....	291	68	-----	-----	1, 706	31	2, 096
Montana.....	-----	111	14	-----	644	-----	769
Wyoming.....	-----	-----	20	8	193	-----	221
Colorado.....	1, 310	90	10	-----	1, 156	48	2, 614
New Mexico.....	55	170	-----	2	383	-----	610
Oklahoma.....	358	282	75	-----	2, 347	64	3, 126
Total Western States.....	2, 594	866	125	17	9, 102	173	12, 877
Washington.....	195	327	-----	-----	426	90	1, 038
Oregon.....	348	80	-----	-----	624	106	1, 158
California.....	302	1, 015	144	2	349	27	1, 839
Idaho.....	-----	84	-----	-----	443	-----	527
Utah.....	104	87	-----	-----	72	-----	263
Nevada.....	-----	150	-----	-----	-----	-----	150
Arizona.....	-----	4	-----	10	-----	-----	14
Total Pacific States.....	949	1, 747	144	12	1, 914	223	4, 989
Total country banks.....	39, 640	36, 701	646	1, 931	72, 414	4, 416	155, 748
Total United States.....	54, 516	48, 366	946	33, 739	77, 814	4, 469	219, 850

TABLE No. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1930

[In thousands of dollars]

Location	Dec. 31, 1929				Mar. 27, 1930			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
<b>CENTRAL RESERVE CITIES</b>								
New York.....	750	5,055	19,219	25,024	355	5,241	18,959	24,555
Chicago.....	136	2,247	5,766	8,149	85	1,237	4,012	5,384
Total central reserve cities.....	886	7,302	24,985	33,173	440	6,528	22,971	29,939
<b>OTHER RESERVE CITIES</b>								
Boston.....	155	333	6,297	6,785	112	252	4,357	4,721
Brooklyn and Bronx.....	32	174	479	685	16	149	498	663
Buffalo.....	2	19	87	108	2	11	73	86
Philadelphia.....	241	271	8,294	8,806	155	266	8,124	8,545
Pittsburgh.....	84	153	4,922	5,159	47	117	4,898	5,062
Baltimore.....	21	56	1,921	1,998	21	122	1,312	1,455
Washington.....	86	1,902	1,313	3,301	71	1,519	1,280	2,870
Richmond.....	4	16	285	305	2	14	252	268
Charlotte.....	4	5	118	127	2	4	137	143
Atlanta.....	15	19	997	1,031	17	26	991	1,034
Savannah.....	12	33	1,396	1,441	12	26	1,252	1,290
Jacksonville.....	27	105	1,023	1,155	18	92	957	1,067
Birmingham.....	12	7	881	900	17	5	881	903
New Orleans.....	6	8	269	283	1	1	318	320
Dallas.....	22	32	917	971	20	18	922	960
El Paso.....	16	19	418	453	29	21	390	440
Fort Worth.....	43	26	1,012	1,081	35	26	1,100	1,161
Galveston.....	20	58	431	509	24	63	534	621
Houston.....	61	69	2,012	2,142	65	93	2,013	2,171
San Antonio.....	30	8	710	748	23	24	751	798
Waco.....	10	13	582	605	9	36	463	508
Little Rock.....	3	2	49	54	(1)	(1)	(1)	(1)
Louisville.....	22	53	635	710	18	40	558	616
Memphis.....	7	15	596	618	3	25	630	658
Nashville.....	12	23	613	648	11	27	522	560
Cincinnati.....	18	71	1,284	1,373	15	47	1,081	1,143
Cleveland.....	55	154	1,026	1,235	16	99	657	772
Columbus.....	49	90	1,475	1,614	26	71	1,430	1,527
Toledo.....	4	18	258	280	5	---	242	247
Indianapolis.....	339	529	2,348	3,216	358	561	2,064	2,983
Chicago.....	112	518	2,357	2,987	104	439	1,944	2,487
Peoria.....	34	80	634	748	28	70	737	835
Detroit.....	33	112	2,491	2,636	15	201	2,208	2,424
Grand Rapids.....	15	44	477	536	14	64	378	456
Milwaukee.....	80	328	2,189	2,597	52	319	1,796	2,167
Minneapolis.....	26	185	1,575	1,786	25	184	1,713	1,922
St. Paul.....	47	48	1,439	1,534	45	65	1,022	1,132
Cedar Rapids.....	8	80	369	457	11	63	378	452
Des Moines.....	26	335	811	1,172	20	347	759	1,126
Dubuque.....	13	42	189	244	14	35	218	267
Sioux City.....	14	83	541	638	19	94	563	676
Kansas City, Mo.....	22	116	1,526	1,664	27	120	1,392	1,539
St. Joseph.....	24	45	600	669	27	40	587	654
St. Louis.....	29	79	1,540	1,648	18	57	1,335	1,410
Lincoln.....	7	11	739	757	15	14	624	653
Omaha.....	21	39	959	1,019	29	63	936	1,028
Kansas City, Kans.....	2	13	64	79	1	15	146	162
Topeka.....	79	35	298	412	85	18	354	457
Wichita.....	13	60	564	637	13	70	541	624
Helena.....	4	2	81	87	2	1	107	110
Denver.....	768	353	1,347	2,468	805	348	1,213	2,366
Pueblo.....	82	15	392	489	89	2	336	427
Muskogee <sup>2</sup> .....	6	20	197	223	---	---	---	---
Oklahoma City.....	25	59	674	758	15	55	602	672
Tulsa.....	27	175	1,024	1,226	31	118	1,341	1,490
Seattle.....	19	58	1,772	1,849	24	41	1,588	1,653
Spokane.....	2	---	398	400	2	---	357	359
Portland.....	28	41	1,527	1,596	34	42	1,433	1,509
Los Angeles.....	284	249	8,296	8,829	251	219	7,669	8,139
Oakland.....	5	20	306	331	3	20	255	278
San Francisco.....	168	474	10,773	11,415	141	410	7,952	8,503
Ogden.....	10	3	102	115	4	5	139	148
Salt Lake City.....	11	5	232	248	9	4	200	213
Total other reserve cities.....	3,456	8,008	89,131	100,595	3,122	7,298	79,510	89,930
Total all reserve cities.....	4,342	15,310	114,116	133,768	3,562	13,826	102,481	119,869

<sup>1</sup> No national bank in Little Rock Mar. 27, 1930.<sup>2</sup> Terminated as reserve city Mar. 15, 1930.

TABLE NO. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1930—Continued

[In thousands of dollars]

Location	Dec. 31, 1929				Mar. 27, 1930			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
<b>COUNTRY BANKS</b>								
Maine.....	80	107	2,053	2,240	95	111	1,504	1,710
New Hampshire.....	87	145	1,928	2,160	82	103	1,419	1,604
Vermont.....	64	53	1,100	1,217	71	52	886	1,009
Massachusetts.....	372	808	10,327	11,507	310	898	8,400	9,608
Rhode Island.....	69	81	1,359	1,509	70	64	1,129	1,272
Connecticut.....	226	791	5,729	6,746	154	877	4,394	5,425
Total New England States.....	898	1,985	22,496	25,379	791	2,105	17,732	20,628
New York.....	875	4,255	15,888	21,018	742	3,845	13,447	18,034
New Jersey.....	760	3,543	14,633	18,936	626	2,898	12,753	16,277
Pennsylvania.....	1,511	2,555	27,788	31,854	1,631	1,870	24,344	27,845
Delaware.....	25	30	448	503	19	30	370	419
Maryland.....	90	139	1,667	1,896	110	124	1,499	1,733
Total Eastern States.....	3,261	10,522	60,424	74,207	3,128	8,767	52,413	64,308
Virginia.....	272	388	5,472	6,132	283	391	5,075	5,749
West Virginia.....	166	173	4,124	4,463	177	134	3,814	4,125
North Carolina.....	107	136	3,175	3,418	133	145	2,698	2,976
South Carolina.....	63	84	2,750	2,897	56	58	2,037	2,151
Georgia.....	74	30	2,422	2,526	80	48	2,059	2,187
Florida.....	119	382	4,560	5,001	113	322	4,872	5,307
Alabama.....	244	170	3,930	4,344	273	212	4,687	5,172
Mississippi.....	49	86	1,935	2,070	60	64	1,776	1,900
Louisiana.....	48	28	1,894	1,960	50	19	1,654	1,723
Texas.....	468	339	13,652	14,459	502	230	12,453	13,185
Arkansas.....	60	152	2,046	2,258	71	153	1,715	1,939
Kentucky.....	186	215	3,427	3,828	187	145	3,089	3,421
Tennessee.....	192	130	4,084	4,406	201	118	3,596	3,915
Total Southern States.....	2,048	2,313	53,401	57,762	2,186	2,039	49,525	53,750
Ohio.....	424	893	11,812	13,129	465	434	9,553	10,452
Indiana.....	378	721	8,010	9,109	435	568	7,073	8,076
Illinois.....	635	1,397	11,723	13,755	685	1,084	11,012	12,781
Michigan.....	299	552	5,508	6,359	344	451	5,003	5,798
Wisconsin.....	221	594	4,951	5,766	263	514	4,433	5,210
Minnesota.....	262	378	5,003	5,643	229	331	4,431	4,991
Iowa.....	294	861	3,953	5,108	316	672	3,888	4,876
Missouri.....	144	176	2,323	2,643	154	165	2,284	2,603
Total Middle Western States.....	2,657	5,572	53,283	61,512	2,891	4,219	47,677	54,787
North Dakota.....	72	91	1,851	2,014	77	87	1,649	1,813
South Dakota.....	53	137	1,385	1,575	55	83	1,395	1,533
Nebraska.....	149	48	2,127	2,324	198	53	2,071	2,322
Kansas.....	208	325	3,458	3,981	224	184	3,678	4,086
Montana.....	120	287	2,546	2,953	112	233	2,167	2,512
Wyoming.....	85	43	1,146	1,274	85	41	1,065	1,191
Colorado.....	238	180	2,411	2,829	251	156	2,135	2,542
New Mexico.....	43	29	948	1,020	53	39	903	995
Oklahoma.....	122	192	4,246	4,560	141	207	3,895	4,243
Total Western States.....	1,090	1,332	20,118	22,540	1,196	1,083	18,958	21,237
Washington.....	197	109	3,487	3,793	210	62	3,010	3,282
Oregon.....	306	154	2,468	2,928	317	131	2,148	2,596
California.....	165	297	4,844	5,306	186	284	4,487	4,957
Idaho.....	48	49	1,040	1,137	50	12	875	937
Utah.....	20	4	187	211	21	1	144	166
Nevada.....	34	45	442	521	33	23	386	442
Arizona.....	25	79	972	1,076	25	85	847	957
Total Pacific States.....	795	737	13,440	14,972	842	598	11,897	13,337
Alaska (nonmember banks).....	116	-----	255	371	121	9	264	394
The Territory of Hawaii (nonmember bank).....	66	76	2,677	2,819	45	49	2,237	2,331
Total (nonmember banks).....	182	76	2,932	3,190	166	58	2,501	2,725
Total country banks.....	10,931	22,537	226,094	259,562	11,200	18,869	200,703	230,772
Total United States.....	15,273	37,847	340,210	393,330	14,762	32,695	303,184	350,641

# 418 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE No. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1930—Continued

[In thousands of dollars]

Location	June 30, 1930				Sept. 24, 1930			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
<b>CENTRAL RESERVE CITIES</b>								
New York.....	350	5,345	17,573	23,268	498	4,624	15,978	21,100
Chicago.....	114	1,023	4,437	5,574	138	584	4,863	5,585
Total central reserve cities.....	464	6,368	22,010	28,842	636	5,208	20,841	26,685
<b>OTHER RESERVE CITIES</b>								
Boston.....	101	232	5,216	5,549	99	208	4,080	4,387
Brooklyn and Bronx.....	15	171	662	848	17	142	467	626
Buffalo.....	1	6	83	90	1	6	59	66
Philadelphia.....	162	228	5,606	5,906	125	284	5,733	6,142
Pittsburgh.....	42	80	4,272	4,394	48	90	4,923	5,061
Baltimore.....	20	39	999	1,058	14	48	558	620
Washington.....	58	1,722	1,099	2,879	63	1,625	1,141	2,829
Richmond.....	2	12	271	285	2	19	214	235
Charlotte.....	3	3	126	132	4	3	116	123
Atlanta.....	16	35	954	1,005	13	45	741	804
Savannah.....	16	42	1,338	1,396	18	36	1,358	1,412
Jacksonville.....	21	101	1,030	1,152	19	87	850	956
Birmingham.....	8	5	627	640	7	13	794	814
New Orleans.....	2		426	428	2		365	367
Dallas.....	16	24	933	973	16	21	853	890
El Paso.....	39	21	365	425	31	17	319	367
Fort Worth.....	42	39	953	1,034	41	25	963	1,049
Galveston.....	41	61	442	544	41	50	546	637
Houston.....	69	72	1,620	1,761	77	66	2,039	2,182
San Antonio.....	23	6	604	633	24	9	631	664
Waco.....	6	31	410	447	6	24	501	531
Louisville.....	18	80	665	763	17	93	498	608
Memphis.....	5	11	453	469	5	3	422	430
Nashville.....	14	28	539	581	12	34	537	583
Cincinnati.....	10	54	1,002	1,066	14	51	993	1,058
Cleveland.....	17	105	673	795	14	107	515	636
Columbus.....	16	66	1,391	1,473	19	74	1,442	1,535
Toledo.....	7	11	149	167	8	19	219	246
Indianapolis.....	370	540	2,145	3,055	361	561	2,973	2,995
Chicago.....	90	569	2,311	2,970	94	582	2,383	3,059
Peoria.....	37	87	557	681	34	115	632	781
Detroit.....	15	306	2,104	2,425	16	157	1,565	1,738
Grand Rapids.....	5	72	326	403	4	69	279	352
Milwaukee.....	55	468	1,544	2,067	41	667	1,110	1,818
Minneapolis.....	30	171	1,702	1,903	32	169	1,614	1,815
St. Paul.....	41	72	1,193	1,306	29	66	1,002	1,097
Cedar Rapids.....	8	103	328	439	12	83	309	404
Des Moines.....	25	121	682	828	22	130	1,018	1,170
Dubuque.....	17	39	189	245	7	45	191	243
Sioux City.....	20	125	437	582	15	127	527	669
Kansas City, Mo.....	24	99	1,168	1,291	20	114	1,139	1,273
St. Joseph.....	24	18	545	587	26	30	498	554
St. Louis.....	14	86	1,485	1,585	17	89	1,207	1,313
Lincoln.....	16	10	585	611	18	8	772	798
Omaha.....	31	53	1,077	1,161	18	47	963	1,028
Kansas City, Kans.....	1	34	120	155	2	32	99	133
Topeka.....	81	22	278	381	84	16	363	463
Wichita.....	13	56	430	499	13	82	529	624
Helena.....	2	1	91	94	3	1	77	81
Denver.....	803	374	1,015	2,192	825	351	1,205	2,381
Pueblo.....	86	10	415	511	87	10	402	499
Oklahoma City.....	18	53	621	692	18	40	624	682
Tulsa.....	30	220	967	1,217	35	92	1,170	1,297
Seattle.....	31	75	1,741	1,847	27	66	1,547	1,640
Spokane.....			480	480			226	226
Portland.....	21	27	1,419	1,467	26	32	1,455	1,513
Los Angeles.....	256	242	7,277	7,775	270	188	7,637	8,095
Oakland.....	5	29	422	456	1	60	288	349
San Francisco.....	130	470	8,419	9,019	98	457	8,418	8,973
Ogden.....	5	3	60	68	10	3	59	72
Salt Lake City.....	13	4	195	212	8	4	189	201
Total other reserve cities.....	3,107	7,844	75,236	86,187	3,035	7,692	73,467	84,194
Total all reserve cities.....	3,571	14,212	97,246	115,029	3,671	12,900	94,308	110,879

TABLE No. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1930—Continued

[In thousands of dollars]

Location	June 30, 1930				Sept. 24, 1930			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
<b>COUNTRY BANKS</b>								
Maine.....	91	123	1,611	1,825	92	156	1,840	2,088
New Hampshire.....	75	163	2,100	2,338	103	171	1,898	2,172
Vermont.....	72	104	1,040	1,216	78	89	966	1,133
Massachusetts.....	287	976	8,453	9,716	305	926	8,291	9,522
Rhode Island.....	52	133	1,103	1,288	49	142	1,099	1,290
Connecticut.....	190	981	4,225	5,396	167	1,059	4,358	5,584
Total New England States.....	767	2,480	18,532	21,779	794	2,543	18,452	21,789
New York.....	732	4,144	13,759	18,635	775	4,077	14,326	19,178
New Jersey.....	652	3,010	11,626	15,288	676	3,101	11,927	15,704
Pennsylvania.....	1,626	1,982	24,250	27,858	1,729	2,139	24,130	27,998
Delaware.....	19	18	265	302	23	22	303	348
Maryland.....	99	122	1,432	1,653	103	137	1,507	1,747
Total Eastern States.....	3,128	9,276	51,332	63,736	3,306	9,476	52,193	64,975
Virginia.....	286	332	4,776	5,394	308	353	5,068	5,729
West Virginia.....	172	140	4,552	4,864	172	121	4,004	4,297
North Carolina.....	118	102	2,223	2,443	133	92	2,799	3,024
South Carolina.....	63	142	1,560	1,765	66	70	2,103	2,239
Georgia.....	78	27	1,757	1,862	78	35	1,974	2,087
Florida.....	119	377	6,068	6,564	126	407	4,885	5,418
Alabama.....	298	193	3,875	4,366	266	153	3,795	4,214
Mississippi.....	62	47	1,498	1,607	63	55	1,658	1,776
Louisiana.....	54	18	1,381	1,453	49	18	1,603	1,670
Texas.....	480	321	10,560	11,361	477	271	11,744	12,492
Arkansas.....	63	79	1,581	1,723	59	92	1,703	1,854
Kentucky.....	188	143	2,774	3,105	192	145	2,780	3,117
Tennessee.....	206	86	3,111	3,403	217	130	3,344	3,691
Total Southern States.....	2,187	2,007	45,716	49,910	2,206	1,942	47,460	51,608
Ohio.....	459	480	9,817	10,756	489	476	10,449	11,414
Indiana.....	429	654	7,303	8,386	431	911	6,911	8,253
Illinois.....	667	1,255	10,884	12,806	673	1,511	10,603	12,787
Michigan.....	346	543	5,031	5,920	351	609	4,447	5,407
Wisconsin.....	263	630	4,781	5,674	266	594	4,256	5,116
Minnesota.....	230	343	4,504	5,077	219	286	4,022	4,527
Iowa.....	305	701	3,546	4,552	295	446	3,466	4,207
Missouri.....	146	169	2,350	2,665	153	188	2,417	2,758
Total Middle Western States.....	2,845	4,775	48,216	55,836	2,877	5,021	46,571	54,469
North Dakota.....	70	79	1,590	1,739	61	61	1,368	1,490
South Dakota.....	62	91	1,502	1,655	43	73	1,291	1,407
Nebraska.....	186	63	1,964	2,213	155	32	1,929	2,116
Kansas.....	222	200	3,300	3,722	223	254	3,386	3,863
Montana.....	105	135	2,153	2,393	111	138	2,119	2,368
Wyoming.....	86	55	914	1,055	89	35	975	1,099
Colorado.....	255	168	2,193	2,616	255	193	2,087	2,535
New Mexico.....	49	32	913	994	51	23	914	988
Oklahoma.....	138	209	3,473	3,820	140	197	3,723	4,060
Total Western States.....	1,173	1,032	18,002	20,207	1,128	1,006	17,792	19,926
Washington.....	223	43	3,090	3,356	167	54	3,068	3,289
Oregon.....	318	101	2,240	2,659	316	101	2,360	2,777
California.....	178	282	4,754	5,214	163	277	4,629	5,069
Idaho.....	51	7	834	892	53	13	827	893
Utah.....	21	1	139	161	19	3	143	165
Nevada.....	34	36	356	426	34	24	416	474
Arizona.....	38	55	789	882	33	49	854	936
Total Pacific States.....	863	525	12,202	13,590	785	521	12,297	13,603
Alaska (nonmember banks).....	132	-----	308	440	132	6	282	420
The Territory of Hawaii (nonmember bank).....	82	66	1,832	1,980	64	90	2,016	2,170
Total (nonmember banks).....	214	66	2,140	2,420	196	96	2,298	2,590
Total country banks.....	11,177	20,161	196,140	227,478	11,292	20,605	197,063	228,960
Total United States.....	14,748	34,373	293,386	342,507	14,963	33,505	291,371	339,839



TABLE NO. 56.—*Gold and silver coin, certificates, legal tenders, and other currency held by national banks at date of each call from February 21, 1921, to September 24, 1930*

[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 <sup>1</sup>	Legal tender notes	Paper currency <sup>2</sup>	Total lawful money
<b>1921</b>									
Feb. 21.....	21,745	( <sup>3</sup> )	10	<sup>4</sup> 43,880	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	332,138	397,773
Apr. 28.....	21,433	( <sup>3</sup> )	20	<sup>4</sup> 43,735	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	337,035	402,223
June 30.....	21,183	22,951	72	<sup>4</sup> 9,099	24,195	31,331	26,957	238,561	374,349
Sept. 6.....	20,819	19,333	55	<sup>4</sup> 36,790	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	280,801	357,798
Dec. 31.....	19,360	17,389	9	<sup>4</sup> 36,949	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	268,104	341,811
<b>1922</b>									
Mar. 10.....	20,347	17,013	25	<sup>4</sup> 36,182	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	262,498	336,065
May 5.....	20,851	17,520	12	<sup>4</sup> 35,153	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	260,968	334,504
June 30.....	20,438	18,359	5	<sup>4</sup> 7,771	23,012	27,114	24,421	205,061	326,181
Sept. 15.....	20,762	17,269	7	<sup>4</sup> 34,341	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	259,572	331,951
Dec. 29.....	19,054	15,044	108	<sup>4</sup> 37,265	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	320,369	391,840
<b>1923</b>									
Apr. 3.....	19,995	16,903	182	<sup>4</sup> 34,868	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	287,199	359,147
June 30.....	19,811	19,308	56	<sup>4</sup> 6,910	23,004	25,598	21,272	175,149	291,108
Sept. 14.....	20,070	20,422	55	<sup>4</sup> 35,975	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	284,963	361,485
Dec. 31.....	18,169	23,787	5	<sup>4</sup> 39,002	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	305,465	386,428
<b>1924</b>									
Mar. 31.....	19,121	27,095	5	<sup>4</sup> 35,629	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	261,119	342,969
June 30.....	19,253	37,484	38	<sup>4</sup> 7,254	26,662	28,277	23,879	202,372	345,219
Oct. 10.....	19,678	37,288	66	<sup>4</sup> 35,293	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	267,776	360,101
Dec. 31.....	19,368	41,787	50	<sup>4</sup> 40,123	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	308,238	409,566
<b>1925</b>									
Apr. 6.....	19,246	35,880	8	<sup>4</sup> 35,334	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	271,203	361,671
June 30.....	18,857	52,904	25	<sup>4</sup> 7,919	28,666	29,640	25,501	196,093	359,605
Sept. 28.....	19,600	( <sup>3</sup> )	—	<sup>4</sup> 36,999	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	305,742	362,341
Dec. 31.....	18,212	( <sup>3</sup> )	—	<sup>4</sup> 40,449	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	331,455	390,116
<b>1926</b>									
Apr. 12.....	18,328	( <sup>3</sup> )	—	<sup>4</sup> 36,016	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	313,229	367,573
June 30.....	17,869	54,165	99	<sup>4</sup> 7,129	30,457	29,724	26,740	193,778	359,951
Dec. 31.....	17,237	( <sup>3</sup> )	—	<sup>4</sup> 38,166	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	297,306	352,709
<b>1927</b>									
Mar. 23.....	17,470	( <sup>3</sup> )	—	<sup>4</sup> 37,592	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	318,843	373,905
June 30.....	17,121	47,629	187	<sup>4</sup> 6,833	30,125	30,723	27,276	204,310	364,204
Oct. 10.....	17,523	( <sup>3</sup> )	—	<sup>4</sup> 36,920	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	320,808	375,251
Dec. 31.....	16,997	( <sup>3</sup> )	—	<sup>4</sup> 39,283	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	305,096	361,376
<b>1928</b>									
Feb. 28.....	17,216	( <sup>3</sup> )	—	<sup>4</sup> 38,382	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	314,630	370,228
June 30.....	16,637	39,766	54	<sup>4</sup> 5,798	25,013	28,291	21,730	177,824	315,113
Oct. 3.....	16,877	39,277	—	—	—	—	—	308,127	364,281
Dec. 31.....	16,574	43,509	—	—	—	—	—	328,046	388,129
<b>1929</b>									
Mar. 27.....	16,105	39,159	—	—	—	—	—	308,227	363,491
June 29.....	15,237	35,669	—	—	—	—	—	247,097	298,003
Oct. 4.....	15,572	32,612	—	—	—	—	—	299,178	347,362
Dec. 31.....	15,273	37,847	—	—	—	—	—	340,210	393,330
<b>1930</b>									
Mar. 27.....	14,762	32,695	—	—	—	—	—	303,184	350,641
June 30.....	14,748	34,373	—	—	—	—	—	293,386	342,507
Sept. 24.....	14,963	33,505	—	—	—	—	—	291,371	339,839

<sup>1</sup> Includes minor coin.<sup>2</sup> Includes all United States paper currency and bank notes except on the dates when shown under the respective headings.<sup>3</sup> Included with paper currency on these dates.<sup>4</sup> Fractional silver and minor coin included with silver dollars on these dates.<sup>5</sup> Includes all cash in vault other than gold coin and gold certificates.

TABLE NO. 57.—Gold, etc., held by national banks in the central reserve city of New York at date of each call from February 21, 1921, to September 24, 1930

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Gold Treasury certificates payable to order	Clearing-house certificates (sec. 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin	Paper currency	Total
1921									
Feb. 21.....	1,141	(1)	(1)	—	<sup>2</sup> 2,069	(1)	—	47,119	50,329
Apr. 28.....	1,103	(1)	(1)	—	<sup>2</sup> 2,537	(1)	—	52,710	56,350
June 30.....	1,053	12,503	(3)	—	17	5,773	1,758	31,989	53,093
Sept. 6.....	945	10,359	(3)	—	<sup>2</sup> 1,516	(1)	—	33,194	46,014
Dec. 31.....	934	8,763	(3)	—	<sup>2</sup> 1,791	(1)	—	33,424	44,912
1922									
Mar. 10.....	942	8,677	(3)	—	<sup>2</sup> 1,789	(1)	—	33,091	44,499
May 5.....	999	8,653	(3)	—	<sup>2</sup> 1,825	(1)	—	31,442	42,919
June 30.....	764	8,576	(3)	—	18	3,764	1,690	25,539	40,351
Sept. 15.....	729	8,106	(3)	—	<sup>2</sup> 1,701	(1)	—	28,068	38,604
Dec. 29.....	936	5,003	(3)	—	<sup>2</sup> 1,801	(1)	—	31,214	38,954
1923									
Apr. 3.....	642	7,218	(3)	—	<sup>2</sup> 1,420	(1)	—	23,901	33,181
June 30.....	614	6,328	(3)	—	11	2,638	1,314	14,793	25,698
Sept. 14.....	621	6,383	(3)	—	<sup>2</sup> 1,606	(1)	—	19,109	27,719
Dec. 31.....	689	6,401	(3)	—	<sup>2</sup> 1,495	(1)	—	21,834	30,419
1924									
Mar. 31.....	471	6,757	(3)	—	<sup>2</sup> 1,381	(1)	—	19,618	28,227
June 30.....	429	8,282	(3)	5	7	2,685	1,570	15,092	28,070
Oct. 10.....	426	8,922	(3)	—	<sup>2</sup> 1,479	(1)	—	19,450	30,277
Dec. 31.....	755	7,507	(3)	—	<sup>2</sup> 1,962	(1)	—	25,369	35,593
1925									
Apr. 6.....	535	6,868	(3)	4	<sup>2</sup> 1,572	(1)	—	21,910	30,889
June 30.....	424	7,357	(3)	4	8	2,075	1,532	16,715	28,115
Sept. 28.....	703	(1)	(1)	—	<sup>2</sup> 1,574	(1)	—	25,582	27,859
Dec. 31.....	767	(1)	(1)	—	<sup>2</sup> 1,615	(1)	—	28,732	31,114
1926									
Apr. 12.....	413	(1)	(1)	—	<sup>2</sup> 1,578	(1)	—	27,433	29,424
June 30.....	358	6,139	(3)	67	16	2,513	1,813	17,111	28,017
Dec. 31.....	732	(1)	(1)	—	<sup>2</sup> 1,770	(1)	—	21,823	24,325
1927									
Mar. 23.....	365	(1)	(1)	—	<sup>2</sup> 1,685	(1)	—	22,564	24,614
June 30.....	355	5,551	(3)	—	10	2,223	1,838	16,954	26,931
Oct. 10.....	477	(1)	(1)	—	<sup>2</sup> 1,610	(1)	—	25,341	27,428
Dec. 31.....	877	(1)	(1)	—	<sup>2</sup> 1,744	(1)	—	23,222	25,843
1928									
Feb. 28.....	437	(1)	(1)	—	<sup>2</sup> 1,704	(1)	—	23,054	25,195
June 30.....	336	5,437	(3)	—	23	2,368	1,664	13,128	22,956
Oct. 3.....	290	4,970	—	—	—	—	—	<sup>4</sup> 19,485	24,745
Dec. 31.....	875	5,896	—	—	—	—	—	<sup>4</sup> 21,393	28,164
1929									
Mar. 27.....	404	5,438	—	—	—	—	—	<sup>4</sup> 20,872	26,714
June 29.....	300	5,197	—	—	—	—	—	<sup>4</sup> 15,498	20,995
Oct. 4.....	308	4,227	—	—	—	—	—	<sup>4</sup> 16,595	21,130
Dec. 31.....	750	5,055	—	—	—	—	—	<sup>4</sup> 19,219	25,024
1930									
Mar. 27.....	355	5,241	—	—	—	—	—	<sup>4</sup> 18,959	24,555
June 30.....	350	5,345	—	—	—	—	—	<sup>4</sup> 17,573	23,268
Sept. 24.....	498	4,624	—	—	—	—	—	<sup>4</sup> 15,978	21,100

<sup>1</sup> Included with paper currency.<sup>2</sup> Includes fractional silver and minor coin.<sup>3</sup> Included with gold Treasury certificates.<sup>4</sup> Includes all cash in vault other than gold coin and gold certificates.

TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930

DECEMBER 31, 1929

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
CENTRAL RESERVE CITIES									
New York.....	2,305,182	221,104	2,526,286	528,948	3,055,234	344,285	309,076	-35,209	11.27
Chicago.....	464,567	32,034	496,601	121,058	617,659	68,190	66,921	-1,269	11.04
Total central reserve cities.....	2,769,749	253,138	3,022,887	650,006	3,672,893	412,475	375,997	-36,478	11.23
OTHER RESERVE CITIES									
Boston.....	570,866	4,390	575,256	215,553	790,809	63,992	61,112	-2,880	8.09
Brooklyn and Bronx.....	20,721		20,721	11,403	32,124	2,414	2,595	181	7.52
Buffalo.....	2,003		2,003	5,056	7,059	352	370	18	4.99
Philadelphia.....	373,777	23,933	397,710	114,601	512,311	43,209	42,016	-1,193	8.43
Pittsburgh.....	248,183	21,299	269,482	107,079	376,561	30,160	29,910	-250	8.01
Baltimore.....	66,511	1,046	67,557	34,899	102,456	7,803	7,823	20	7.62
Washington.....	72,946	1,854	74,800	45,759	120,559	8,853	9,108	255	7.34
Richmond.....	22,459	4,094	26,553	12,943	39,496	3,043	2,891	-152	7.71
Charlotte.....	7,822		7,822	6,987	14,809	992	951	-41	6.70
Atlanta.....	45,409	5,955	51,364	29,799	81,163	6,030	7,305	1,275	7.43
Savannah.....	29,833	391	30,224	23,357	53,581	3,723	3,777	54	6.95
Jacksonville.....	29,611	1,916	31,527	23,037	54,564	3,844	3,047	-797	7.04
Birmingham.....	30,978		30,978	19,232	50,210	3,675	3,691	16	7.32
New Orleans.....	25,649	4,519	30,168	2,177	32,345	3,082	3,042	-40	9.53
Dallas.....	69,163	5,875	75,038	30,390	105,428	8,416	8,163	-253	7.98
El Paso.....	17,753		17,753	7,484	25,237	2,000	2,067	67	7.92
Fort Worth.....	30,112	15,218	45,330	15,447	60,777	4,996	4,708	-288	8.22
Galveston.....	7,548	2,095	9,643	13,355	22,998	1,365	1,903	538	5.94
Houston.....	66,944	3,410	70,354	35,820	106,174	8,110	7,843	-267	7.64
San Antonio.....	26,394	476	26,870	12,861	39,731	3,073	3,235	162	7.73
Waco.....	11,105	294	11,399	7,618	19,017	1,368	1,637	269	7.20
Little Rock.....	1,946	63	2,009	2,167	4,176	266	323	57	6.37
Louisville.....	40,170	6,206	46,376	23,988	70,364	5,357	3,706	-1,651	7.61
Memphis.....	23,638	1,184	24,822	16,980	41,802	2,992	2,939	-53	7.16
Nashville.....	27,131	859	27,990	25,066	53,056	3,551	3,630	79	6.69
Cincinnati.....	46,866	1,193	48,059	17,632	65,691	5,335	5,663	328	8.12
Cleveland.....	44,372	4,071	48,443	65,445	113,888	6,808	6,711	-97	5.98

Columbus.....	44,898	3,495	48,393	14,214	62,607	5,266	5,800	534	8.41
Toledo.....	3,306	862	4,168	4,703	8,871	558	632	74	6.29
Indianapolis.....	51,498	1,605	53,103	13,470	66,573	5,714	5,637	-77	8.58
Chicago.....	36,435	152	36,587	73,505	110,092	5,864	6,038	174	5.33
Peoria.....	13,765	873	14,638	13,701	28,339	1,875	1,910	35	6.62
Detroit.....	128,306		128,306	80,453	208,759	15,244	10,035	-5,209	7.30
Grand Rapids.....	11,134		11,134	8,208	19,342	1,360	1,395	35	7.03
Milwaukee.....	93,148	4,490	97,638	54,138	151,776	11,388	10,876	-512	7.50
Minneapolis.....	102,637	21,178	123,815	61,567	185,382	14,228	17,082	2,854	7.67
St. Paul.....	56,660	5,181	61,841	34,926	96,767	7,232	7,804	572	7.47
Cedar Rapids.....	8,685	4,264	12,949	8,032	20,981	1,536	1,874	338	7.32
Des Moines.....	22,476	3,041	25,517	13,146	38,663	2,946	2,153	-793	7.62
Dubuque.....	3,824	152	3,976	6,755	10,731	600	743	143	5.59
Sioux City.....	11,120	2,443	13,563	8,229	21,792	1,603	1,413	-190	7.36
Kansas City, Mo.....	74,367	22,910	97,277	9,727	107,004	10,019	10,868	849	9.36
St. Joseph.....	9,492	1,976	11,468	6,177	17,645	1,332	1,863	531	7.55
St. Louis.....	127,320	15,107	142,427	59,603	202,030	16,031	17,217	1,186	7.93
Lincoln.....	14,965	4,234	19,199	3,833	23,032	2,035	2,009	-26	8.84
Omaha.....	53,880	7,043	60,923	17,350	78,273	6,613	7,320	707	8.45
Kansas City, Kans.....	6,392	627	7,019	3,298	10,317	801	810	9	7.76
Topeka.....	13,414	247	13,661	2,215	15,876	1,432	1,348	-84	9.02
Wichita.....	22,329	3,132	25,461	6,580	32,041	2,743	3,119	376	8.56
Helena.....	3,898	659	4,557	2,175	6,732	521	589	68	7.74
Denver.....	69,101	964	70,065	46,569	116,634	8,404	8,015	-389	7.21
Pueblo.....	8,207		8,207	5,501	13,708	986	1,028	42	7.19
Muskogee.....	5,048	822	5,870	5,108	10,978	740	633	-107	6.74
Oklahoma City.....	43,206	6,310	49,516	24,855	74,371	5,697	6,542	845	7.66
Tulsa.....	54,258	11,502	65,760	20,149	85,909	7,181	6,512	-669	8.36
Seattle.....	73,048	177	73,225	32,336	105,561	8,293	7,654	-639	7.86
Spokane.....	11,746		11,746	11,502	23,248	1,520	1,725	205	6.54
Portland.....	54,158	722	54,880	58,460	113,340	7,242	7,445	203	6.39
Los Angeles.....	249,210		249,210	435,021	684,231	37,972	38,835	863	5.55
Oakland.....	16,847	2,647	19,494	7,868	27,362	2,185	2,212	27	7.99
San Francisco.....	356,676	6,423	363,099	648,035	1,011,134	55,751	43,797	-11,954	5.51
Ogden.....	4,396	1,874	6,270	1,571	7,841	674	683	9	8.60
Salt Lake City.....	21,579	2,712	24,291	7,908	32,199	2,666	2,971	305	8.28
Total other reserve cities.....	3,841,339	248,165	4,089,504	2,737,023	6,826,527	491,061	476,753	-14,308	7.19
Total all reserve cities.....	6,611,088	501,303	7,112,391	3,387,029	10,499,420	903,536	852,750	-50,786	8.61
COUNTRY BANKS									
Maine.....	34,408	385	34,793	91,168	125,961	5,171	5,298	127	4.10
New Hampshire.....	38,243	501	38,744	21,458	60,202	3,356	3,789	433	5.57
Vermont.....	16,833	217	17,050	42,600	59,650	2,471	2,748	277	4.14
Massachusetts.....	211,576	2,035	213,611	207,954	421,565	21,191	21,073	-118	5.03
Rhode Island.....	26,206	390	26,596	15,679	42,275	2,332	2,486	154	5.52
Connecticut.....	147,360	487	147,847	90,097	237,944	13,052	11,010	-2,042	5.49
Total New England States.....	474,626	4,015	478,641	468,956	947,597	47,573	46,404	-1,169	5.02

Footnotes at end of table.

TABLE No. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued*

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
COUNTRY BANKS—continued									
New York.....	407, 310	6, 797	414, 107	666, 850	1, 080, 957	48, 993	54, 048	5, 055	4. 53
New Jersey.....	363, 168	815	363, 983	484, 125	848, 108	40, 002	40, 645	643	4. 72
Pennsylvania.....	443, 886	1, 110	444, 996	907, 482	1, 352, 478	58, 374	61, 417	3, 043	4. 32
Delaware.....	9, 038	3	9, 041	9, 232	18, 273	910	1, 010	100	4. 98
Maryland.....	28, 066	113	28, 179	77, 008	105, 187	4, 283	4, 564	281	4. 07
Total Eastern States.....	1, 251, 468	8, 838	1, 260, 306	2, 144, 697	3, 405, 003	152, 562	161, 684	9, 122	4. 48
Virginia.....	96, 375	1, 188	97, 563	131, 949	229, 512	10, 788	12, 177	1, 389	4. 07
West Virginia.....	70, 897	2, 345	73, 242	73, 908	147, 150	7, 344	8, 165	821	4. 99
North Carolina.....	40, 877	1, 673	42, 550	44, 588	87, 138	4, 316	4, 622	306	4. 95
South Carolina.....	37, 391	2, 205	39, 596	46, 174	85, 770	4, 157	4, 259	102	4. 85
Georgia.....	30, 260	515	30, 775	26, 058	56, 833	2, 936	3, 414	478	5. 17
Florida.....	59, 345	164	59, 509	48, 832	108, 341	5, 631	5, 801	170	5. 20
Alabama.....	65, 497	221	65, 718	48, 311	114, 029	6, 050	6, 854	804	5. 31
Mississippi.....	38, 214	477	38, 691	33, 830	72, 521	3, 723	4, 092	369	5. 13
Louisiana.....	45, 514	1, 736	47, 250	18, 994	66, 244	3, 877	4, 030	153	5. 85
Texas.....	314, 950	4, 470	319, 420	67, 435	386, 855	24, 382	26, 267	1, 885	6. 30
Arkansas.....	38, 442	1, 631	40, 073	30, 006	70, 079	3, 705	3, 724	19	5. 29
Kentucky.....	71, 254	805	72, 059	68, 933	138, 992	7, 052	7, 340	288	5. 07
Tennessee.....	61, 845	1, 701	63, 546	60, 819	130, 365	6, 453	7, 954	1, 501	4. 95
Total Southern States.....	970, 861	19, 131	989, 992	703, 837	1, 693, 829	90, 414	98, 699	8, 285	5. 34
Ohio.....	201, 309	1, 586	202, 895	201, 066	403, 961	20, 235	21, 571	1, 336	5. 01
Indiana.....	132, 190	1, 780	133, 970	142, 289	276, 259	13, 647	14, 482	835	4. 94
Illinois.....	222, 375	8, 341	230, 716	237, 108	467, 824	23, 263	24, 758	1, 495	4. 97
Michigan.....	93, 373	223	93, 596	174, 557	268, 153	11, 788	12, 865	1, 077	4. 40
Wisconsin.....	93, 030	2, 156	95, 186	148, 904	244, 090	11, 130	11, 161	31	4. 56
Minnesota.....	90, 509	2, 560	93, 069	145, 233	238, 302	10, 872	11, 385	513	4. 56

Iowa.....	85,892	1,649	87,541	94,212	181,753	8,954	9,605	651	4.98
Missouri.....	55,438	1,103	56,541	38,256	94,797	5,106	5,307	201	5.39
Total Middle Western States.....	974,116	19,398	993,514	1,181,625	2,175,139	104,995	111,134	6,139	4.83
North Dakota.....	33,982	106	34,088	39,131	73,219	3,560	3,810	250	4.86
South Dakota.....	36,464	880	37,344	28,901	66,245	3,481	3,772	291	5.25
Nebraska.....	45,510	499	46,009	34,176	80,185	4,246	4,695	449	5.30
Kansas.....	101,615	918	102,533	41,712	144,245	8,429	9,092	663	5.84
Montana.....	40,237	222	40,459	36,386	76,845	3,924	4,265	341	5.11
Wyoming.....	20,044	929	20,973	13,863	34,836	1,884	2,034	150	5.41
Colorado.....	51,724	4	51,728	35,167	86,895	4,676	4,943	267	5.38
New Mexico.....	24,767	126	24,893	8,104	32,997	1,986	2,236	250	6.02
Oklahoma.....	116,951	1,363	118,314	42,917	161,231	9,569	10,479	910	5.94
Total Western States.....	471,294	5,047	476,341	280,357	756,698	41,755	45,326	3,571	5.52
Washington.....	71,917	29	71,946	60,245	132,191	6,844	7,275	431	5.18
Oregon.....	46,855	261	47,116	31,947	79,063	4,257	4,535	278	5.38
California.....	145,498	4,183	149,681	119,117	268,798	14,051	14,698	647	5.23
Idaho.....	24,659	-----	24,659	16,300	40,959	2,215	2,345	130	5.41
Utah.....	4,617	-----	4,617	5,099	9,716	476	525	49	4.90
Nevada.....	8,288	911	9,199	8,576	17,775	901	941	40	5.07
Arizona.....	19,198	-----	19,198	11,236	30,434	1,681	1,730	49	5.52
Total Pacific States.....	321,032	5,384	326,416	252,520	578,936	30,425	32,049	1,624	5.26
Alaska (nonmember banks).....	2,312	27	2,339	1,911	4,221	633	<sup>5</sup> 880	247	15.00
The Territory of Hawaii (nonmember bank).....	12,635	1,692	14,327	13,510	<sup>4</sup> 26,366	3,955	<sup>5</sup> 4,893	938	15.00
Total (nonmember banks).....	14,947	1,719	16,666	15,421	<sup>4</sup> 30,587	4,588	<sup>5</sup> 5,773	1,185	15.00
Total country banks.....	4,478,344	63,532	4,541,876	5,047,413	9,587,789	472,312	501,069	28,757	4.93
Total United States.....	11,089,432	564,835	11,654,267	8,434,442	20,087,209	1,375,848	1,353,819	-22,029	6.85

Footnotes at end of table.

TABLE NO. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued*

MARCH 27, 1930

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
CENTRAL RESERVE CITIES									
New York.....	1,895,958	380,541	2,276,499	570,953	2,847,452	313,073	328,251	15,178	10.99
Chicago.....	406,701	85,631	492,332	125,459	617,791	67,767	65,716	-2,051	10.97
Total central reserve cities.....	2,302,659	466,172	2,768,831	696,412	3,465,243	380,840	393,967	13,127	10.99
OTHER RESERVE CITIES									
Boston.....	528,757	49,701	578,458	234,712	813,170	64,887	63,876	-1,011	7.98
Brooklyn and Bronx.....	17,794		17,794	10,186	27,980	2,085	2,202	117	7.45
Buffalo.....	1,578	21	1,599	5,206	6,805	316	343	27	4.65
Philadelphia.....	340,661	45,220	385,881	125,286	511,167	42,347	42,419	72	8.28
Pittsburgh.....	240,788	51,023	291,811	115,137	406,948	32,635	31,268	-1,367	8.02
Baltimore.....	46,003	7,646	53,649	26,431	80,080	6,158	6,477	319	7.69
Washington.....	72,783	3,377	76,160	50,908	127,068	9,143	9,392	249	7.20
Richmond.....	23,447	5,085	28,532	12,899	41,431	3,240	4,009	769	7.82
Charlotte.....	7,543		7,543	6,874	14,417	961	1,000	39	6.66
Atlanta.....	50,320	1,286	51,606	32,232	83,838	6,128	6,033	-95	7.31
Savannah.....	31,091	1,278	32,369	24,321	56,690	3,967	4,075	108	7.00
Jacksonville.....	32,168	3,646	35,814	22,214	58,028	4,248	4,660	412	7.32
Birmingham.....	29,856		29,856	19,282	49,138	3,564	3,701	137	7.25
New Orleans.....	23,533	3,024	26,557	2,611	29,168	2,734	2,933	199	9.37
Dallas.....	70,113	2,586	72,699	35,906	108,605	8,347	11,021	2,674	7.69
El Paso.....	17,076		17,076	7,304	24,380	1,927	2,066	139	7.90
Fort Worth.....	39,067	1,646	40,713	16,936	57,649	4,579	5,205	626	7.94
Galveston.....	7,483	2,966	10,449	13,293	23,742	1,444	1,592	148	6.08
Houston.....	67,732	3,795	71,527	36,325	107,852	8,242	8,862	620	7.64
San Antonio.....	28,890	149	29,039	12,904	41,943	3,291	3,296	5	7.85
Waco.....	10,482	49	10,531	7,398	17,929	1,275	1,461	186	7.11
Louisville.....	37,938	10,714	48,652	22,959	71,611	5,554	5,994	440	7.76
Memphis.....	26,115		26,115	18,682	44,797	3,172	3,159	-13	7.08
Nashville.....	24,353	2,029	26,382	30,510	56,892	3,553	3,459	-94	6.25

Cincinnati	42,774	565	43,339	18,553	61,892	4,890	4,274	-616	7.90
Cleveland	43,865		56,641	100,506	6,086	5,979	-107	6.06	
Columbus	50,662	2,006	52,668	14,864	67,532	5,713	6,462	749	8.46
Toledo	3,779	12	3,791	6,669	10,460	579	662	83	5.54
Indianapolis	46,689	2,316	49,005	13,124	62,129	5,204	5,578	284	8.52
Chicago	33,033	242	33,275	72,085	105,360	5,490	5,642	152	5.21
Peoria	14,540	1,365	15,905	15,637	31,542	2,060	1,994	-66	6.53
Detroit	129,429	742	130,171	85,855	216,026	15,593	15,493	-100	7.22
Grand Rapids	9,813		9,813	7,620	17,433	1,210	1,360	150	6.94
Milwaukee	88,538	12,560	101,098	58,507	159,605	11,865	11,810	-55	7.43
Minneapolis	91,512	24,010	115,522	62,143	177,665	13,416	12,388	-1,028	7.55
St. Paul	56,512	7,011	63,523	32,883	96,406	7,339	7,832	493	7.61
Cedar Rapids	8,268	4,943	13,211	8,481	21,692	1,575	1,849	274	7.26
Des Moines	22,765	2,885	25,650	13,153	38,803	2,960	2,746	-214	7.63
Dubuque	3,868	38	3,906	6,722	10,628	592	691	99	5.57
Sioux City	10,541	4,058	14,599	8,329	22,928	1,710	1,709	-1	7.46
Kansas City, Mo.	72,408	16,639	89,047	11,149	100,196	9,239	10,263	1,024	9.22
St. Joseph	8,952	3,506	12,458	5,919	18,377	1,423	1,476	53	7.75
St. Louis	116,466	19,452	135,918	64,472	200,390	15,526	15,545	19	7.75
Lincoln	15,040	5,491	20,531	3,452	23,983	2,157	2,035	-122	8.99
Omaha	50,730	10,526	61,256	18,421	79,677	6,678	7,401	723	8.38
Kansas City, Kans.	5,008	925	5,933	3,331	9,264	693	688	-5	7.48
Topeka	12,025	528	12,553	2,287	14,840	1,324	1,237	-87	8.92
Wichita	18,647	2,603	21,250	6,585	27,835	2,323	2,163	-160	8.34
Helena	3,095	540	3,635	2,119	5,754	427	505	78	7.42
Denver	71,631		71,631	48,425	120,056	8,616	9,406	790	7.18
Pueblo	8,078	20	8,098	5,501	13,599	975	1,011	36	7.17
Oklahoma City	45,847	706	46,553	26,099	72,652	5,438	5,723	285	7.49
Tulsa	59,040		59,040	26,159	85,199	6,689	5,866	-823	7.85
Seattle	69,525	708	70,233	30,024	100,257	7,924	9,199	1,275	7.90
Spokane	11,442	171	11,613	10,867	22,480	1,487	1,509	22	6.62
Portland	50,637	41	50,678	58,551	109,229	6,825	6,806	-19	6.25
Los Angeles	225,413		225,413	428,398	653,811	35,393	36,102	709	5.41
Oakland	15,992	625	16,617	9,435	26,052	1,945	1,977	32	7.46
San Francisco	293,152	57,072	350,224	592,232	942,456	52,789	56,864	4,075	5.60
Ogden	3,887	2,467	6,354	1,389	7,743	677	700	23	8.74
Salt Lake City	18,891	2,034	20,925	9,253	30,178	2,370	2,484	114	7.85
Total other reserve cities	3,608,065	382,048	3,990,113	2,735,850	6,725,963	481,087	493,932	12,845	7.15
Total all reserve cities	5,910,724	848,220	6,758,944	3,432,262	10,191,206	861,927	887,899	25,972	8.46
COUNTRY BANKS									
Maine	31,882	658	32,540	93,061	125,601	5,070	5,321	251	4.04
New Hampshire	35,734	878	36,610	21,791	58,401	3,216	3,777	561	5.51
Vermont	14,993	227	15,220	42,878	58,098	2,352	2,760	408	4.05
Massachusetts	195,336	4,368	199,704	213,359	413,063	20,380	19,337	-1,043	4.93
Rhode Island	24,542	195	24,737	16,233	40,970	2,219	2,389	170	5.42
Connecticut	134,455	852	135,307	94,982	229,689	12,393	12,233	-160	5.36
Total New England States	436,942	7,176	444,118	481,704	925,822	45,540	45,817	277	4.92

Footnotes at end of table.



TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
COUNTRY BANKS—continued									
New York.....	425, 279	15, 477	440, 756	669, 846	1, 110, 602	50, 948	53, 580	2, 632	4. 59
New Jersey.....	318, 292	2, 694	320, 986	500, 076	821, 062	37, 471	38, 265	794	4. 56
Pennsylvania.....	425, 370	2, 401	427, 771	916, 472	1, 344, 243	57, 438	60, 358	2, 920	4. 27
Delaware.....	7, 321	6	7, 327	8, 856	16, 183	779	851	72	4. 81
Maryland.....	26, 000	30	26, 030	77, 316	103, 346	4, 142	4, 394	252	4. 01
Total Eastern States.....	1, 202, 262	20, 608	1, 222, 870	2, 172, 566	3, 395, 436	150, 778	157, 448	6, 670	4. 44
Virginia.....	91, 107	1, 202	92, 309	134, 882	227, 191	10, 508	11, 660	1, 152	4. 63
West Virginia.....	75, 345	1, 026	76, 371	75, 466	151, 837	7, 610	7, 836	226	5. 01
North Carolina.....	38, 299	1, 972	40, 271	43, 142	83, 413	4, 113	4, 404	291	4. 93
South Carolina.....	26, 329	780	27, 109	37, 314	64, 423	3, 017	2, 772	—245	4. 68
Georgia.....	26, 052	52	26, 104	25, 936	52, 040	2, 605	2, 861	256	5. 01
Florida.....	74, 375	2	74, 377	50, 574	124, 951	6, 724	7, 438	714	5. 38
Alabama.....	58, 479	329	58, 808	48, 228	107, 036	5, 563	6, 017	454	5. 20
Mississippi.....	37, 111	240	37, 351	33, 238	70, 589	3, 612	3, 851	239	5. 12
Louisiana.....	37, 663	1, 317	38, 980	19, 032	58, 012	3, 300	3, 532	232	5. 69
Texas.....	290, 930	3, 343	294, 273	70, 780	365, 053	22, 723	24, 143	1, 420	6. 22
Arkansas.....	33, 813	734	34, 547	29, 940	64, 487	3, 316	3, 428	112	5. 14
Kentucky.....	66, 020	681	66, 701	66, 871	133, 572	6, 675	6, 937	262	5. 00
Tennessee.....	60, 645	3, 605	64, 250	73, 923	138, 173	6, 715	7, 540	825	4. 86
Total Southern States.....	916, 168	15, 283	931, 451	709, 326	1, 640, 777	86, 481	92, 419	5, 938	5. 27
Ohio.....	194, 155	530	194, 685	197, 316	392, 001	19, 547	20, 616	1, 069	4. 99
Indiana.....	118, 575	1, 750	120, 325	140, 445	260, 770	12, 636	13, 041	405	4. 85
Illinois.....	219, 182	6, 574	225, 756	232, 467	458, 223	22, 777	24, 321	1, 544	4. 97
Michigan.....	94, 833	249	95, 082	170, 548	265, 630	11, 772	12, 136	364	4. 43
Wisconsin.....	99, 117	3, 524	102, 641	147, 121	249, 762	11, 598	12, 131	533	4. 64
Minnesota.....	83, 792	2, 825	86, 617	146, 449	233, 066	10, 457	10, 587	130	4. 49

Iowa.....	85,723	1,526	87,249	90,842	178,091	8,833	9,328	495	4.96
Missouri.....	51,268	977	52,245	39,351	91,596	4,838	5,137	299	5.28
Total Middle Western States.....	946,645	17,955	964,600	1,164,539	2,129,139	102,458	107,297	4,839	4.81
North Dakota.....	32,486	37	32,523	39,268	71,791	3,455	3,712	257	4.81
South Dakota.....	34,195	987	35,182	29,096	64,278	3,336	3,548	212	5.19
Nebraska.....	50,995	987	51,982	36,638	88,620	4,738	5,230	492	5.35
Kansas.....	88,058	1,258	89,316	40,249	129,565	7,459	8,187	728	5.76
Montana.....	35,595	57	35,652	35,676	71,328	3,566	3,846	280	5.00
Wyoming.....	17,223	818	18,041	14,258	32,299	1,691	1,832	141	5.23
Colorado.....	48,198	69	48,267	34,861	83,128	4,424	4,750	326	5.32
New Mexico.....	22,627	-----	22,627	8,770	31,397	1,847	1,885	38	5.88
Oklahoma.....	112,863	530	113,393	49,233	162,626	9,414	10,115	701	5.79
Total Western States.....	442,240	4,743	446,983	288,049	735,082	39,930	43,105	3,175	5.43
Washington.....	73,995	37	74,032	57,842	131,874	6,917	7,284	367	5.25
Oregon.....	40,441	125	40,566	32,636	73,202	3,819	3,950	131	5.22
California.....	131,679	3,430	135,109	119,156	254,265	13,032	13,494	462	5.13
Idaho.....	19,668	20	19,688	16,196	35,884	1,864	1,983	119	5.19
Utah.....	3,731	-----	3,731	5,170	8,901	416	437	21	4.68
Nevada.....	7,139	1,236	8,375	8,581	16,956	844	883	39	4.98
Arizona.....	17,747	-----	17,747	11,480	29,227	1,587	1,635	48	5.43
Total Pacific States.....	294,400	4,848	299,248	251,061	550,309	28,479	29,666	1,187	5.18
Alaska (nonmember banks).....	2,270	-----	2,270	1,885	<sup>4</sup> 4,143	621	<sup>5</sup> 1,066	445	15.00
The Territory of Hawaii (nonmember bank).....	11,574	481	12,055	13,472	<sup>4</sup> 25,097	3,765	<sup>5</sup> 4,444	679	15.00
Total (nonmember banks).....	13,844	481	14,325	15,357	<sup>4</sup> 29,240	4,386	5,510	1,124	15.00
Total country banks.....	4,252,501	71,094	4,323,595	5,082,602	9,405,755	458,052	481,262	23,210	4.87
Total United States.....	10,163,225	919,314	11,082,539	8,514,864	19,596,961	1,319,979	1,369,161	49,182	6.74

Footnotes at end of table.

TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued

JUNE 30, 1930

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
CENTRAL RESERVE CITIES									
New York.....	2,527,141	232,652	2,759,793	693,534	3,453,327	379,579	354,887	-24,692	10.99
Chicago.....	433,467	84,585	518,052	164,598	682,650	72,285	74,646	2,361	10.59
Total central reserve cities.....	2,960,608	317,237	3,277,845	858,132	4,135,977	451,864	429,533	-22,331	10.93
OTHER RESERVE CITIES									
Boston.....	549,695	33,403	583,098	244,856	827,954	65,655	65,712	57	7.93
Brooklyn and Bronx.....	21,437		21,437	10,347	31,784	2,454	2,493	39	7.72
Buffalo.....	1,844		1,844	5,707	7,551	356	359	3	4.71
Philadelphia.....	357,258	42,063	399,311	130,759	530,070	43,854	44,409	555	8.27
Pittsburgh.....	241,912	52,988	324,900	119,419	444,319	36,072	36,998	926	8.12
Baltimore.....	49,115	5,959	55,074	29,040	84,114	6,379	7,162	783	7.58
Washington.....	71,414	1,097	72,511	53,926	126,437	8,869	9,508	639	7.01
Richmond.....	23,989	638	24,627	13,343	37,970	2,863	2,911	48	7.54
Charlotte.....	6,818	62	6,880	6,813	13,693	892	874	-18	6.52
Atlanta.....	48,405		48,405	35,290	83,695	5,899	5,393	-506	7.05
Savannah.....	33,823		33,823	27,104	60,927	4,195	4,320	125	6.89
Jacksonville.....	30,803	1,926	32,729	22,294	55,023	3,942	4,981	1,039	7.16
Birmingham.....	31,842		31,842	19,549	51,391	3,771	3,885	114	7.34
New Orleans.....	21,735	1,874	23,609	3,440	27,049	2,464	2,460	-4	9.11
Dallas.....	65,309	787	66,096	35,578	101,674	7,677	6,530	-1,147	7.55
El Paso.....	16,953	82	17,035	7,644	24,679	1,933	2,044	111	7.83
Fort Worth.....	40,520	1,588	42,108	16,843	58,951	4,716	4,863	147	8.00
Galveston.....	12,856	1,981	14,837	13,153	27,990	1,878	2,249	371	6.71
Houston.....	71,227	80	71,307	38,271	109,578	8,279	8,369	90	7.56
San Antonio.....	25,990	112	26,102	16,548	42,650	3,107	3,477	370	7.28
Waco.....	9,482	42	9,524	7,536	17,060	1,178	1,252	74	6.91
Louisville.....	37,929	7,421	45,350	23,318	68,668	5,235	5,567	332	7.62
Memphis.....	27,287		27,287	17,148	44,435	3,243	3,316	73	7.30
Nashville.....	26,901	172	27,073	25,580	52,653	3,475	3,117	-358	6.60

Cincinnati.....	44,792	397	45,189	16,710	61,899	5,020	5,442	422	8.11
Cleveland.....	42,416	834	43,250	60,930	104,180	6,153	5,967	-186	5.91
Columbus.....	48,226	1,613	49,839	12,618	62,457	5,363	5,608	245	8.59
Toledo.....	3,895	661	4,556	6,139	10,695	640	725	85	5.98
Indianapolis.....	52,124	-----	52,124	14,709	66,833	5,654	5,557	-97	8.46
Chicago.....	33,069	225	33,314	72,367	105,681	5,502	5,584	82	5.21
Peoria.....	16,593	204	16,797	18,068	34,865	2,222	2,071	-151	6.37
Detroit.....	138,176	3,661	141,837	88,388	230,225	16,835	15,500	-1,335	7.31
Grand Rapids.....	8,190	-----	8,190	9,042	17,232	1,090	1,610	520	6.33
Milwaukee.....	89,562	1,728	91,290	60,590	151,880	10,947	10,549	-398	7.21
Minneapolis.....	103,522	3,391	106,913	60,282	167,195	12,500	11,769	-731	7.48
St. Paul.....	60,932	5,163	66,095	31,196	97,291	7,545	7,538	-7	7.76
Cedar Rapids.....	8,279	4,192	12,471	8,601	21,072	1,505	1,698	193	7.14
Des Moines.....	22,231	2,565	24,796	13,001	37,797	2,870	1,952	-918	7.59
Dubuque.....	3,800	-----	3,800	7,060	10,860	592	599	7	5.45
Sioux City.....	10,833	3,605	14,438	8,416	22,854	1,696	1,608	-88	7.42
Kansas City, Mo.....	74,794	16,819	91,613	10,868	102,481	9,487	10,301	814	9.26
St. Joseph.....	7,864	2,589	10,453	6,133	16,586	1,229	1,186	-43	7.41
St. Louis.....	107,780	19,953	127,733	59,795	187,528	14,567	18,092	3,525	7.77
Lincoln.....	16,986	4,596	21,582	3,500	25,082	2,263	2,159	-104	9.02
Omaha.....	54,164	7,503	61,667	19,779	81,446	6,760	7,898	1,138	8.30
Kansas City, Kans.....	6,402	-----	6,402	3,369	9,771	741	721	-20	7.59
Topeka.....	13,826	760	14,586	2,342	16,928	1,529	1,234	-295	9.03
Wichita.....	20,627	1,444	22,071	6,988	29,059	2,417	2,744	327	8.32
Helena.....	3,894	137	4,031	2,103	6,134	466	575	109	7.60
Denver.....	69,526	-----	69,526	47,030	116,556	8,364	10,569	2,205	7.18
Pueblo.....	7,794	64	7,858	5,713	13,571	957	1,089	132	7.05
Oklahoma City.....	49,465	822	50,287	27,606	77,893	5,857	5,475	-382	7.52
Tulsa.....	59,606	-----	59,606	27,230	86,836	6,778	7,018	240	7.80
Seattle.....	66,023	5,768	71,791	32,331	104,122	8,149	9,926	1,777	7.83
Spokane.....	12,265	-----	12,265	10,595	22,860	1,544	1,340	-204	6.76
Portland.....	53,726	-----	53,726	58,648	112,374	7,132	6,687	-445	6.35
Los Angeles.....	225,567	347	225,914	440,149	666,063	35,796	37,963	2,167	5.37
Oakland.....	16,283	1,334	17,617	9,275	26,892	2,040	2,059	19	7.59
San Francisco.....	302,058	72,595	374,653	598,557	973,210	55,422	65,452	10,030	5.69
Ogden.....	2,535	2,100	4,635	458	5,093	477	487	10	9.37
Salt Lake City.....	17,166	1,710	18,876	10,145	29,021	2,192	2,232	40	7.55
Total other reserve cities.....	3,699,555	349,045	4,048,600	2,794,237	6,842,837	488,687	511,233	22,546	7.14
Total all reserve cities.....	6,660,163	666,282	7,326,445	3,652,369	10,978,814	940,551	940,766	215	8.57
COUNTRY BANKS									
Maine.....	34,154	513	34,667	94,140	128,807	5,251	5,496	245	4.08
New Hampshire.....	35,129	731	35,860	25,698	61,558	3,281	3,206	-75	5.33
Vermont.....	15,712	154	15,866	42,700	58,566	2,392	2,633	241	4.08
Massachusetts.....	203,980	2,924	206,904	213,740	420,644	20,895	21,619	724	4.97
Rhode Island.....	22,988	490	23,478	18,506	41,984	2,199	2,212	13	5.24
Connecticut.....	138,230	694	138,924	93,816	232,740	12,539	12,358	-181	5.39
Total New England States.....	450,193	5,506	455,699	488,600	944,299	46,557	47,524	967	4.93

Footnotes at end of table.

TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued

JUNE 30, 1930—Continued

[In thousands of dollars]

Location	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	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
COUNTRY BANKS—continued									
New York.....	455,453	1,995	457,448	680,785	1,138,233	52,445	55,504	3,059	4.61
New Jersey.....	341,824	1,044	342,868	491,107	833,975	38,734	41,251	2,517	4.64
Pennsylvania.....	426,817	2,935	429,752	920,669	1,350,421	57,703	61,109	3,406	4.27
Delaware.....	7,265		7,265	9,008	16,273	779	843	64	4.79
Maryland.....	25,108	124	25,232	77,072	102,304	4,078	4,281	203	3.99
Total Eastern States.....	1,256,467	6,093	1,262,565	2,178,641	3,441,206	153,739	162,988	9,249	4.47
Virginia.....	91,725	308	92,033	136,111	228,144	10,525	11,598	1,073	4.61
West Virginia.....	70,446	623	71,069	74,666	145,735	7,215	7,657	442	4.95
North Carolina.....	33,623	1,179	34,802	42,490	77,292	3,711	4,323	612	4.80
South Carolina.....	24,386		24,518	37,115	61,633	2,830	3,247	417	4.59
Georgia.....	22,406	1	22,407	24,421	46,828	2,301	2,519	218	4.91
Florida.....	53,341	40	53,381	47,002	100,383	5,147	5,553	406	5.13
Alabama.....	55,553	347	55,900	47,563	103,463	5,340	6,102	762	5.16
Mississippi.....	33,085	233	33,318	33,383	66,701	3,334	3,511	177	5.00
Louisiana.....	36,207	1,836	38,043	20,670	58,713	3,283	3,446	163	5.59
Texas.....	278,904	2,969	281,873	70,712	352,585	21,852	23,518	1,666	6.20
Arkansas.....	33,102	593	33,695	29,283	62,978	3,237	3,346	109	5.14
Kentucky.....	60,767	491	61,258	67,302	128,560	6,307	6,457	150	4.91
Tennessee.....	59,084	1,128	60,212	72,345	132,557	6,385	7,671	1,286	4.82
Total Southern States.....	852,629	9,880	862,509	703,063	1,565,572	81,467	88,948	7,481	5.20
Ohio.....	192,441	615	193,056	199,574	392,630	19,501	20,348	847	4.97
Indiana.....	129,023	1,390	130,413	142,774	273,187	13,412	14,199	787	4.91
Illinois.....	227,888	7,040	234,928	228,615	463,543	23,303	24,613	1,310	5.03
Michigan.....	88,625	738	89,363	172,969	262,332	11,445	11,083	—362	4.36
Wisconsin.....	96,066	3,208	99,274	149,342	248,616	11,429	12,348	919	4.60
Minnesota.....	91,203	2,288	93,491	145,011	238,502	10,895	11,156	261	4.57
Iowa.....	78,745	1,233	79,978	91,775	171,753	8,352	9,272	920	4.86
Missouri.....	52,664	632	53,296	39,376	92,672	4,912	5,153	241	5.30
Total Middle Western States.....	956,655	17,144	973,799	1,169,436	2,143,235	103,249	108,172	4,923	5.41

North Dakota.....	29,400	66	29,466	38,522	67,988	3,218	3,347	129	4.73
South Dakota.....	34,648	494	35,142	30,016	65,168	3,361	3,599	238	5.16
Nebraska.....	50,557	177	50,734	38,817	89,551	4,716	5,145	429	5.27
Kansas.....	91,356	549	91,905	38,902	130,807	7,600	8,196	596	5.81
Montana.....	35,445	21	35,466	35,139	70,605	3,537	3,851	314	5.01
Wyoming.....	17,593	447	18,040	13,839	31,879	1,678	1,824	146	5.26
Colorado.....	45,211	6	45,217	35,622	80,839	4,234	4,553	319	5.24
New Mexico.....	22,529		22,529	8,172	30,701	1,822	1,871	49	5.94
Oklahoma.....	109,905	470	110,375	49,805	160,180	9,220	9,853	633	5.76
Total Western States.....	436,644	2,230	438,874	288,834	727,708	39,386	42,239	2,853	4.82
Washington.....	71,139	53	71,192	58,555	129,747	6,740	7,215	475	5.19
Oregon.....	43,673	111	43,784	32,724	76,508	4,047	4,412	365	5.29
California.....	136,658	5,150	141,808	122,469	264,277	13,601	14,518	917	5.15
Idaho.....	20,755		20,755	16,109	36,864	1,936	2,039	103	5.25
Utah.....	3,064		3,064	4,966	8,030	363	397	34	4.53
Nevada.....	7,486	975	8,461	8,663	17,124	852	876	24	4.98
Arizona.....	16,203		16,203	11,718	27,921	1,496	1,582	96	5.32
Total Pacific States.....	298,978	6,289	305,267	255,204	560,471	29,025	31,039	2,014	5.18
Alaska (nonmember banks).....	2,312	23	2,335	1,929	<sup>4</sup> 4,233	635	<sup>5</sup> 923	288	15.00
The Territory of Hawaii (nonmember bank).....	12,160	1,254	13,414	14,495	<sup>4</sup> 26,811	4,022	<sup>5</sup> 4,291	269	15.00
Total (nonmember banks).....	14,472	1,277	15,749	16,424	<sup>4</sup> 31,044	4,657	<sup>5</sup> 5,214	557	15.00
Total country banks.....	4,266,038	48,424	4,314,462	5,100,202	9,413,535	458,080	486,124	28,044	4.87
Total United States.....	10,926,201	714,706	11,640,907	8,752,571	20,392,349	1,398,631	1,426,890	28,259	6.86

Footnotes at end of table.

TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
CENTRAL RESERVE CITIES									
New York.....	2, 210, 196	493, 922	2, 704, 118	636, 613	3, 340, 731	370, 634	394, 849	24, 215	11. 09
Chicago.....	426, 780	93, 192	519, 972	213, 887	733, 859	74, 013	72, 741	-1, 272	10. 09
Total central reserve cities.....	2, 636, 976	587, 114	3, 224, 090	850, 500	4, 074, 590	444, 647	467, 590	22, 943	10. 91
OTHER RESERVE CITIES									
Boston.....	535, 260	47, 288	582, 548	273, 004	855, 552	66, 445	66, 739	294	7. 77
Brooklyn and Bronx.....	20, 864	79	20, 943	12, 027	32, 970	2, 455	2, 573	118	7. 45
Buffalo.....	1, 852		1, 852	5, 757	7, 609	358	364	6	4. 70
Philadelphia.....	327, 665	80, 853	408, 518	141, 915	550, 433	45, 109	46, 306	1, 197	8. 20
Pittsburgh.....	240, 695	128, 446	369, 141	132, 063	501, 204	40, 876	39, 843	-1, 033	8. 16
Baltimore.....	38, 891	8, 431	47, 322	18, 795	66, 117	5, 296	5, 448	152	8. 01
Washington.....	72, 922	3, 017	75, 939	56, 765	132, 704	9, 297	9, 314	17	7. 01
Richmond.....	29, 058	44	29, 102	13, 741	42, 843	3, 322	3, 209	-113	7. 75
Charlotte.....	6, 804		6, 804	7, 284	14, 088	899	906	7	6. 38
Atlanta.....	51, 948		51, 948	35, 400	87, 348	6, 257	7, 036	779	7. 16
Savannah.....	33, 899	617	34, 516	26, 804	61, 320	4, 256	4, 388	132	6. 94
Jacksonville.....	27, 888	109	27, 997	21, 314	49, 311	3, 439	3, 969	530	6. 97
Birmingham.....	30, 442		30, 442	19, 182	49, 624	3, 620	3, 651	31	7. 29
New Orleans.....	20, 782	4, 314	25, 096	3, 831	28, 927	2, 624	2, 636	12	9. 07
Dallas.....	67, 298	2, 117	69, 415	33, 470	102, 885	7, 946	9, 425	1, 479	7. 72
El Paso.....	15, 767		15, 767	7, 453	23, 220	1, 800	1, 953	153	7. 75
Fort Worth.....	39, 661	1, 550	41, 211	16, 280	57, 491	4, 610	4, 766	156	8. 02
Galveston.....	9, 947	2, 636	12, 583	13, 231	25, 814	1, 655	1, 931	276	6. 41
Houston.....	70, 290	5, 693	75, 983	37, 090	113, 073	8, 711	9, 969	1, 258	7. 70
San Antonio.....	27, 359		27, 359	15, 496	42, 855	3, 201	3, 413	212	7. 47
Waco.....	8, 465	176	8, 641	7, 342	15, 983	1, 084	1, 257	173	6. 78
Louisville.....	39, 206	6, 768	45, 974	21, 450	67, 424	5, 241	4, 955	-286	7. 77
Memphis.....	23, 063	311	23, 374	18, 062	41, 436	2, 879	2, 826	-53	6. 95
Nashville.....	23, 573	2, 043	25, 616	23, 467	49, 083	3, 266	3, 225	-41	6. 65

Cincinnati.....	43,071	2,790	45,861	18,809	64,670	5,151	5,311	160	7.96
Cleveland.....	40,109	1,946	42,055	64,851	106,906	6,151	6,018	-133	5.75
Columbus.....	44,712	3,050	47,762	13,589	61,351	5,184	4,883	-301	8.45
Toledo.....	3,244		3,244	7,357	10,601	545	551	6	5.14
Indianapolis.....	46,784	1,095	47,879	15,076	62,955	5,240	5,595	355	8.32
Chicago.....	30,223	5	30,228	68,581	98,809	5,080	5,183	103	5.14
Peoria.....	15,263	332	15,595	19,028	34,623	2,131	1,969	-162	6.15
Detroit.....	118,647	4,161	122,808	84,383	207,191	14,812	15,329	517	7.15
Grand Rapids.....	11,565		11,565	8,325	19,890	1,406	1,727	321	7.07
Milwaukee.....	84,918	10,783	95,701	58,786	154,487	11,334	11,388	54	7.34
Minneapolis.....	99,113	14,249	113,362	63,122	176,484	13,230	12,467	-763	7.50
St. Paul.....	66,683		66,683	37,972	104,655	7,807	8,144	337	7.46
Cedar Rapids.....	8,206	6,471	14,677	8,687	23,364	1,728	1,805	77	7.40
Des Moines.....	22,787	2,632	25,419	13,348	38,767	2,942	2,819	-123	7.59
Dubuque.....	4,147		4,147	6,962	11,109	624	769	145	5.61
Sioux City.....	10,720	3,763	14,483	8,460	22,943	1,702	1,614	-88	7.42
Kansas City, Mo.....	78,993	8,537	87,530	15,464	102,994	9,217	10,174	957	8.95
St. Joseph.....	8,488	3,438	11,926	6,017	17,943	1,373	1,328	-45	7.65
St. Louis.....	112,084	15,022	127,106	61,908	189,014	14,568	15,095	527	7.71
Lincoln.....	15,653	4,550	20,203	3,535	23,738	2,126	2,088	-38	8.96
Omaha.....	54,411	9,099	63,510	20,244	83,754	6,958	7,503	545	8.31
Kansas City, Kans.....	5,102	978	6,080	3,516	9,596	714	703	-11	7.44
Topeka.....	11,553	1,374	12,927	2,592	15,519	1,370	1,307	-63	8.83
Wichita.....	19,593	1,956	21,549	7,397	28,946	2,377	2,461	84	8.21
Helena.....	3,776	147	3,923	2,080	6,003	455	443	-12	7.57
Denver.....	70,765		70,765	62,020	132,785	8,937	9,155	218	6.73
Pueblo.....	7,416	43	7,459	5,716	13,175	917	994	77	6.96
Oklahoma City.....	48,235	2	48,237	28,326	76,563	5,674	6,010	336	7.41
Tulsa.....	60,204	840	61,044	29,751	90,795	6,997	7,199	202	7.71
Seattle.....	66,891	870	67,761	32,525	100,286	7,752	7,690	-62	7.73
Spokane.....	10,961		10,961	10,662	21,623	1,416	1,519	103	6.55
Portland.....	53,474	1	53,475	58,622	112,097	7,106	7,370	264	6.34
Los Angeles.....	223,542	2,231	225,773	436,278	662,051	35,665	35,908	243	5.39
Oakland.....	16,551	633	17,184	9,310	26,494	1,998	2,016	18	7.54
San Francisco.....	304,259	64,372	368,631	584,530	953,161	54,399	50,318	-4,081	5.71
Ogden.....	2,840	1,520	4,360	563	4,923	453	477	24	9.20
Salt Lake City.....	16,082	2,565	18,647	9,880	28,527	2,161	2,169	8	7.58
Total other reserve cities.....	3,604,664	463,947	4,068,611	2,849,495	6,918,106	492,346	497,601	5,255	7.12
Total all reserve cities.....	6,241,640	1,051,061	7,292,701	3,699,995	10,992,696	936,993	965,191	28,198	8.52
COUNTRY BANKS									
Maine.....	35,635	77	35,712	96,075	131,787	5,382	5,577	195	4.08
New Hampshire.....	36,514	1,091	37,605	25,807	63,412	3,407	3,720	313	5.37
Vermont.....	16,896	144	17,040	42,472	59,512	2,467	2,778	311	4.15
Massachusetts.....	204,093	3,164	207,257	218,047	425,304	21,049	22,525	1,476	4.95
Rhode Island.....	23,558	829	24,387	18,949	43,336	2,276	2,168	-108	5.25
Connecticut.....	129,132	1,304	130,436	93,224	223,660	11,927	12,161	234	5.33
Total New England States.....	445,828	6,609	452,437	494,574	947,011	46,508	48,929	2,421	4.91

Footnotes at end of table.



TABLE NO. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
COUNTRY BANKS—Continued									
New York.....	427,785	12,996	440,781	682,712	1,123,493	51,336	54,653	3,317	4.57
New Jersey.....	321,253	1,845	323,098	493,491	816,589	37,421	39,479	2,058	4.58
Pennsylvania.....	420,823	1,677	422,500	918,773	1,341,273	57,138	59,527	2,389	4.26
Delaware.....	9,021	6	9,027	9,137	18,158	906	1,009	103	4.99
Maryland.....	25,625	161	25,786	76,652	102,438	4,105	4,437	332	4.01
Total Eastern States.....	1,204,501	16,685	1,221,186	2,180,765	3,401,951	150,906	159,105	8,199	4.44
Virginia.....	88,278	320	88,598	135,309	223,907	10,261	11,108	847	4.58
West Virginia.....	68,553	1,839	70,392	75,517	145,909	7,193	7,617	424	4.93
North Carolina.....	32,566	1,072	33,638	42,371	76,009	3,626	3,969	343	4.77
South Carolina.....	22,450	585	23,035	35,925	58,960	2,690	3,024	334	4.56
Georgia.....	22,845	76	22,921	26,106	49,027	2,388	2,640	252	4.87
Florida.....	47,452	56	47,508	43,212	90,720	4,622	4,712	90	5.09
Alabama.....	52,040	197	52,237	48,256	100,493	5,104	5,538	434	5.08
Mississippi.....	29,244	48	29,292	32,817	62,109	3,035	3,053	18	4.89
Louisiana.....	34,366	1,950	36,316	21,126	57,442	3,176	3,308	132	5.53
Texas.....	266,119	3,235	269,354	70,682	340,036	20,975	22,402	1,427	6.17
Arkansas.....	28,615	918	29,533	28,877	58,410	2,934	3,018	84	5.02
Kentucky.....	56,616	234	56,850	67,503	124,353	6,004	6,321	317	4.83
Tennessee.....	57,081	1,106	58,187	69,616	127,803	6,162	6,975	813	4.82
Total Southern States.....	806,225	11,636	817,861	697,317	1,515,178	78,170	83,685	5,515	5.16
Ohio.....	189,643	574	190,217	202,734	392,951	19,397	20,966	1,569	4.94
Indiana.....	118,252	1,219	119,471	143,313	262,784	12,662	13,228	566	4.82
Illinois.....	212,957	7,613	220,570	227,751	448,321	22,273	23,224	951	4.97
Michigan.....	85,430	962	86,392	172,626	259,018	11,226	11,922	696	4.33
Wisconsin.....	89,629	3,030	92,659	149,118	241,777	10,960	11,274	314	4.53

Minnesota.....	84,903	1,951	86,854	144,857	231,711	10,426	10,520	94	4.50
Iowa.....	78,318	742	79,060	91,071	170,131	8,266	8,762	496	4.86
Missouri.....	51,672	990	52,662	40,100	92,762	4,889	5,277	388	5.27
Total Middle Western States.....	910,804	17,081	927,885	1,171,570	2,099,455	100,099	105,173	5,074	4.77
North Dakota.....	31,676	11	31,687	38,102	69,789	3,361	3,668	307	4.82
South Dakota.....	33,837	236	33,833	29,843	63,676	3,264	3,467	203	5.13
Nebraska.....	50,137	568	50,705	39,245	89,950	4,727	5,312	585	5.25
Kansas.....	89,514	943	90,457	39,075	129,532	7,504	8,054	550	5.79
Montana.....	35,884	72	35,956	34,211	70,167	3,543	3,590	47	5.05
Wyoming.....	17,661	49	17,710	13,926	31,636	1,658	1,727	69	5.24
Colorado.....	45,138	20	45,158	35,109	80,267	4,214	4,539	325	5.25
New Mexico.....	21,123	28	21,151	8,249	29,400	1,728	1,801	73	5.88
Oklahoma.....	100,727	705	101,432	49,617	151,049	8,589	9,313	724	5.69
Total Western States.....	425,457	2,632	428,089	287,377	715,466	38,588	41,471	2,883	5.39
Washington.....	64,956	184	5,140	58,463	123,603	6,314	6,596	282	5.11
Oregon.....	42,741	57	2,798	32,530	75,328	3,972	4,188	216	5.27
California.....	133,499	3,158	136,657	119,071	255,728	13,138	14,092	894	5.14
Idaho.....	19,763	9	19,772	15,667	35,439	1,854	1,878	24	5.23
Utah.....	2,740	-----	2,740	4,711	7,451	333	377	44	4.47
Nevada.....	7,147	998	8,145	8,576	16,721	827	858	31	4.95
Arizona.....	14,728	-----	14,728	10,746	25,474	1,353	1,409	56	5.31
Total Pacific States.....	285,574	4,406	289,980	249,764	539,744	27,791	29,338	1,547	5.15
Alaska (nonmember banks).....	2,645	23	2,668	2,012	4,663	699	1,309	610	15.00
The Territory of Hawaii (nonmember bank).....	12,014	-----	12,014	14,878	26,312	3,947	6,134	2,187	15.00
Total (nonmember banks).....	14,659	23	14,682	16,890	30,975	4,646	7,443	2,797	15.00
Total country banks.....	4,093,048	59,072	4,152,120	5,098,257	9,249,780	446,708	475,144	28,436	4.83
Total United States.....	10,334,688	1,110,133	11,444,821	8,798,252	20,242,476	1,383,701	1,440,335	56,634	6.84

<sup>1</sup> Exclusive also of certified, cashiers', and dividend checks outstanding, and of letters of credit and travelers' checks sold for cash and outstanding.

<sup>2</sup> Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. 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, certified, cashiers', and dividend checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding; while amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks, bankers, and trust companies in United States, balances payable in dollars due from foreign branches of other American banks, and exchanges for clearing house and other checks on local banks.

<sup>3</sup> Deficiencies in reserves indicated by a minus (-) sign.

<sup>4</sup> Gross deposits in nonmember banks and from which have been taken lawful deductions allowed before computing required reserve.

<sup>5</sup> The cash in vault (exclusive of national bank notes) and due from approved reserve agents.

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February 1920, to September, 1930*

1920

[In thousands of dollars]

	Feb. 28 (7,933 banks)	May 4 (7,990 banks)	June 30 (8,080 banks)	Sept. 8 (8,093 banks)	Nov. 15 (8,123 banks)	Dec. 29 (8,130 banks)
<b>RESOURCES</b>						
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	425,390	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
<b>Total</b>	<b>21,862,540</b>	<b>22,038,714</b>	<b>22,196,737</b>	<b>21,885,480</b>	<b>22,081,913</b>	<b>21,367,799</b>
<b>LIABILITIES</b>						
Capital stock paid in	1,182,082	1,214,769	1,224,166	1,248,271	1,269,930	1,272,291
Surplus fund	944,126	960,598	986,384	996,928	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	21,950
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	9,506,175
Time deposits	3,259,178	3,410,480	3,485,501	3,560,298	3,621,112	3,631,837
United States deposits	67,914	115,200	175,788	53,453	147,239	212,123
<b>Total deposits</b>	<b>16,965,122</b>	<b>16,984,645</b>	<b>17,155,421</b>	<b>16,751,956</b>	<b>16,961,702</b>	<b>16,877,757</b>
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
<b>Total</b>	<b>21,862,540</b>	<b>22,038,714</b>	<b>22,196,737</b>	<b>21,885,480</b>	<b>22,081,913</b>	<b>21,367,799</b>
Liabilities for rediscounts, including those with Federal reserve banks	1,096,500	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. 59.—Aggregate resources and liabilities of national banks from February 1920, to September, 1930—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)
<b>RESOURCES</b>					
Loans and discounts <sup>2</sup> .....	11, 680, 837	11, 367, 074	11, 125, 099	10, 977, 614	10, 981, 783
Overdrafts.....	12, 360	10, 770	9, 970	12, 355	9, 049
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.....	<sup>3</sup> 901, 201	<sup>3</sup> 752, 984	756, 861	808, 619	863, 508
Amount due from other banks, bankers, and trust companies.....	<sup>3</sup> 216, 957	<sup>3</sup> 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.....	40, 016	37, 101	60, 478	54, 973	69, 236
Outside checks and other cash items.....	40, 066	39, 739	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.....	230, 400	198, 711	204, 703	165, 274	152, 921
<b>Total.....</b>	<b>20, 307, 651</b>	<b>19, 570, 699</b>	<b>19, 638, 446</b>	<b>19, 014, 102</b>	<b>19, 420, 136</b>
<b>LIABILITIES</b>					
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.....	<sup>3</sup> 887, 018	<sup>3</sup> 751, 749	699, 705	757, 985	779, 783
Amount due to other banks, bankers, and trust companies.....	<sup>3</sup> 1, 501, 563	<sup>3</sup> 1, 337, 072	1, 432, 628	1, 343, 245	1, 467, 221
Certified checks outstanding.....	122, 386	108, 338	147, 003	124, 870	56, 061
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
<b>Total deposits.....</b>	<b>15, 478, 564</b>	<b>14, 851, 859</b>	<b>15, 142, 531</b>	<b>14, 560, 852</b>	<b>15, 076, 102</b>
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.....	<sup>4</sup> 345, 644	287, 177	239, 682	206, 507	202, 378
Acceptances executed by other banks.....		17, 054	11, 245	11, 673	16, 558
Liabilities other than those stated above.....	23, 403	55, 590	42, 847	43, 320	55, 068
<b>Total.....</b>	<b>20, 307, 651</b>	<b>19, 570, 699</b>	<b>19, 638, 446</b>	<b>19, 014, 102</b>	<b>19, 420, 136</b>
Liabilities for rediscounts, including those with Federal reserve banks.....	1, 144, 077	989, 556	879, 416	705, 078	523, 606

<sup>2</sup> Includes customers' liability under letters of credit.<sup>3</sup> Prior to June 30, 1921, this item called for "Net amounts."<sup>4</sup> Includes acceptances executed by other banks.

# 440 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1922

[In thousands of dollars]

	Mar. 10 (8,197 banks)	May 5 (8,230 banks)	June 30 (8,240 banks)	Sept. 15 (8,240 banks)	Dec. 29 (8,225 banks)
<b>RESOURCES</b>					
Loans and discounts (including rediscounts) <sup>1</sup> .....	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	1,150,385	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
<b>Total.....</b>	<b>19,850,402</b>	<b>20,176,648</b>	<b>20,706,010</b>	<b>20,926,099</b>	<b>21,974,957</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	1,289,528	1,296,220	1,307,216	1,307,122	1,317,010
Surplus fund.....	1,086,184	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	1,657,409	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
<i>Total deposits.....</i>	<i>15,390,438</i>	<i>15,766,988</i>	<i>16,320,564</i>	<i>16,598,762</i>	<i>17,420,431</i>
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
<b>Total.....</b>	<b>19,850,402</b>	<b>20,176,648</b>	<b>20,706,010</b>	<b>20,926,099</b>	<b>21,974,957</b>

<sup>1</sup> Includes customers' liability under letter of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—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)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>2</sup> .....	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, 396	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
<b>Total.....</b>	<b>21, 612, 713</b>	<b>21, 511, 766</b>	<b>21, 712, 876</b>	<b>22, 406, 128</b>
<b>LIABILITIES</b>				
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, 350
Undivided profits, less expenses and taxes paid.....	486, 172	476, 205	523, 010	473, 970
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	136, 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, 849
<i>Total deposits.....</i>	<i>17, 036, 281</i>	<i>16, 897, 980</i>	<i>17, 040, 530</i>	<i>17, 828, 891</i>
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, 400	18, 897	17, 630
Liabilities other than those stated above.....	43, 956	45, 236	51, 430	56, 231
<b>Total.....</b>	<b>21, 612, 713</b>	<b>21, 511, 766</b>	<b>21, 712, 876</b>	<b>22, 406, 128</b>

<sup>2</sup> Include: customers' liability under letters of credit.

# 442      REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—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)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>2</sup> .....	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, 850
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
<b>Total.....</b>	<b>22, 062, 888</b>	<b>22, 565, 919</b>	<b>23, 323, 061</b>	<b>24, 381, 281</b>
<b>LIABILITIES</b>				
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	729, 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, 880	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, 318	188, 398	153, 266
<i>Total deposits.....</i>	<i>17, 698, 696</i>	<i>18, 547, 837</i>	<i>19, 108, 798</i>	<i>20, 000, 208</i>
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	26, 564
Liabilities other than those stated above.....	47, 200	38, 171	35, 662	40, 290
<b>Total.....</b>	<b>22, 062, 888</b>	<b>22, 565, 919</b>	<b>23, 323, 061</b>	<b>24, 381, 281</b>

<sup>2</sup> Includes customers' liability under letters of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1925

[In thousands of dollars]

	Apr. 6 (8,016 banks)	June 30 (8,072 banks)	Sept. 28 (8,085 banks)	Dec. 31 (8,064 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>2</sup> .....	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	176,583	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
<b>Total</b> .....	<b>23,832,463</b>	<b>24,350,863</b>	<b>24,569,527</b>	<b>25,852,412</b>
<b>LIABILITIES</b>				
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
<i>Total deposits</i> .....	<i>19,882,947</i>	<i>19,909,669</i>	<i>19,990,062</i>	<i>21,080,660</i>
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
<b>Total</b> .....	<b>23,832,463</b>	<b>24,350,863</b>	<b>24,569,527</b>	<b>25,852,412</b>

<sup>2</sup> Includes customers' liability under letters of credit.



TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1926

[In thousands of dollars]

	Apr. 12 (8,000 banks)	June 30 (7,978 banks)	Dec. 31 (7,912 banks)
<b>RESOURCES</b>			
Loans and discounts (including rediscounts) <sup>2</sup> .....	13,301,306	13,417,674	13,573,275
Overdrafts.....	10,953	9,719	9,332
United States Government securities owned.....	2,540,823	2,469,268	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	232,460	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.....	487,345	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
<b>Total.....</b>	<b>24,893,665</b>	<b>25,315,624</b>	<b>25,683,849</b>
<b>LIABILITIES</b>			
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	10,768,669
Time deposits (including postal savings).....	6,199,806	6,313,809	6,533,442
United States deposits.....	234,704	144,504	138,239
<i>Total deposits.....</i>	<i>20,175,798</i>	<i>20,642,164</i>	<i>20,868,991</i>
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	391,593
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	12,880	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
<b>Total.....</b>	<b>24,893,665</b>	<b>25,315,624</b>	<b>25,683,849</b>

<sup>2</sup> Includes customers' liability under letters of credit.

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—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)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>1</sup> .....	13, 647, 640	13, 955, 696	14, 366, 926	14, 831, 259
Overdrafts.....	12, 862	9, 788	14, 503	10, 313
United States Government securities owned.....	2, 652, 367	2, 596, 178	2, 675, 542	2, 747, 854
Other bonds, stocks, securities, etc., owned.....	3, 671, 313	3, 797, 040	3, 941, 438	4, 151, 944
Customers' liability account of acceptances.....	246, 350	253, 131	232, 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.....	626, 687	647, 646	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, 530	242, 405	219, 742	241, 625
<b>Total.....</b>	<b>25, 699, 147</b>	<b>26, 581, 943</b>	<b>27, 213, 824</b>	<b>28, 164, 219</b>
<b>LIABILITIES</b>				
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, 452	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, 515, 624	7, 590, 944	7, 808, 437
United States deposits.....	241, 945	139, 843	255, 624	169, 473
<i>Total deposits.....</i>	<i>20, 912, 309</i>	<i>21, 775, 123</i>	<i>22, 287, 238</i>	<i>22, 860, 003</i>
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
<b>Total.....</b>	<b>25, 699, 147</b>	<b>26, 581, 943</b>	<b>27, 213, 824</b>	<b>28, 164, 219</b>

<sup>1</sup> Includes customers' liability under letters of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1928

[In thousands of dollars]

	Feb. 28 (7,734 banks)	June 30 (7,691 banks)	Oct. 3 (7,676 banks)	Dec. 31 (7,635 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>1</sup> .....	14,399,447	15,144,995	15,116,869	<sup>2</sup> 15,279,631
Overdrafts.....	12,156	10,138	15,606	11,638
United States Government securities owned.....	2,900,896	2,891,167	3,012,584	3,008,723
Other bonds, stocks, securities, etc., owned.....	4,180,004	4,256,281	4,104,022	4,118,595
Customers' liability account of acceptances.....	375,155	414,573	429,034	531,305
Banking house, furniture and fixtures.....	712,278	721,229	732,455	730,182
Other real estate owned.....	123,653	125,680	122,773	123,060
Reserve with Federal reserve banks.....	1,457,431	1,453,383	1,467,535	1,496,316
Items with Federal reserve banks in process of collection.....	454,166	448,182	567,942	.....
Cash in vault.....	370,228	315,113	364,281	388,129
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	4,184,693
Exchanges for clearing house.....	645,738	756,176	989,920	.....
Checks on other banks in the same place.....	70,286	106,789	.....	.....
Outside checks and other cash items.....	76,918	100,367	99,213	116,187
Redemption fund and due from United States Treasurer.....	32,849	33,050	33,261	33,426
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	.....	.....	.....	329,764
United States Government securities borrowed.....	13,979	17,877	.....	.....
Bonds and securities, other than United States, borrowed.....	3,810	3,358	18,545	20,472
Other assets.....	258,885	272,096	295,205	217,045
<b>Total</b> .....	<b>27,573,687</b>	<b>28,508,239</b>	<b>28,925,480</b>	<b>30,589,156</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1,537,214	1,593,856	1,615,744	1,616,476
Surplus fund.....	1,330,096	1,419,695	1,450,499	1,490,146
Undivided profits—net.....	558,647	557,437	549,624	491,681
Reserves for dividends, contingencies, etc.....	.....	.....	58,055	85,360
Reserves for interest, taxes, and other expenses accrued and unpaid.....	73,625	83,753	81,464	66,609
National bank notes outstanding.....	646,656	649,005	648,548	650,405
Due to Federal reserve banks.....	33,732	35,618	49,745	.....
Amount due to national banks.....	1,008,175	885,197	2,843,472	.....
Amount due to other banks, bankers, and trust companies.....	1,900,773	1,817,202	.....	4,073,551
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	11,780,721
Time deposits (including postal savings).....	7,992,213	8,296,638	8,310,891	8,306,938
United States deposits.....	63,379	185,916	113,333	186,170
<i>Total deposits</i> .....	<i>22,879,082</i>	<i>22,699,557</i>	<i>23,006,511</i>	<i>24,347,380</i>
United States Government securities borrowed.....	13,979	17,877	.....	.....
Bonds and securities, other than United States, borrowed.....	3,810	3,358	18,545	20,472
Agreements to repurchase United States Government or other securities sold.....	12,524	7,217	35,591	75,165
Bills payable (including all obligations representing borrowed money other than rediscounts).....	302,199	622,108	707,581	785,309
Notes and bills rediscounted.....	92,499	179,077	.....	.....
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	208,867	227,745	222,508	329,764
Letters of credit and travelers' checks outstanding.....	12,156	17,934	.....	.....
Acceptances executed for customers.....	375,075	411,763	420,754	524,725
Acceptances executed by other banks.....	17,121	19,173	26,133	23,248
Liabilities other than those stated above.....	110,137	58,814	85,123	82,416
<b>Total</b> .....	<b>27,573,687</b>	<b>28,508,239</b>	<b>28,925,480</b>	<b>30,589,156</b>

<sup>1</sup> Includes customers' liability under letters of credit.<sup>2</sup> Excludes acceptances of other banks and bills of exchange or drafts sold with indorsement, shown separately.<sup>3</sup> 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. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1929

[In thousands of dollars]

	Mar. 27 (7,575 banks)	June 29 (7,536 banks)	Oct. 4 (7,473 banks)	Dec. 31 (7,408 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) <sup>1</sup> .....	14,849,926	14,801,130	14,961,877	15,150,046
Overdrafts.....	12,257	10,193	15,533	10,181
United States Government securities owned.....	3,096,760	2,803,860	2,704,874	2,612,087
Other bonds, stocks, securities, etc., owned.....	3,973,995	3,852,675	3,741,014	3,545,756
Customers' liability account of acceptances.....	472,486	397,333	484,728	617,515
Banking house, furniture and fixtures.....	726,267	747,684	746,419	766,193
Other real estate owned.....	126,903	118,839	121,684	123,613
Reserve with Federal reserve banks.....	1,404,528	1,344,951	1,320,427	1,348,046
Cash in vault.....	363,491	298,003	347,362	393,330
Due from banks.....	3,385,661	2,569,098	2,970,190	3,413,047
Outside checks and other cash items.....	72,290	70,095	69,921	93,034
Redemption fund and due from United States Treasurer.....	32,786	32,740	32,854	32,928
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	247,867	164,866	188,925	230,961
Securities borrowed.....	35,425	20,186	21,929	26,985
Other resources.....	221,270	208,575	196,573	218,761
<b>Total.....</b>	<b>29,021,912</b>	<b>27,440,228</b>	<b>27,924,310</b>	<b>28,882,483</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1,633,271	1,627,375	1,671,274	1,704,473
Surplus fund.....	1,528,326	1,479,052	1,515,241	1,548,376
Undivided profits—net.....	538,744	487,504	555,873	497,043
Reserves for dividends, contingencies, etc.....	67,271	80,832	61,759	91,911
Reserves for interest, taxes, and other expenses accrued and unpaid.....	80,700	73,968	86,475	71,931
National-bank notes outstanding.....	647,848	649,452	641,104	646,420
Due to banks <sup>2</sup> .....	3,498,397	2,548,482	2,829,960	3,146,301
Demand deposits.....	10,934,994	10,504,268	10,568,012	11,089,432
Time deposits (including postal savings).....	8,166,596	8,317,095	8,301,751	8,434,442
United States deposits.....	272,893	228,243	202,274	103,318
<i>Total deposits.....</i>	<i>22,872,880</i>	<i>21,598,088</i>	<i>21,901,997</i>	<i>22,773,493</i>
Agreements to repurchase United States Government or other securities sold.....	53,451	49,660	41,690	31,981
Bills payable and rediscounts.....	703,812	714,507	657,572	545,587
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	247,867	164,866	188,925	230,961
Acceptances executed for customers.....	473,509	392,623	479,931	626,497
Acceptances executed by other banks for account of reporting banks.....	20,918	18,648	20,618	12,538
Securities borrowed.....	35,425	20,186	21,929	26,985
Other liabilities.....	117,890	83,467	79,922	74,287
<b>Total.....</b>	<b>29,021,912</b>	<b>27,440,228</b>	<b>27,924,310</b>	<b>28,882,483</b>

<sup>1</sup> Includes customers' liability under letters of credit.<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to September, 1930—Continued*

1930

[In thousands of dollars]

	Mar. 27, 1930 (7,316 banks)	June 30, 1930 (7,252 banks)	Sept. 24, 1930 (7,197 banks)
<b>RESOURCES</b>			
Loans and discounts (including rediscounts) <sup>1</sup> .....	14, 648, 753	14, 887, 752	14, 653, 078
Overdrafts.....	9, 943	9, 452	11, 128
United States Government securities owned.....	2, 722, 843	2, 753, 941	2, 817, 155
Other bonds, stocks, securities, etc., owned.....	3, 832, 829	4, 134, 230	4, 307, 096
Customers' liability account of acceptances.....	519, 530	509, 433	475, 549
Banking house, furniture and fixtures.....	765, 866	787, 750	793, 808
Other real estate owned.....	125, 823	124, 584	129, 471
Reserve with Federal reserve banks.....	1, 363, 651	1, 421, 676	1, 432, 892
Cash in vault.....	350, 641	342, 507	339, 839
Due from banks.....	2, 507, 770	3, 579, 892	2, 888, 481
Outside checks and other cash items.....	45, 106	71, 264	36, 741
Redemption fund and due from United States Treasurer.....	33, 025	32, 821	32, 768
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	203, 966	244, 100	228, 527
Securities borrowed.....	18, 000	17, 596	16, 505
Other resources.....	200, 752	199, 541	215, 645
Total.....	27, 348, 498	29, 116, 539	28, 378, 683
<b>LIABILITIES</b>			
Capital stock paid in.....	1, 704, 408	1, 743, 974	1, 745, 125
Surplus fund.....	1, 553, 544	1, 591, 339	1, 592, 814
Undivided profits—net.....	541, 195	545, 873	586, 430
Reserves for dividends, contingencies, etc.....	79, 467	94, 962	93, 813
Reserves for interest, taxes, and other expenses accrued and unpaid.....	88, 759	79, 129	95, 619
National-bank notes outstanding.....	649, 703	652, 339	652, 260
Due to banks <sup>2</sup> .....	2, 762, 093	3, 418, 148	3, 184, 949
Demand deposits.....	10, 163, 225	10, 926, 201	10, 334, 688
Time deposits (including postal savings).....	8, 514, 864	8, 752, 571	8, 798, 252
United States deposits.....	200, 796	171, 964	163, 428
Total deposits.....	21, 640, 978	23, 268, 884	22, 481, 317
Agreements to repurchase United States Government or other secu- rities sold.....	10, 123	8, 173	11, 954
Bills payable and rediscounts.....	225, 654	229, 033	219, 850
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	203, 966	244, 100	228, 527
Acceptances executed for customers.....	523, 194	511, 007	487, 102
Acceptances executed by other banks for account of reporting banks.....	11, 304	15, 544	9, 830
Securities borrowed.....	18, 000	17, 596	16, 505
Other liabilities.....	98, 203	114, 586	167, 537
Total.....	27, 348, 498	29, 116, 539	28, 378, 683

<sup>1</sup> Includes customers' liability under letters of credit.<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

---

---

## TABLE No. 60

---

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS  
ON DECEMBER 31, 1929, MARCH 27, JUNE 30  
AND SEPTEMBER 24, 1930

(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 of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)*

## ALABAMA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	104 banks	100 banks	99 banks	98 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	95,706	92,571	90,996	88,778
Overdrafts.....	100	94	62	135
United States Government securities owned.....	12,348	13,216	12,768	14,165
Other bonds, stocks, securities, etc., owned.....	20,522	18,791	19,388	19,519
Customers' liability account of acceptances.....	3,742	2,711	1,527	2,877
Banking house, furniture and fixtures.....	5,691	5,525	5,730	5,721
Other real estate owned.....	1,699	1,403	1,456	1,449
Reserve with Federal reserve bank.....	6,854	6,017	6,102	5,538
Cash in vault.....	4,344	5,172	4,366	4,214
Due from banks.....	17,860	14,649	13,655	13,762
Outside checks and other cash items.....	645	260	729	295
Redemption fund and due from United States Treasurer....	454	458	476	486
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,298	664	521	938
Securities borrowed.....	2	2	2	53
Other resources.....	89	97	84	114
<b>Total.....</b>	<b>171,354</b>	<b>161,630</b>	<b>157,862</b>	<b>158,044</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	13,620	13,695	14,020	13,990
Surplus.....	8,798	9,152	9,210	9,197
Undivided profits—net.....	3,244	3,705	3,350	3,464
Reserves for dividends, contingencies, etc.....	313	311	507	462
Reserves for interest, taxes, and other expenses accrued and unpaid.....	342	416	321	502
Circulating notes outstanding.....	8,983	9,080	9,491	9,663
Due to banks <sup>1</sup> .....	7,062	5,455	4,664	5,200
Demand deposits.....	65,497	58,479	55,553	52,040
Time deposits (including postal savings deposits).....	48,311	48,228	47,563	48,256
United States deposits.....	2,145	4,052	3,396	5,010
<b>Total deposits.....</b>	<b>128,015</b>	<b>116,214</b>	<b>111,176</b>	<b>110,506</b>
Agreements to repurchase United States Government or other securities sold.....	86	39	95	110
Bills payable and rediscounts.....	7,393	5,322	7,421	6,084
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,298	664	521	938
Acceptances executed for customers.....	4,244	3,003	1,725	3,046
Securities borrowed.....	2	2	2	53
Other liabilities.....	16	27	23	29
<b>Total.....</b>	<b>171,354</b>	<b>161,630</b>	<b>157,862</b>	<b>158,044</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 452 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ALABAMA—Continued

### BIRMINGHAM

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	2 banks	2 banks	1 bank
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	49,987	46,407	44,263	43,201
Overdrafts .....	2	3	3	17
United States Government securities owned .....	6,154	6,047	7,057	6,901
Other bonds, stocks, securities, etc., owned .....	3,557	2,984	3,481	3,048
Customers' liability account of acceptances .....	1,000			
Banking house, furniture and fixtures .....	2,534	2,517	2,519	865
Other real estate owned .....	782	786	837	2,404
Reserve with Federal reserve bank .....	3,691	3,701	3,885	3,651
Cash in vault .....	900	903	640	814
Due from banks .....	9,010	8,496	9,297	8,551
Outside checks and other cash items .....	316	117	350	82
Redemption fund and due from United States Treasurer .....	218	208	208	208
Other resources .....	111	104	145	192
<b>Total</b> .....	<b>78,262</b>	<b>72,273</b>	<b>72,685</b>	<b>69,934</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	4,450	4,250	4,250	5,000
Surplus .....	4,550	4,500	4,500	5,000
Undivided profits—net .....	2,794	3,019	2,262	312
Reserves for dividends, contingencies, etc. ....	267	192	1,011	225
Reserves for interest, taxes, and other expenses accrued and unpaid .....	164	354	290	413
Circulating notes outstanding .....	4,293	4,125	4,150	4,150
Due to banks <sup>1</sup> .....	8,305	5,279	4,075	4,647
Demand deposits .....	30,978	29,856	31,842	30,442
Time deposits (including postal savings deposits) .....	19,232	19,282	19,549	19,182
United States deposits .....	206	359	481	300
<i>Total deposits</i> .....	<i>58,721</i>	<i>54,776</i>	<i>55,947</i>	<i>54,571</i>
Bills payable and rediscounts .....	1,833	856		
Acceptances executed for customers .....	1,000			
Other liabilities .....	190	201	275	263
<b>Total</b> .....	<b>78,262</b>	<b>72,273</b>	<b>72,685</b>	<b>69,934</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ALASKA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	2, 252	2, 115	2, 328	2, 355
Overdrafts .....	1	4	2	4
United States Government securities owned .....	1, 102	1, 103	1, 104	1, 105
Other bonds, stocks, securities, etc., owned .....	771	770	725	737
Banking house, furniture and fixtures .....	120	120	119	120
Other real estate owned .....	14	14	14	14
Cash in vault .....	371	394	440	420
Due from banks .....	569	744	563	1, 065
Outside checks and other cash items .....	33	10	29	38
Redemption fund and due from United States Treasurer .....	6	6	5	6
Other assets .....	1	1	9	-----
Total .....	5, 240	5, 281	5, 338	5, 864
<b>LIABILITIES</b>				
Capital stock paid in .....	275	275	275	275
Surplus .....	173	172	177	178
Undivided profits—net .....	67	92	88	124
Reserves for dividends, contingencies, etc. ....	23	23	23	23
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1	1	1	2
Circulating notes outstanding .....	108	97	91	111
Due to banks <sup>1</sup> .....	60	38	55	51
Demand deposits .....	2, 312	2, 270	2, 312	2, 645
Time deposits (including postal savings deposits) ..	1, 911	1, 885	1, 929	2, 012
United States deposits .....	310	403	387	443
<i>Total deposits</i> .....	<i>4, 593</i>	<i>4, 596</i>	<i>4, 683</i>	<i>5, 151</i>
Bills payable and rediscounts .....	-----	25	-----	-----
Total .....	5, 240	5, 281	5, 338	5, 864

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ARIZONA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	14 banks	14 banks	14 banks	14 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	15,683	16,099	14,627	13,358
Overdrafts.....	9	24	11	14
United States Government securities owned.....	7,657	7,649	7,656	7,109
Other bonds, stocks, securities, etc., owned.....	4,324	3,404	4,411	3,908
Customers' liability account of acceptances.....	11	4		
Banking house, furniture and fixtures.....	926	989	1,166	1,132
Other real estate owned.....	337	373	189	167
Reserve with Federal reserve bank.....	1,730	1,635	1,582	1,409
Cash in vault.....	1,076	957	882	936
Due from banks.....	4,734	4,368	3,896	3,580
Outside checks and other cash items.....	97	94	60	69
Redemption fund and due from United States Treasurer.....	56	59	62	62
Securities borrowed.....	4	12	4	18
Other assets.....	222	160	162	110
<b>Total.....</b>	<b>36,866</b>	<b>35,827</b>	<b>34,708</b>	<b>31,872</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1,950	1,950	1,950	1,950
Surplus.....	1,220	1,270	1,300	1,300
Undivided profits—net.....	460	588	549	646
Reserves for dividends, contingencies, etc.....	8	5	16	19
Reserves for interest, taxes, and other expenses accrued and unpaid.....	61	102	89	139
Circulating notes outstanding.....	1,119	1,159	1,220	1,216
Due to banks <sup>1</sup> .....	1,404	1,293	1,403	976
Demand deposits.....	19,198	17,747	16,203	14,728
Time deposits (including postal savings deposits).....	11,236	11,480	11,718	10,746
United States deposits.....	98	112	129	110
<i>Total deposits.....</i>	<i>31,936</i>	<i>30,632</i>	<i>29,453</i>	<i>26,569</i>
Agreements to repurchase United States Government or other securities sold.....	35		35	
Bills payable and rediscounts.....	26	54	20	14
Acceptances executed for customers.....	11	4		
Securities borrowed.....	4	12	4	18
Other liabilities.....	36	51	72	10
<b>Total.....</b>	<b>36,866</b>	<b>35,827</b>	<b>34,708</b>	<b>31,872</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ARKANSAS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	71 banks	69 banks	67 banks	65 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	48,571	46,819	45,175	43,722
Overdrafts.....	54	89	27	84
United States Government securities owned.....	12,069	10,389	9,270	8,635
Other bonds, stocks, securities, etc., owned.....	10,814	11,008	11,442	11,019
Customers' liability account of acceptances.....	44			
Banking house, furniture and fixtures.....	1,959	1,978	1,868	1,889
Other real estate owned.....	876	951	757	706
Reserve with Federal reserve bank.....	3,724	3,428	3,346	3,018
Cash in vault.....	2,258	1,939	1,723	1,854
Due from banks.....	12,905	9,580	10,855	9,182
Outside checks and other cash items.....	172	132	109	97
Redemption fund and due from United States Treasurer.....	197	194	191	182
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			45	
Other assets.....	239	176	209	205
<b>Total.....</b>	<b>93,882</b>	<b>86,683</b>	<b>85,017</b>	<b>80,593</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	6,415	6,290	6,090	5,940
Surplus.....	3,397	3,362	3,326	3,146
Undivided profits—net.....	1,842	1,982	1,864	1,935
Reserves for dividends, contingencies, etc.....	67	42	55	64
Reserves for interest, taxes, and other expenses accrued and unpaid.....	154	212	154	176
Circulating notes outstanding.....	3,928	3,866	3,772	3,612
Due to banks <sup>1</sup> .....	8,677	5,169	4,937	4,866
Demand deposits.....	38,442	33,813	33,102	28,615
Time deposits (including postal savings deposits).....	30,006	29,940	29,283	28,877
United States deposits.....	295	272	268	66
<i>Total deposits</i> .....	<i>77,420</i>	<i>69,194</i>	<i>67,590</i>	<i>62,424</i>
Agreements to repurchase United States Government or other securities sold.....	84	96	26	256
Bills payable and rediscounts.....	482	1,577	2,050	3,006
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			45	
Acceptances executed by other banks for account of reporting banks.....	44			
Other liabilities.....	49	62	45	34
<b>Total.....</b>	<b>93,882</b>	<b>86,683</b>	<b>85,017</b>	<b>80,593</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ARKANSAS—Continued

## LITTLE ROCK

[In thousands of dollars]

	Dec. 31, 1929
	1 bank <sup>1</sup>
<b>RESOURCES</b>	
Loans and discounts (including rediscounts).....	3,432
Overdrafts.....	1
United States Government securities owned.....	565
Other bonds, stocks, securities, etc., owned.....	302
Banking house, furniture and fixtures.....	534
Other real estate owned.....	122
Reserve with Federal reserve bank.....	323
Cash in vault.....	54
Due from banks.....	819
Outside checks and other cash items.....	11
Other assets.....	15
Total.....	6,178
<b>LIABILITIES</b>	
Capital stock paid in.....	400
Surplus.....	100
Undivided profits—net.....	113
Reserves for dividends, contingencies, etc.....	10
Due to banks <sup>2</sup> .....	937
Demand deposits.....	1,946
Time deposits (including postal savings deposits).....	2,167
United States deposits.....	80
<i>Total deposits</i> .....	<i>5,130</i>
Bills payable and rediscounts.....	425
Total.....	6,178

<sup>1</sup> Placed in voluntary liquidation effective Feb. 21, 1930.

<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	190 banks	190 banks	190 banks	186 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	172, 951	163, 549	164, 953	155, 208
Overdrafts.....	242	195	165	247
United States Government securities owned.....	26, 016	25, 480	25, 093	24, 698
Other bonds, stocks, securities, etc., owned.....	67, 887	69, 315	72, 612	73, 890
Customers' liability account of acceptances.....	9	9	11	2
Banking house, furniture and fixtures.....	11, 061	11, 134	11, 023	11, 257
Other real estate owned.....	2, 184	2, 200	2, 337	2, 454
Reserve with Federal reserve bank.....	14, 698	13, 494	14, 518	14, 032
Cash in vault.....	5, 306	4, 957	5, 214	5, 069
Due from banks.....	36, 172	28, 735	35, 697	34, 524
Outside checks and other cash items.....	1, 509	450	1, 661	356
Redemption fund and due from United States Treasurer.....	490	518	532	524
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	9	41		
Securities borrowed.....	3	438	472	470
Other assets.....	1, 112	1, 004	1, 138	1, 186
<b>Total.....</b>	<b>339, 658</b>	<b>321, 519</b>	<b>335, 476</b>	<b>323, 917</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	23, 395	23, 620	23, 632	22, 945
Surplus.....	10, 405	10, 551	10, 534	10, 524
Undivided profits—net.....	5, 525	6, 388	5, 724	6, 801
Reserves for dividends, contingencies, etc.....	639	546	951	739
Reserves for interest, taxes, and other expenses accrued and unpaid.....	68	306	84	324
Circulating notes outstanding.....	9, 676	10, 228	10, 615	10, 356
Due to banks <sup>1</sup> .....	21, 606	14, 773	20, 500	16, 782
Demand deposits.....	145, 498	131, 679	136, 658	133, 499
Time deposits (including postal savings deposits).....	119, 117	119, 156	122, 469	119, 071
United States deposits.....	973	852	689	318
<i>Total deposits.....</i>	<i>287, 194</i>	<i>266, 460</i>	<i>280, 316</i>	<i>260, 670</i>
Agreements to repurchase United States Government or other securities sold.....	25	412	405	
Bills payable and rediscounts.....	2, 492	2, 330	2, 566	1, 839
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	9	41		
Acceptances executed for customers.....	3	6	8	
Acceptances executed by other banks for account of reporting banks.....	6	3	3	2
Securities borrowed.....	3	438	472	470
Other liabilities.....	218	190	166	247
<b>Total.....</b>	<b>339, 658</b>	<b>321, 519</b>	<b>335, 476</b>	<b>323, 917</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## CALIFORNIA—Continued

## LOS ANGELES

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	7 banks	7 banks	7 banks	7 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	491,867	477,031	453,492	484,364
Overdrafts .....	235	269	204	136
United States Government securities owned .....	85,049	89,662	86,723	81,279
Other bonds, stocks, securities, etc., owned .....	79,376	82,766	94,006	99,339
Customers' liability account of acceptances .....	14,790	10,792	8,630	7,076
Banking house, furniture and fixtures .....	25,459	25,194	24,935	24,831
Other real estate owned .....	1,038	1,069	1,039	932
Reserve with Federal reserve bank .....	38,835	36,102	37,963	35,908
Cash in vault .....	8,829	8,139	7,775	8,095
Due from banks .....	84,567	65,775	92,554	69,238
Outside checks and other cash items .....	15,505	5,891	11,258	6,170
Redemption fund and due from United States Treasurer .....	254	249	199	199
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	883	311	632	113
Securities borrowed .....	1,643	-----	-----	-----
Other assets .....	4,400	4,481	4,898	5,088
Total .....	852,730	807,731	824,308	822,768
<b>LIABILITIES</b>				
Capital stock paid in .....	42,000	42,000	42,000	42,000
Surplus .....	28,850	29,350	29,350	29,350
Undivided profits—net .....	9,554	10,024	10,064	10,502
Reserves for dividends, contingencies, etc. ....	4,394	4,347	4,059	3,725
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1,119	3,704	1,355	3,323
Circulating notes outstanding .....	4,903	4,910	3,958	3,892
Due to banks <sup>1</sup> .....	51,687	44,441	55,316	59,597
Demand deposits .....	249,210	225,413	225,567	223,542
Time deposits (including postal savings deposits) ..	435,021	428,398	440,149	436,278
United States deposits .....	2,219	2,903	1,315	501
Total deposits .....	738,157	701,155	722,547	719,918
Bills payable and rediscounts .....	4,930	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	883	311	632	113
Acceptances executed for customers .....	14,734	10,874	9,037	7,094
Acceptances executed by other banks for account of reporting banks .....	274	6	-----	1
Securities borrowed .....	1,643	-----	-----	-----
Other liabilities .....	1,309	1,050	1,506	2,850
Total .....	852,730	807,731	824,308	822,768

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**CALIFORNIA—Continued****OAKLAND**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	22,318	21,857	22,328	21,682
Overdrafts .....	6	4	8	3
United States Government securities owned .....	3,351	3,165	3,199	3,249
Other bonds, stocks, securities, etc., owned .....	4,700	4,681	4,769	4,918
Customers' liability account of acceptances .....	23	11	12	13
Banking house, furniture and fixtures .....	460	459	439	439
Other real estate owned .....	121	121	187	141
Reserve with Federal reserve bank .....	2,212	1,977	2,059	2,016
Cash in vault .....	331	278	456	349
Due from banks .....	6,104	6,175	7,125	7,393
Outside checks and other cash items .....	11	13	22	6
Redemption fund and due from United States Treasurer .....	75	75	75	75
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	255	3	103	63
Other assets .....	102	36	95	64
<b>Total .....</b>	<b>40,069</b>	<b>38,855</b>	<b>40,877</b>	<b>40,411</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	2,200	2,200	2,200	2,200
Surplus .....	1,650	1,650	1,653	1,653
Undivided profits—net .....	1,306	1,344	1,379	1,391
Reserves for dividends, contingencies, etc. ....	134	87	140	92
Reserves for interest, taxes, and other expenses accrued and unpaid .....	46	28	27	3
Circulating notes outstanding .....	1,451	1,463	1,500	1,500
Due to banks <sup>1</sup> .....	8,227	6,558	8,235	7,586
Demand deposits .....	16,847	15,992	16,283	16,551
Time deposits (including postal savings deposits) .....	7,868	9,435	9,275	9,310
United States deposits .....	59	78	66	45
<i>Total deposits .....</i>	<i>33,001</i>	<i>32,063</i>	<i>33,859</i>	<i>33,492</i>
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	255	3	103	63
Acceptances executed for customers .....	23	11	12	13
Other liabilities .....	3	6	4	4
<b>Total .....</b>	<b>40,069</b>	<b>38,855</b>	<b>40,877</b>	<b>40,411</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## CALIFORNIA—Continued

## SAN FRANCISCO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	6 banks	6 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	754,641	701,796	707,313	730,673
Overdrafts .....	966	1,076	1,177	944
United States Government securities owned .....	211,960	224,296	226,552	200,213
Other bonds, stocks, securities, etc., owned .....	96,565	91,408	97,413	96,435
Customers' liability account of acceptances .....	40,528	41,250	33,130	28,484
Banking house, furniture and fixtures .....	41,139	41,372	41,294	41,036
Other real estate owned .....	4,991	6,227	6,519	7,402
Reserve with Federal reserve bank .....	43,797	56,864	65,452	50,318
Cash in vault .....	11,415	8,503	9,019	8,973
Due from banks .....	197,908	75,905	122,005	113,810
Outside checks and other cash items .....	2,588	2,877	3,106	1,417
Redemption fund and due from United States Treasurer .....	1,115	1,112	1,162	1,172
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	5,067	7,268	4,904	8,067
Securities borrowed .....	3,999	1,249	1,109	171
Other assets .....	8,173	8,894	7,243	7,103
<b>Total</b> .....	<b>1,424,852</b>	<b>1,270,097</b>	<b>1,327,398</b>	<b>1,296,218</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	76,000	76,125	76,125	76,125
Surplus .....	59,250	59,300	59,300	59,300
Undivided profits—net .....	18,637	20,645	18,705	20,767
Reserves for dividends, contingencies, etc. ....	2,786	97	813	224
Reserves for interest, taxes, and other expenses accrued and unpaid .....	2,096	6,292	3,213	5,592
Circulating notes outstanding .....	21,691	21,937	23,212	23,382
Due to banks <sup>1</sup> .....	149,232	125,245	183,880	169,887
Demand deposits .....	356,676	293,152	302,058	304,259
Time deposits (including postal savings deposits) .....	648,035	592,232	598,557	584,530
United States deposits .....	13,908	21,110	15,421	11,069
<b>Total deposits</b> .....	<b>1,167,351</b>	<b>1,081,739</b>	<b>1,099,916</b>	<b>1,069,745</b>
Agreements to repurchase United States Government or other securities sold .....	50			
Bills payable and rediscounts .....	22,476	243	1,000	790
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	5,067	7,268	4,904	8,067
Acceptances executed for customers .....	41,067	42,589	34,108	29,504
Acceptances executed by other banks for account of reporting banks .....	453	493	535	521
Securities borrowed .....	3,999	1,249	1,109	171
Other liabilities .....	3,429	2,120	4,458	2,030
<b>Total</b> .....	<b>1,424,852</b>	<b>1,270,097</b>	<b>1,327,398</b>	<b>1,296,218</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**COLORADO**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	112 banks	112 banks	112 banks	109 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	49,859	48,355	47,059	46,872
Overdrafts .....	53	52	45	63
United States Government securities owned .....	11,751	11,427	10,733	10,292
Other bonds, stocks, securities, etc., owned .....	19,272	19,603	18,255	18,646
Banking house, furniture and fixtures .....	3,240	3,239	3,209	3,173
Other real estate owned .....	1,011	1,021	922	874
Reserve with Federal reserve bank .....	4,943	4,750	4,553	4,539
Cash in vault .....	2,829	2,542	2,616	2,535
Due from banks .....	13,639	10,543	11,697	11,971
Outside checks and other cash items .....	253	168	258	127
Redemption fund and due from United States Treasurer .....	166	166	166	163
Securities borrowed .....	13	8	3	3
Other assets .....	27	38	19	28
<b>Total</b> .....	<b>107,056</b>	<b>101,912</b>	<b>99,535</b>	<b>99,291</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	6,700	6,700	6,700	6,625
Surplus .....	3,323	3,330	3,275	3,239
Undivided profits—net .....	725	789	754	888
Reserves for dividends, contingencies, etc. ....	95	45	58	31
Reserves for interest, taxes, and other expenses accrued and unpaid .....	225	291	275	271
Circulating notes outstanding .....	3,283	3,291	3,306	3,257
Due to banks <sup>1</sup> .....	2,996	2,389	2,038	1,981
Demand deposits .....	51,724	48,198	45,211	45,138
Time deposits (including postal savings deposits) ..	35,167	34,861	35,622	35,109
United States deposits .....	73	51	54	47
<i>Total deposits</i> .....	<i>89,960</i>	<i>85,499</i>	<i>82,925</i>	<i>82,275</i>
Agreements to repurchase United States Government or other securities sold .....	83	97	240	84
Bills payable and rediscounts .....	2,642	1,852	1,981	2,614
Securities borrowed .....	13	8	3	3
Other liabilities .....	7	10	18	4
<b>Total</b> .....	<b>107,056</b>	<b>101,912</b>	<b>99,535</b>	<b>99,291</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 462      REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31 1930 (arranged by States and reserve cities)—Continued*

## COLORADO—Continued

### DENVER

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	6 banks	6 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	74,803	506	60,541	66,326
Overdrafts .....	51	1 04	44	56
United States Government securities owned .....	18,325	1,652	20,846	28,271
Other bonds, stocks securities, etc., owned .....	17,413	16,854	17,386	21,947
Banking house, furniture and fixtures .....	2,399	2,391	2,368	2,365
Other real estate owned .....	312	321	303	270
Reserve with Federal reserve bank .....	8,015	9,406	10,569	9,155
Cash in vault .....	2,468	2,366	2,192	2,381
Due from banks .....	28,182	28,733	34,996	38,141
Outside checks and other cash items .....	971	535	1,401	506
Redemption fund and due from United States Treasurer ..	33	32	32	33
Securities borrowed .....			200	200
Other assets .....	271	390	278	408
<b>Total .....</b>	<b>153,243</b>	<b>153,290</b>	<b>151,156</b>	<b>170,059</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,300	5,300	5,300	5,300
Surplus .....	5,050	5,050	5,050	5,050
Undivided profits—net .....	2,953	3,235	3,119	3,216
Reserves for dividends, contingencies, etc. ....	165	157	136	68
Reserves for interest, taxes, and other expenses accrued and unpaid .....	471	514	499	688
Circulating notes outstanding .....	642	646	650	650
Due to banks <sup>1</sup> .....	22,167	18,153	19,424	21,771
Demand deposits .....	69,101	71,631	69,526	70,765
Time deposits (including postal savings deposits) ..	46,569	48,425	47,030	62,020
United States deposits .....	127	138	183	289
<i>Total deposits</i> .....	<i>137,964</i>	<i>138,347</i>	<i>136,163</i>	<i>154,845</i>
Bills payable and rediscounts .....	649			
Securities borrowed .....			200	200
Other liabilities .....	49	41	39	42
<b>Total .....</b>	<b>153,243</b>	<b>153,290</b>	<b>151,156</b>	<b>170,059</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## COLORADO—Continued

## PUEBLO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	5, 630	5, 733	6, 287	4, 956
Overdrafts.....	157	21	89	37
United States Government securities owned.....	1, 409	1, 380	1, 205	1, 252
Other bonds, stocks, securities, etc., owned.....	5, 184	5, 034	5, 078	4, 985
Banking house, furniture and fixtures.....	286	285	283	281
Other real estate owned.....	32	32	31	31
Reserve with Federal reserve bank.....	1, 028	1, 011	1, 089	994
Cash in vault.....	489	427	511	499
Due from banks.....	6, 010	5, 821	5, 273	6, 947
Outside checks and other cash items.....	4	12	4	14
Redemption fund and due from United States Treasurer.....	20	20	20	20
Total.....	20, 249	19, 776	19, 870	20, 016
<b>LIABILITIES</b>				
Capital stock paid in.....	600	600	600	600
Surplus.....	1, 150	1, 150	1, 150	1, 150
Undivided profits—net.....	122	197	159	231
Reserves for dividends, contingencies, etc.....	7	8	16	14
Reserves for interest, taxes, and other expenses accrued and unpaid.....	146	173	135	127
Circulating notes outstanding.....	400	395	399	396
Due to banks <sup>1</sup> .....	4, 074	3, 642	3, 875	4, 343
Demand deposits.....	8, 207	8, 078	7, 794	7, 416
Time deposits (including postal savings deposits).....	5, 501	5, 501	5, 713	5, 716
United States deposits.....	34	22	22	20
Total deposits.....	17, 816	17, 243	17, 404	17, 495
Other liabilities.....	8	10	7	3
Total.....	20, 249	19, 776	19, 870	20, 016

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	62 banks	62 banks	62 banks	61 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	194,263	194,062	190,949	187,455
Overdrafts .....	47	46	40	64
United States Government securities owned .....	24,741	25,162	25,021	24,339
Other bonds, stocks, securities, etc., owned .....	39,161	40,596	44,590	45,126
Customers' liability account of acceptances .....	352	150	50	-----
Banking house, furniture and fixtures .....	11,329	11,366	12,633	12,811
Other real estate owned .....	1,553	2,063	1,315	1,390
Reserve with Federal reserve bank .....	11,010	12,233	12,358	12,161
Cash in vault .....	6,746	5,425	5,396	5,584
Due from banks .....	31,054	20,377	24,081	17,317
Outside checks and other cash items .....	542	231	419	202
Redemption fund and due from United States Treasurer .....	501	511	510	514
Securities borrowed .....	225	225	200	200
Other assets .....	543	644	657	565
<b>Total</b> .....	<b>322,067</b>	<b>313,091</b>	<b>318,219</b>	<b>307,728</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	21,312	21,412	21,412	21,312
Surplus .....	20,492	20,599	20,602	20,527
Undivided profits—net .....	11,648	12,633	12,429	12,970
Reserves for dividends, contingencies, etc. ....	773	580	843	627
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1,381	1,461	1,298	1,544
Circulating notes outstanding .....	9,853	10,183	10,161	10,236
Due to banks <sup>1</sup> .....	11,768	12,332	12,256	11,876
Demand deposits .....	147,360	134,455	138,230	129,132
Time deposits (including postal savings deposits) .....	90,097	94,382	93,816	93,224
United States deposits .....	643	932	1,670	936
<i>Total deposits</i> .....	<i>249,868</i>	<i>242,101</i>	<i>245,972</i>	<i>235,168</i>
Bills payable and rediscounts .....	5,781	3,385	4,840	4,819
Acceptances executed for customers .....	252	150	50	-----
Acceptances executed by other banks for account of reporting banks .....	100	-----	-----	-----
Securities borrowed .....	225	225	200	200
Other liabilities .....	382	362	412	325
<b>Total</b> .....	<b>322,067</b>	<b>313,091</b>	<b>318,219</b>	<b>307,728</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## DELAWARE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	17 banks	16 banks	16 banks	16 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	13,695	12,388	12,075	12,094
Overdrafts.....	4	3	6	4
United States Government securities owned.....	2,012	2,024	2,014	2,116
Other bonds, stocks, securities, etc., owned.....	7,004	6,596	6,560	7,265
Banking house, furniture and fixtures.....	1,001	903	906	908
Other real estate owned.....	91	106	119	119
Reserve with Federal reserve bank.....	1,010	851	843	1,009
Cash in vault.....	503	419	302	348
Due from banks.....	1,455	916	1,148	1,479
Outside checks and other cash items.....	44	12	52	8
Redemption fund and due from United States Treasurer.....	51	46	46	46
Other assets.....	29	22	23	24
<b>Total.....</b>	<b>26,899</b>	<b>24,286</b>	<b>24,094</b>	<b>25,420</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1,629	1,648	1,648	1,648
Surplus.....	2,482	2,727	2,730	2,730
Undivided profits—net.....	1,230	1,242	1,247	1,271
Reserves for dividends, contingencies, etc.....	70	36	41	55
Reserves for interest, taxes, and other expenses accrued and unpaid.....	30	21	23	9
Circulating notes outstanding.....	1,018	903	899	902
Due to banks <sup>1</sup> .....	612	345	389	394
Demand deposits.....	9,038	7,321	7,265	9,015
Time deposits (including postal savings deposits).....	9,232	8,856	9,008	9,137
United States deposits.....	70	325	69	86
<i>Total deposits.....</i>	<i>18,952</i>	<i>16,847</i>	<i>16,731</i>	<i>18,632</i>
Bills payable and rediscounts.....	973	860	773	171
Other liabilities.....	515	2	2	2
<b>Total.....</b>	<b>26,899</b>	<b>24,286</b>	<b>24,094</b>	<b>25,420</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## DISTRICT OF COLUMBIA

## WASHINGTON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	12 banks	12 banks	12 banks	12 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	91,766	91,500	88,658	88,750
Overdrafts.....	24	40	27	26
United States Government securities owned.....	23,146	24,195	23,852	28,349
Other bonds, stocks, securities, etc., owned.....	11,570	12,066	12,779	13,711
Customers' liability account of acceptances.....	2	4		
Banking house, furniture and fixtures.....	10,703	10,748	10,740	10,834
Other real estate owned.....	1,536	1,539	1,551	1,626
Reserve with Federal reserve bank.....	9,108	9,392	9,508	9,314
Cash in vault.....	3,301	2,870	2,879	2,829
Due from banks.....	17,176	12,956	19,904	16,458
Outside checks and other cash items.....	684	417	470	171
Redemption fund and due from United States Treasurer.....	246	246	243	246
Securities borrowed.....	1,438	163	335	135
Other assets.....	305	2,321	1,948	1,750
<b>Total.....</b>	<b>171,005</b>	<b>168,457</b>	<b>172,894</b>	<b>174,199</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	10,775	10,775	10,775	10,775
Surplus.....	8,925	8,925	8,625	8,625
Undivided profits—net.....	2,965	2,941	2,993	2,947
Reserves for dividends, contingencies, etc.....	728	759	1,017	1,030
Reserves for interest, taxes, and other expenses accrued and unpaid.....	385	572	441	638
Circulating notes outstanding.....	4,860	4,886	4,905	4,880
Due to banks <sup>1</sup> .....	14,780	12,830	14,431	13,745
Demand deposits.....	72,946	72,783	71,414	72,922
Time deposits (including postal savings deposits).....	45,759	50,908	53,926	56,765
United States deposits.....	1,568	1,673	1,732	1,371
<i>Total deposits.....</i>	<i>135,053</i>	<i>138,194</i>	<i>141,605</i>	<i>144,803</i>
Agreements to repurchase United States Government or other securities sold.....	2	158	2,053	116
Bills payable and rediscounts.....	5,559	930	200	200
Acceptances executed by other banks for account of reporting banks.....	2	4		
Securities borrowed.....	1,438	163	335	135
Other liabilities.....	313	150	47	50
<b>Total.....</b>	<b>171,005</b>	<b>168,457</b>	<b>172,894</b>	<b>174,199</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**FLORIDA**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	54 banks	55 banks	52 banks	52 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	57,574	64,629	40,998	39,144
Overdrafts.....	14	18	13	14
United States Government securities owned.....	21,639	23,873	23,332	24,924
Other bonds, stocks, securities, etc., owned.....	26,866	30,239	29,032	27,317
Customers' liability account of acceptances.....	64	75	67	2
Banking house, furniture and fixtures.....	5,182	5,234	4,555	4,570
Other real estate owned.....	1,119	1,269	1,177	1,086
Reserve with Federal reserve bank.....	5,801	7,438	5,553	4,712
Cash in vault.....	5,001	5,307	6,564	5,418
Due from banks.....	18,576	20,658	19,736	13,394
Outside checks and other cash items.....	206	117	154	42
Redemption fund and due from United States Treasurer.....	226	180	182	176
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	139	9	24	18
Securities borrowed.....	869	953	452	568
Other assets.....	1,191	1,002	863	813
Total.....	144,467	161,001	132,702	122,198
<b>LIABILITIES</b>				
Capital stock paid in.....	10,740	10,790	9,785	10,035
Surplus.....	7,511	7,272	6,454	6,405
Undivided profits—net.....	1,607	1,870	1,751	1,740
Reserves for dividends, contingencies, etc.....	174	778	193	102
Reserves for interest, taxes, and other expenses accrued and unpaid.....	164	279	252	319
Circulating notes outstanding.....	3,638	3,580	3,564	3,417
Due to banks <sup>1</sup> .....	7,665	8,052	7,118	5,031
Demand deposits.....	59,345	74,375	53,341	47,452
Time deposits (including postal savings deposits).....	48,832	50,574	47,002	43,212
United States deposits.....	674	1,211	1,145	1,452
Total deposits.....	116,516	134,212	108,606	97,147
Agreements to repurchase United States Government or other securities sold.....	960	65	20	20
Bills payable and rediscounts.....	2,045	1,081	1,492	2,378
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	139	9	24	18
Acceptances executed by other banks for account of reporting banks.....	64	75	67	2
Securities borrowed.....	869	953	452	568
Other liabilities.....	40	37	42	47
Total.....	144,467	161,001	132,702	122,198

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## FLORIDA—Continued

## JACKSONVILLE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	31, 889	35, 912	23, 862	25, 199
Overdrafts.....	3	2	4	3
United States Government securities owned.....	14, 286	14, 102	15, 066	14, 634
Other bonds, stocks, securities, etc., owned.....	9, 950	10, 411	11, 068	10, 959
Banking house, furniture and fixtures.....	3, 250	3, 253	3, 375	3, 619
Other real estate owned.....	283	299	312	57
Reserve with Federal reserve bank.....	3, 047	4, 660	4, 981	3, 969
Cash in vault.....	1, 155	1, 067	1, 152	956
Due from banks.....	13, 189	11, 503	15, 007	14, 505
Outside checks and other cash items.....	453	134	297	112
Redemption fund and due from United States Treasurer.....	48	33	28	23
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	34	28	3	22
Other assets.....	129	99	134	95
Total.....	77, 716	81, 503	80, 289	74, 153
<b>LIABILITIES</b>				
Capital stock paid in.....	4, 500	6, 000	6, 000	6, 000
Surplus.....	2, 250	2, 350	2, 350	2, 350
Undivided profits—net.....	824	886	690	796
Reserves for dividends, contingencies, etc.....	73	62	125	117
Reserves for interest, taxes, and other expenses accrued and unpaid.....	170	175	230	177
Circulating notes outstanding.....	960	658	560	460
Due to banks <sup>1</sup> .....	14, 565	15, 138	14, 302	11, 598
Demand deposits.....	29, 611	32, 168	30, 803	27, 888
Time deposits (including postal savings deposits).....	23, 037	22, 214	22, 294	21, 314
United States deposits.....	661	1, 777	2, 896	3, 401
Total deposits.....	67, 874	71, 297	70, 295	64, 201
Agreements to repurchase United States Government or other securities sold.....	1, 000			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	34	28	3	22
Other liabilities.....	31	47	36	30
Total.....	77, 716	81, 503	80, 289	74, 153

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## GEORGIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	73 banks	72 banks	71 banks	71 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	47, 278	46, 899	44, 899	44, 395
Overdrafts.....	185	105	81	130
United States Government securities owned.....	9, 603	9, 094	8, 170	9, 023
Other bonds, stocks, securities, etc., owned.....	5, 192	4, 864	4, 884	5, 501
Customers' liability account of acceptances.....	118	62	27	29
Banking house, furniture and fixtures.....	2, 847	2, 844	2, 562	2, 597
Other real estate owned.....	1, 540	1, 587	1, 552	1, 624
Reserve with Federal reserve bank.....	3, 414	2, 861	2, 519	2, 640
Cash in vault.....	2, 526	2, 187	1, 862	2, 087
Due from banks.....	8, 029	5, 972	5, 075	6, 963
Outside checks and other cash items.....	225	115	120	134
Redemption fund and due from United States Treasurer.....	264	263	261	261
Securities borrowed.....	53	53	78	78
Other assets.....	71	75	38	69
<b>Total.....</b>	<b>81, 345</b>	<b>76, 981</b>	<b>72, 128</b>	<b>75, 531</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	7, 930	7, 895	7, 395	7, 695
Surplus.....	5, 187	5, 147	4, 608	4, 582
Undivided profits—net.....	1, 605	1, 951	1, 495	1, 568
Reserves for dividends, contingencies, etc.....	224	137	195	279
Reserves for interest, taxes, and other expenses accrued and unpaid.....	73	130	152	243
Circulating notes outstanding.....	5, 225	5, 222	5, 186	5, 195
Due to banks <sup>1</sup> .....	2, 911	1, 635	1, 523	2, 993
Demand deposits.....	30, 260	26, 052	22, 406	22, 845
Time deposits (including postal savings deposits).....	26, 058	25, 936	24, 421	26, 106
United States deposits.....	936	1, 137	911	1, 089
<i>Total deposits.....</i>	<i>60, 165</i>	<i>54, 760</i>	<i>49, 261</i>	<i>53, 033</i>
Bills payable and rediscounts.....	738	1, 598	3, 702	2, 806
Acceptances executed for customers.....	118	62	27	29
Securities borrowed.....	53	53	78	78
Other liabilities.....	27	26	29	23
<b>Total.....</b>	<b>81, 345</b>	<b>76, 981</b>	<b>72, 128</b>	<b>75, 531</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## GEORGIA—Continued

## ATLANTA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sep. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	66,767	66,595	60,034	54,085
Overdrafts.....	23	15	11	21
United States Government securities owned.....	17,741	21,441	20,420	28,672
Other bonds, stocks, securities, etc., owned.....	4,695	4,479	9,474	11,653
Customers' liability account of acceptances.....	71	493	-----	-----
Banking house, furniture and fixtures.....	3,201	3,292	3,576	4,077
Other real estate owned.....	513	510	448	395
Reserve with Federal reserve bank.....	7,305	6,033	5,393	7,036
Cash in vault.....	1,031	1,034	1,005	804
Due from banks.....	17,277	17,854	18,320	21,750
Outside checks and other cash items.....	678	195	429	217
Redemption fund and due from United States Treasurer.....	125	125	125	125
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	682	463	-----	-----
Securities borrowed.....	215	215	365	365
Other assets.....	309	297	256	321
<b>Total.....</b>	<b>120,633</b>	<b>123,041</b>	<b>119,856</b>	<b>129,521</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	6,400	6,400	6,400	6,400
Surplus.....	5,750	5,750	5,750	5,750
Undivided profits—net.....	1,470	1,490	1,532	1,492
Reserves for dividends, contingencies, etc.....	288	377	344	355
Reserves for interest, taxes, and other expenses accrued and unpaid.....	90	270	102	261
Circulating notes outstanding.....	2,475	2,459	2,491	2,500
Due to banks <sup>1</sup> .....	22,095	18,083	15,088	17,812
Demand deposits.....	45,409	50,320	48,405	51,948
Time deposits (including postal savings deposits).....	29,799	32,232	35,290	35,400
United States deposits.....	2,940	4,469	4,087	7,228
<i>Total deposits.....</i>	<i>100,243</i>	<i>108,104</i>	<i>102,870</i>	<i>112,338</i>
Agreements to repurchase United States Government or other securities sold.....	2,940	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	682	463	-----	-----
Acceptances executed for customers.....	71	494	-----	-----
Securities borrowed.....	215	215	365	365
Other liabilities.....	9	19	2	10
<b>Total.....</b>	<b>120,633</b>	<b>123,041</b>	<b>119,856</b>	<b>129,521</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## GEORGIA—Continued

## SAVANNAH

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	1 bank	1 bank	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	53,380	55,696	54,381	56,651
Overdrafts .....	57	84	89	33
United States Government securities owned .....	1,598	1,758	2,245	4,733
Other bonds, stocks, securities, etc., owned .....	2,083	2,702	3,373	3,421
Customers' liability account of acceptances .....	43	67	2,080	1,734
Banking house, furniture and fixtures .....	1,237	1,254	1,910	1,902
Other real estate owned .....	1,768	1,848	1,972	2,108
Reserve with Federal reserve bank .....	8,777	4,075	4,320	4,388
Cash in vault .....	1,441	1,290	1,396	1,412
Due from banks .....	14,367	12,313	15,658	16,553
Outside checks and other cash items .....	966	482	742	523
Acceptances of other banks and bills of exchange or drafts sold with indorsements .....			82	
Securities borrowed .....				25
Other assets .....	73	2	158	5
<b>Total</b> .....	<b>80,790</b>	<b>81,598</b>	<b>88,306</b>	<b>93,488</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,000	5,000	5,600	5,600
Surplus .....	4,500	4,500	4,600	4,600
Undivided profits—net .....	648	742	731	829
Reserves for dividends, contingencies, etc. ....	50	244	414	402
Reserves for interest, taxes, and other expenses accrued and unpaid .....	112	226	178	293
Due to banks <sup>1</sup> .....	14,759	13,591	12,710	17,170
Demand deposits .....	29,833	31,091	33,823	33,899
Time deposits (including postal savings deposits) ..	23,357	24,321	27,104	26,804
United States deposits .....	588	1,806	1,034	2,127
<i>Total deposits</i> .....	<i>68,537</i>	<i>70,809</i>	<i>74,671</i>	<i>80,000</i>
Bills payable and rediscounts .....	1,900			
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....			82	
Acceptances executed for customers .....			2,000	1,700
Acceptances executed by other banks for account of report- ing banks .....	43	67	30	34
Securities borrowed .....				25
Other liabilities .....		10		5
<b>Total</b> .....	<b>80,790</b>	<b>81,598</b>	<b>88,306</b>	<b>93,488</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**THE TERRITORY OF HAWAII**

[In thousands of dollars]

	Dec. 31, 1930	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	1 bank	1 bank	1 bank	1 bank
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	21,032	21,194	20,573	19,839
Overdrafts .....	528	34	85	63
United States Government securities owned .....	2,120	3,433	4,489	4,488
Other bonds, stocks, securities, etc., owned .....	5,936	5,803	6,696	6,493
Customers' liability account of acceptances .....	13	16	6	10
Banking house, furniture and fixtures .....	238	282	321	376
Other real estate owned .....		11		
Cash in vault .....	2,819	2,331	1,980	2,170
Due from banks .....	4,266	2,981	3,638	5,485
Outside checks and other cash items .....	322	67	323	110
Redemption fund and due from United States Treasurer .....	33	196	158	158
Other assets .....	354	352	521	684
Total .....	37,661	36,700	38,790	39,885
<b>LIABILITIES</b>				
Capital stock paid in .....	3,150	3,150	3,150	3,150
Surplus .....	1,880	1,880	1,880	1,880
Undivided profits—net .....	501	716	558	779
Reserves for dividends, contingencies, etc. ....	312	312	311	312
Reserve for interest, taxes, and other expenses accrued and unpaid .....	91	91	97	97
Circulating notes outstanding .....	750	2,125	3,150	3,150
Due to banks <sup>1</sup> .....	2,269	956	1,575	956
Demand deposits .....	12,635	11,574	12,160	12,014
Time deposits (including postal savings deposits) .....	13,510	13,472	14,495	14,878
United States deposits .....	2,420	2,261	1,278	2,527
Total deposits .....	30,834	28,263	29,508	30,375
Acceptances executed for customers .....		16		10
Acceptances executed by other banks for account of reporting banks .....	13		6	
Other liabilities .....	130	147	130	132
Total .....	37,661	36,700	38,790	39,885

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## IDAHO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	43 banks	42 banks	41 banks	41 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	24,800	23,393	22,702	22,226
Overdrafts .....	27	55	51	64
United States Government securities owned .....	6,384	5,652	5,489	5,537
Other bonds, stocks, securities, etc., owned .....	6,564	5,688	6,071	5,732
Banking house, furniture and fixtures .....	1,862	1,827	1,812	1,802
Other real estate owned .....	350	373	387	375
Reserve with Federal reserve bank .....	2,345	1,983	2,039	1,878
Cash in vault .....	1,137	937	892	893
Due from banks .....	6,335	4,622	6,447	6,302
Outside checks and other cash items .....	111	60	103	73
Redemption fund and due from United States Treasurer .....	71	70	72	82
Other assets .....	9	10	11	39
Total .....	49,995	44,670	46,076	45,003
<b>LIABILITIES</b>				
Capital stock paid in .....	2,755	2,705	2,675	2,675
Surplus .....	1,140	1,095	1,089	1,092
Undivided profits—net .....	416	402	380	526
Reserves for dividends, contingencies, etc. ....	243	450	468	445
Reserves for interest, taxes, and other expenses accrued and unpaid .....	294	110	88	111
Circulating notes outstanding .....	1,389	1,379	1,423	1,613
Due to banks <sup>1</sup> .....	2,660	2,333	2,411	2,491
Demand deposits .....	24,659	19,663	20,755	19,763
Time deposits (including postal savings deposits) .....	16,300	16,196	16,109	15,667
United States deposits .....	103	109	103	92
<i>Total deposits</i> .....	<i>43,722</i>	<i>38,306</i>	<i>39,378</i>	<i>38,013</i>
Bills payable and rediscounts .....	35	223	575	527
Other liabilities .....	1			1
Total .....	49,995	44,670	46,076	45,003

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 474 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ILLINOIS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	439 banks	429 banks	421 banks	419 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	312, 562	300, 562	295, 381	279, 879
Overdrafts .....	330	469	349	468
United States Government securities owned .....	61, 556	60, 420	57, 724	59, 279
Other bonds, stocks, securities, etc., owned .....	120, 440	123, 278	120, 892	122, 997
Customers' liability account of acceptances .....		3		
Banking house, furniture and fixtures .....	20, 856	20, 550	20, 367	20, 716
Other real estate owned .....	6, 132	6, 080	5, 723	5, 811
Reserve with Federal reserve bank .....	24, 758	24, 321	24, 613	23, 224
Cash in vault .....	13, 755	12, 781	12, 806	12, 787
Due from banks .....	43, 182	42, 459	53, 394	51, 516
Outside checks and other cash items .....	1, 412	1, 000	1, 389	727
Redemption fund and due from United States Treasurer .....	1, 272	1, 246	1, 223	1, 223
Securities borrowed .....	225	300	286	185
Other assets .....	1, 263	955	830	1, 043
Total .....	607, 743	594, 424	594, 977	579, 855
<b>LIABILITIES</b>				
Capital stock paid in .....	39, 560	39, 200	39, 090	39, 040
Surplus .....	25, 694	25, 235	24, 660	24, 678
Undivided profits—net .....	14, 034	14, 421	12, 212	13, 874
Reserves for dividends, contingencies, etc. ....	3, 092	2, 664	2, 781	2, 354
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1, 268	1, 637	920	1, 242
Circulating notes outstanding .....	25, 134	24, 617	24, 342	24, 348
Due to banks <sup>1</sup> .....	24, 511	21, 764	26, 135	25, 160
Demand deposits .....	222, 375	219, 182	227, 888	212, 957
Time deposits (including postal savings deposits) .....	237, 108	232, 467	228, 615	227, 751
United States deposits .....	1, 544	3, 384	1, 975	2, 593
<i>Total deposits</i> .....	<i>485, 558</i>	<i>476, 797</i>	<i>484, 613</i>	<i>468, 461</i>
Agreements to repurchase United States Government or other securities sold .....	667	331	50	314
Bills payable and rediscounts .....	12, 048	8, 911	5, 725	5, 003
Acceptances executed by other banks for account of reporting banks .....		3		
Securities borrowed .....	225	300	286	185
Other liabilities .....	483	308	298	356
Total .....	607, 743	594, 424	594, 977	579, 855

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ILLINOIS—Continued

## CHICAGO (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	13 banks	12 banks	12 banks	12 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	558,757	551,220	581,386	581,782
Overdrafts .....	209	342	130	56
United States Government securities owned .....	21,977	26,434	39,061	43,943
Other bonds, stocks, securities, etc., owned .....	53,998	54,403	69,517	107,041
Customers' liability account of acceptances .....	42,100	35,205	26,194	34,428
Banking house, furniture and fixtures .....	22,956	23,085	24,997	25,148
Other real estate owned .....	256	248	246	246
Reserve with Federal reserve bank .....	66,921	65,716	74,646	72,741
Cash in vault .....	8,149	5,384	5,574	5,585
Due from banks .....	137,052	100,512	113,186	113,271
Outside checks and other cash items .....	699	247	582	186
Redemption fund and due from United States Treasurer .....	310	310	310	411
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	4,800	6,430	6,805	7,988
Securities borrowed .....	198			
Other assets .....	2,341	2,566	3,288	5,577
<b>Total</b> .....	<b>920,723</b>	<b>872,052</b>	<b>945,922</b>	<b>998,403</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	54,300	54,100	54,750	55,000
Surplus .....	40,200	40,163	40,170	40,270
Undivided profits—net .....	6,245	8,591	8,477	10,244
Reserves for dividends, contingencies, etc. ....	4,787	5,285	4,532	5,237
Reserves for interest, taxes, and other expenses accrued and unpaid .....	6,677	7,012	7,278	6,402
Circulating notes outstanding .....	6,180	6,200	6,200	8,225
Due to banks <sup>1</sup> .....	156,841	169,954	186,054	183,523
Demand deposits .....	464,567	406,701	433,467	426,780
Time deposits (including postal savings deposits) .....	121,058	125,459	164,598	213,887
United States deposits .....	1,357	2,309	2,884	1,347
<i>Total deposits</i> .....	<i>743,823</i>	<i>704,423</i>	<i>787,003</i>	<i>826,537</i>
Bills payable and rediscounts .....	6,627	800		1,600
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	4,800	6,430	6,805	7,988
Acceptances executed for customers .....	43,110	35,692	27,259	35,079
Acceptances executed by other banks for account of reporting banks .....	467	228	263	133
Securities borrowed .....	198			
Other liabilities .....	3,309	3,128	3,185	2,688
<b>Total</b> .....	<b>920,723</b>	<b>872,052</b>	<b>945,922</b>	<b>998,403</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 476 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ILLINOIS—Continued

### CHICAGO (OTHER RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	26 banks	27 banks	26 banks	26 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	60,966	58,734	58,000	52,797
Overdrafts.....	26	43	29	69
United States Government securities owned.....	10,035	10,394	9,595	9,049
Other bonds, stocks, securities, etc., owned.....	33,762	34,144	36,767	34,889
Customers' liability account of acceptances.....	47	17	10	11
Banking house, furniture and fixtures.....	3,976	4,107	4,166	4,197
Other real estate owned.....	676	712	887	847
Reserve with Federal reserve bank.....	6,038	5,642	5,584	5,183
Cash in vault.....	2,987	2,487	2,970	3,059
Due from banks.....	11,346	9,322	8,722	8,257
Outside checks and other cash items.....	302	129	340	176
Redemption fund and due from United States Treasurer.....	134	134	134	134
Other assets.....	794	822	788	965
<b>Total.....</b>	<b>131,089</b>	<b>126,687</b>	<b>127,992</b>	<b>119,633</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	7,800	8,150	8,050	8,050
Surplus.....	3,820	3,850	3,910	3,910
Undivided profits—net.....	1,488	1,545	1,446	1,561
Reserves for dividends, contingencies, etc.....	788	849	929	787
Reserves for interest, taxes, and other expenses accrued and unpaid.....	804	905	668	856
Circulating notes outstanding.....	2,645	2,674	2,666	2,674
Due to banks <sup>1</sup> .....	2,980	2,736	3,937	1,884
Demand deposits.....	36,435	33,033	33,089	30,223
Time deposits (including postal savings deposits).....	73,505	72,085	72,367	68,581
United States deposits.....	190	418	273	235
<i>Total deposits.....</i>	<i>113,110</i>	<i>108,272</i>	<i>109,666</i>	<i>100,923</i>
Bills payable and rediscounts.....	250	162	415	659
Acceptances executed for customers.....	2	4		
Acceptances executed by other banks for account of reporting banks.....	45	13	10	11
Other liabilities.....	337	263	232	202
<b>Total.....</b>	<b>131,089</b>	<b>126,687</b>	<b>127,992</b>	<b>119,633</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## ILLINOIS—Continued

## PEORIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	21,815	23,745	25,963	25,294
Overdrafts.....	9	18	13	13
United States Government securities owned.....	5,039	5,003	5,845	5,881
Other bonds, stocks, securities, etc., owned.....	6,027	6,802	7,078	7,965
Banking house, furniture and fixtures.....	2,445	2,198	2,280	2,387
Other real estate owned.....	30	280	301	308
Reserve with Federal reserve bank.....	1,910	1,994	2,071	1,969
Cash in vault.....	748	835	681	781
Due from banks.....	3,581	3,116	4,672	4,637
Outside checks and other cash items.....	67	32	53	48
Redemption fund and due from United States Treasurer.....	93	92	140	140
Other assets.....	6		14	2
Total.....	41,770	44,115	49,111	49,425
<b>LIABILITIES</b>				
Capital stock paid in.....	2,575	3,150	3,150	3,150
Surplus.....	3,575	3,550	3,550	3,550
Undivided profits—net.....	917	371	446	507
Reserves for dividends, contingencies, etc.....	299	401	256	361
Reserves for interest, taxes, and other expenses accrued and unpaid.....	116	127	86	107
Circulating notes outstanding.....	1,788	1,850	2,793	2,800
Due to banks <sup>1</sup> .....	4,275	4,481	4,125	4,580
Demand deposits.....	13,765	14,540	16,593	15,263
Time deposits (including Postal Savings deposits).....	13,701	15,637	18,068	19,028
United States deposits.....	59	8	44	79
<i>Total deposits</i> .....	<i>31,800</i>	<i>34,666</i>	<i>38,830</i>	<i>38,950</i>
Bills payable and rediscounts.....	700			
Total.....	41,770	44,115	49,111	49,425

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## INDIANA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24 1930
	215 banks	209 banks	206 banks	203 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	204, 777	192, 755	193, 140	182, 291
Overdrafts .....	128	152	127	168
United States Government securities owned .....	35, 098	34, 151	33, 835	35, 250
Other bonds, stocks, securities, etc., owned .....	60, 084	58, 295	59, 118	61, 038
Banking house, furniture and fixtures .....	13, 949	14, 332	14, 658	15, 024
Other real estate owned .....	3, 574	3, 636	3, 274	3, 332
Reserve with Federal reserve banks .....	14, 482	13, 041	14, 199	13, 228
Cash in vault .....	9, 109	8, 076	8, 386	8, 253
Due from banks .....	27, 211	23, 333	32, 585	28, 472
Outside checks and other cash items .....	837	358	828	471
Redemption fund and due from United States Treasurer .....	952	950	981	981
Securities borrowed .....	470	446	441	375
Other assets .....	1, 943	1, 947	1, 619	1, 928
<b>Total</b> .....	<b>372, 614</b>	<b>351, 472</b>	<b>363, 191</b>	<b>350, 811</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	25, 907	25, 932	25, 683	25, 853
Surplus .....	15, 504	15, 492	15, 401	15, 626
Undivided profits—net .....	5, 772	6, 225	5, 547	6, 316
Reserves for dividends, contingencies, etc. ....	545	307	507	335
Reserves for interest, taxes, and other expenses accrued and unpaid .....	527	761	487	736
Circulating notes outstanding .....	18, 879	18, 854	19, 632	19, 549
Due to banks <sup>1</sup> .....	15, 948	13, 605	16, 535	13, 531
Demand deposits .....	132, 190	118, 575	129, 023	118, 252
Time deposits (including postal savings deposits) ..	142, 289	140, 445	142, 774	143, 313
United States deposits .....	781	1, 501	729	1, 697
<i>Total deposits</i> .....	<i>291, 208</i>	<i>274, 126</i>	<i>289, 061</i>	<i>276, 793</i>
Agreements to repurchase United States Government or other securities sold .....	276	76	25	-----
Bills payable and rediscounts .....	10, 747	7, 244	4, 749	3, 593
Securities borrowed .....	470	446	441	375
Other liabilities .....	2, 779	2, 009	1, 658	1, 635
<b>Total</b> .....	<b>372, 614</b>	<b>351, 472</b>	<b>363, 191</b>	<b>350, 811</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## INDIANA—Continued

## INDIANAPOLIS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	57,454	52,611	53,429	51,282
Overdrafts .....	5	20	5	41
United States Government securities owned .....	8,681	8,405	9,058	8,968
Other bonds, stocks, securities, etc., owned .....	7,265	7,161	6,768	8,375
Customers' liability account of acceptances .....	915	369	15	307
Banking house, furniture and fixtures .....	3,491	3,491	3,489	3,489
Other real estate owned .....	203	204	279	296
Reserve with Federal reserve bank .....	5,637	5,578	5,557	5,595
Cash in vault .....	3,216	2,983	3,055	2,995
Due from banks .....	19,309	14,010	23,232	17,373
Outside checks and other cash items .....	570	395	633	470
Redemption fund and due from United States Treasurer .....	192	191	192	192
Securities borrowed .....	557	557	557	548
Other assets .....	103	108	98	112
<b>Total</b> .....	<b>107,599</b>	<b>96,083</b>	<b>106,367</b>	<b>100,043</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	7,650	7,650	7,650	7,650
Surplus .....	3,150	4,150	4,150	4,150
Undivided profits—net .....	3,340	2,443	2,400	2,549
Reserves for dividends, contingencies, etc. ....	104	42	11	54
Reserves for interest, taxes, and other expenses accrued and unpaid .....	383	360	319	310
Circulating notes outstanding .....	3,826	3,833	3,827	3,797
Due to banks <sup>1</sup> .....	20,416	15,461	19,866	18,181
Demand deposits .....	51,498	46,689	52,124	46,784
Time deposits (including postal savings deposits) .....	13,470	13,124	14,709	15,076
United States deposits .....	576	908	632	637
<i>Total deposits</i> .....	<i>85,960</i>	<i>76,182</i>	<i>87,331</i>	<i>80,678</i>
Bills payable and rediscounts .....	1,706	314	99	-----
Acceptances executed for customers .....	915	544	15	307
Securities borrowed .....	557	557	557	548
Other liabilities .....	8	8	8	-----
<b>Total</b> .....	<b>107,599</b>	<b>96,083</b>	<b>106,367</b>	<b>100,043</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## IOWA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	239 banks	234 banks	229 banks	223 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	117,862	115,343	108,435	103,397
Overdrafts.....	162	225	130	224
United States Government securities owned.....	25,606	24,536	22,208	20,687
Other bonds, stocks, securities, etc., owned.....	36,673	38,029	38,938	41,478
Banking house, furniture and fixtures.....	7,432	7,305	7,140	7,089
Other real estate owned.....	4,381	3,789	3,487	3,134
Reserve with Federal reserve bank.....	9,605	9,328	9,272	8,762
Cash in vault.....	5,108	4,876	4,552	4,207
Due from banks.....	21,489	19,316	20,052	24,248
Outside checks and other cash items.....	379	276	353	220
Redemption fund and due from United States Treasurer.....	529	522	507	502
Other assets.....	109	186	209	220
Total.....	229,335	223,731	215,283	214,168
<b>LIABILITIES</b>				
Capital stock paid in.....	15,525	15,195	14,870	14,680
Surplus.....	7,017	6,846	6,684	6,709
Undivided profits—net.....	2,532	3,020	2,635	2,971
Reserves for dividends, contingencies, etc.....	397	312	336	283
Reserves for interest, taxes, and other expenses accrued and unpaid.....	275	302	247	295
Circulating notes outstanding.....	10,601	10,377	10,018	9,957
Due to banks <sup>1</sup> .....	10,198	8,885	8,377	8,714
Demand deposits.....	85,892	85,723	78,745	78,318
Time deposits (including postal savings deposits).....	94,212	90,842	91,775	91,071
United States deposits.....	186	161	197	339
Total deposits.....	190,488	185,611	179,094	178,442
Bills payable and rediscounts.....	2,201	1,747	1,000	525
Other liabilities.....	299	321	399	306
Total.....	229,335	223,731	215,283	214,168

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## IOWA—Continued

## CEDAR RAPIDS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	14, 216	15, 007	14, 155	15, 649
Overdrafts.....	13	13	15	6
United States Government securities owned.....	1, 446	1, 993	2, 009	2, 002
Other bonds, stocks, securities, etc., owned.....	4, 926	4, 726	4, 773	5, 624
Customers' liability account of acceptances.....	5	12	9	8
Banking house, furniture and fixtures.....	1, 310	1, 310	1, 320	1, 328
Other real estate owned.....	37	56	56	57
Reserve with Federal reserve bank.....	1, 874	1, 849	1, 698	1, 805
Cash in vault.....	457	452	439	404
Due from banks.....	5, 215	4, 329	5, 138	4, 469
Outside checks and other cash items.....	88	131	105	46
Redemption fund and due from United States Treasurer.....	50	50	50	50
Other assets.....	1	1	1	2
<b>Total.....</b>	<b>29, 638</b>	<b>29, 929</b>	<b>29, 768</b>	<b>31, 450</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1, 100	1, 100	1, 100	1, 100
Surplus.....	750	750	750	750
Undivided profits—net.....	137	161	143	167
Reserves for dividends, contingencies, etc.....	13	38	12	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	437	466	535	583
Circulating notes outstanding.....	1, 000	1, 000	997	996
Due to banks <sup>1</sup> .....	9, 454	9, 272	9, 324	10, 930
Demand deposits.....	8, 685	8, 268	8, 279	8, 206
Time deposits (including postal savings deposits).....	8, 032	8, 481	8, 601	8, 687
United States deposits.....	25	21	18	23
<i>Total deposits.....</i>	<i>26, 196</i>	<i>26, 042</i>	<i>26, 222</i>	<i>27, 846</i>
Bills payable and rediscounts.....	-----	360	-----	-----
Acceptances executed for customers.....	5	12	9	8
<b>Total.....</b>	<b>29, 638</b>	<b>29, 929</b>	<b>29, 768</b>	<b>31, 450</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## IOWA—Continued

## DES MOINES

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	28,123	26,878	27,458	26,166
Overdrafts .....	13	22	26	30
United States Government securities owned .....	3,583	3,559	2,786	2,828
Other bonds, stocks, securities, etc., owned .....	9,565	8,949	8,672	9,619
Banking house, furniture and fixtures .....	1,359	1,360	1,365	1,365
Other real estate owned .....	155	163	154	326
Reserve with Federal reserve bank .....	2,153	2,746	1,952	2,819
Cash in vault .....	1,172	1,126	828	1,170
Due from banks .....	8,103	6,628	6,944	9,246
Outside checks and other cash items .....	81	27	86	101
Redemption fund and due from United States Treasurer .....	28	28	15	15
Securities borrowed .....	469	353	222	189
Other assets .....		292	290	255
Total .....	54,804	52,131	50,798	54,129
<b>LIABILITIES</b>				
Capital stock paid in .....	2,750	2,750	2,750	2,750
Surplus .....	1,450	1,450	1,450	1,450
Undivided profits—net .....	499	745	775	783
Reserves for dividends, contingencies, etc. ....	1	9	9	2
Reserves for interest, taxes, and other expenses accrued and unpaid .....	34	268	132	259
Circulating notes outstanding .....	556	549	305	305
Due to banks <sup>1</sup> .....	11,145	9,512	9,509	11,878
Demand deposits .....	22,476	22,765	22,231	22,787
Time deposits (including postal savings deposits) ..	13,146	13,153	13,001	13,348
United States deposits .....	328	395	235	218
<i>Total deposits</i> .....	<i>47,095</i>	<i>46,825</i>	<i>44,976</i>	<i>48,231</i>
Bills payable and rediscounts .....	1,950	125	125	125
Securities borrowed .....	469	353	222	189
Other liabilities .....		67	54	35
Total .....	54,804	52,131	50,798	54,129

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued***IOWA—Continued****DUBUQUE**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	5, 154	5, 297	5, 229	5, 026
Overdrafts.....	3	2	4	3
United States Government securities owned.....	1, 404	1, 362	1, 350	1, 202
Other bonds, stocks, securities, etc., owned.....	3, 650	3, 764	3, 938	4, 298
Banking house, furniture and fixtures.....	259	261	261	261
Other real estate owned.....	126	123	123	123
Reserve with Federal reserve bank.....	743	691	599	769
Cash in vault.....	244	267	245	243
Due from banks.....	1, 378	1, 211	1, 363	1, 607
Outside checks and other cash items.....	22	20	36	18
Redemption fund and due from United States Treasurer.....	12	12	12	12
Other assets.....	78	75	60	48
Total.....	13, 073	13, 085	13, 220	13, 610
<b>LIABILITIES</b>				
Capital stock paid in.....	700	700	700	700
Surplus.....	300	300	300	300
Undivided profits—net.....	165	203	161	195
Reserves for dividends, contingencies, etc.....	23	32	70	56
Reserves for interest, taxes, and other expenses accrued and unpaid.....	33	19	9	23
Circulating notes outstanding.....	250	250	250	250
Due to banks <sup>1</sup> .....	1, 020	988	867	974
Demand deposits.....	3, 824	3, 868	3, 800	4, 147
Time deposits (including postal savings deposits).....	6, 755	6, 722	7, 060	6, 962
United States deposits.....	3	3	3	3
Total deposits.....	11, 602	11, 581	11, 730	12, 086
Total.....	13, 073	13, 085	13, 220	13, 610

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## IOWA—Continued

## SIOUX CITY

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	5 banks	5 banks	5 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	17, 587	17, 098	15, 615	15, 497
Overdrafts .....	23	36	27	44
United States Government securities owned .....	3, 375	3, 587	3, 488	3, 583
Other bonds, stocks, securities, etc., owned .....	3, 899	4, 136	4, 605	4, 885
Banking house, furniture and fixtures .....	968	967	968	968
Other real estate owned .....	131	131	127	126
Reserve with Federal reserve bank .....	1, 413	1, 709	1, 608	1, 614
Cash in vault .....	638	676	582	669
Due from banks .....	5, 589	4, 582	6, 595	5, 830
Outside checks and other cash items .....	137	98	100	75
Redemption fund and due from United States Treasurer .....	54	54	54	54
Other assets .....	66	74	82	84
Total .....	33, 880	33, 148	33, 851	33, 429
<b>LIABILITIES</b>				
Capital stock paid in .....	2, 050	2, 050	2, 050	2, 050
Surplus .....	695	725	725	740
Undivided profits—net .....	140	182	163	198
Reserves for dividends, contingencies, etc. ....	49	57	67	56
Reserves for interest, taxes, and other expenses accrued and unpaid .....	56	68	59	73
Circulating notes outstanding .....	1, 067	1, 064	1, 068	1, 067
Due to banks <sup>1</sup> .....	8, 024	8, 637	9, 842	9, 456
Demand deposits .....	11, 120	10, 541	10, 833	10, 720
Time deposits (including postal savings deposits) ..	8, 229	8, 329	8, 416	8, 460
United States deposits .....	293	421	58	9
<i>Total deposits</i> .....	<i>27, 666</i>	<i>27, 928</i>	<i>29, 149</i>	<i>28, 645</i>
Bills payable and rediscounts .....	2, 113	1, 058	555	586
Other liabilities .....	44	16	15	14
Total .....	33, 880	33, 148	33, 851	33, 429

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**KANSAS**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	236 banks	236 banks	235 banks	236 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	97, 550	91, 679	90, 563	87, 314
Overdrafts.....	202	193	158	170
United States Government securities owned.....	20, 314	18, 645	16, 581	16, 353
Other bonds, stocks, securities, etc., owned.....	23, 377	21, 793	22, 155	22, 863
Banking house, furniture and fixtures.....	5, 825	5, 404	5, 348	5, 891
Other real estate owned.....	1, 523	1, 524	1, 575	1, 490
Reserve with Federal reserve bank.....	9, 092	8, 187	8, 196	8, 054
Cash in vault.....	3, 991	4, 086	3, 722	3, 863
Due from banks.....	24, 899	18, 342	24, 887	25, 297
Outside checks and other cash items.....	304	167	292	238
Redemption fund and due from United States Treasurer.....	415	410	410	410
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		13	2	27
Securities borrowed.....	40	32	122	163
Other assets.....	163	217	189	338
Total.....	187, 695	170, 692	174, 200	172, 471
<b>LIABILITIES</b>				
Capital stock paid in.....	13, 102	12, 877	12, 877	13, 127
Surplus.....	6, 591	6, 361	6, 362	6, 698
Undivided profits—net.....	2, 880	3, 156	2, 955	3, 527
Reserves for dividends, contingencies, etc.....	406	239	359	671
Reserves for interest, taxes, and other expenses accrued and unpaid.....	113	106	131	150
Circulating notes outstanding.....	8, 214	8, 133	8, 186	8, 174
Due to banks <sup>1</sup> .....	9, 032	7, 658	8, 972	8, 645
Demand deposits.....	101, 615	88, 058	91, 356	89, 514
Time deposits (including postal savings deposits).....	41, 712	40, 249	38, 902	39, 075
United States deposits.....	597	326	290	501
<i>Total deposits</i> .....	<i>152, 956</i>	<i>156, 291</i>	<i>159, 520</i>	<i>157, 755</i>
Agreements to repurchase United States Government or other securities sold.....	130	213	74	55
Bills payable and rediscounts.....	3, 212	3, 221	3, 557	2, 096
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		13	2	27
Securities borrowed.....	40	32	122	163
Other liabilities.....	51	50	55	48
Total.....	187, 695	170, 692	174, 200	172, 471

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## KANSAS—Continued

## KANSAS CITY, KANS.

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	7,306	6,746	6,885	6,880
Overdrafts .....	1	1		1
United States Government securities owned .....	2,952	2,425	2,354	1,772
Other bonds, stocks, securities, etc., owned .....	798	707	772	1,339
Banking house, furniture and fixtures .....	819	816	813	809
Other real estate owned .....	24	51	35	35
Reserve with Federal reserve bank .....	810	688	721	703
Cash in vault .....	79	162	155	133
Due from banks .....	2,355	1,645	3,511	2,575
Outside checks and other cash items .....	58	15	114	10
Redemption fund and due from United States Treasurer .....	40	40	40	40
Securities borrowed .....	50		300	
Other assets .....	1	1	1	3
<b>Total</b> .....	15,293	13,297	15,701	14,300
<b>LIABILITIES</b>				
Capital stock paid in .....	950	950	950	950
Surplus .....	320	320	320	320
Undivided profits—net .....	77	81	70	59
Reserves for interest, taxes, and other expenses accrued and unpaid .....		24	10	20
Circulating notes outstanding .....	788	798	800	796
Due to banks <sup>1</sup> .....	2,980	2,570	3,360	3,530
Demand deposits .....	6,392	5,008	6,402	5,102
Time deposits (including postal savings deposits) .....	3,298	3,331	3,369	3,516
United States deposits .....	3	15	120	7
<i>Total deposits</i> .....	12,673	10,924	13,251	12,155
Bills payable and rediscounts .....	435	200		
Securities borrowed .....	50		300	
<b>Total</b> .....	15,293	13,297	15,701	14,300

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## KANSAS—Continued

## TOPEKA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	7, 859	7, 054	7, 167	7, 962
Overdrafts .....	5	3	7	3
United States Government securities owned .....	4, 193	4, 254	4, 084	4, 295
Other bonds, stocks, securities, etc., owned .....	3, 727	3, 274	3, 208	3, 219
Banking house, furniture and fixtures .....	471	471	470	470
Other real estate owned .....	85	85	93	92
Reserve with Federal reserve bank .....	1, 348	1, 237	1, 234	1, 307
Cash in vault .....	412	457	381	463
Due from banks .....	4, 371	3, 536	5, 863	3, 920
Outside checks and other cash items .....	90	32	74	40
Redemption fund and due from United States Treasurer .....	25	25	25	25
Other assets .....	17	17	20	15
Total .....	22, 603	20, 445	22, 626	21, 811
<b>LIABILITIES</b>				
Capital stock paid in .....	1, 350	1, 350	1, 350	1, 350
Surplus .....	440	440	440	440
Undivided profits—net .....	452	446	397	435
Reserves for dividends, contingencies, etc. ....	57	40	57	44
Reserves for interest, taxes, and other expenses accrued and unpaid .....	4	20	74	125
Circulating notes outstanding .....	500	500	500	499
Due to banks <sup>1</sup> .....	3, 820	2, 977	3, 337	4, 405
Demand deposits .....	13, 414	12, 025	13, 826	11, 553
Time deposits (including postal savings deposits) .....	2, 215	2, 287	2, 342	2, 592
United States deposits .....	340	350	290	355
Total deposits .....	19, 789	17, 639	19, 795	18, 905
Other liabilities .....	11	10	13	13
Total .....	22, 603	20, 445	22, 626	21, 811

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31 1930 (arranged by States and reserve cities)—Continued*

## KANSAS—Continued

## WICHITA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	19,872	17,977	19,440	18,852
Overdrafts.....	8	6	6	5
United States Government securities owned.....	2,033	1,838	1,531	856
Other bonds, stocks, securities, etc., owned.....	8,141	7,531	7,452	9,472
Banking house, furniture and fixtures.....	1,682	1,640	1,640	1,640
Other real estate owned.....	5	1	1	1
Reserve with Federal reserve bank.....	3,119	2,163	2,744	2,461
Cash in vault.....	637	624	499	624
Due from banks.....	7,675	6,869	8,508	8,938
Outside checks and other cash items.....	9	5	22	13
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	94			
Other assets.....	52	60	65	69
<b>Total.....</b>	<b>43,327</b>	<b>38,713</b>	<b>41,908</b>	<b>42,931</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	2,400	2,400	2,400	2,400
Surplus.....	1,300	1,300	1,300	1,300
Undivided profits—net.....	323	372	465	574
Reserves for dividends, contingencies, etc.....	10	10	94	10
Reserves for interest, taxes, and other expenses accrued and unpaid.....	392	474	393	424
Due to banks <sup>1</sup> .....	9,749	8,355	9,126	10,495
Demand deposits.....	22,329	18,647	20,627	19,593
Time deposits (including postal savings deposits).....	6,580	6,585	6,988	7,397
United States deposits.....	72	47	439	674
<i>Total deposits.....</i>	<i>38,730</i>	<i>33,634</i>	<i>37,180</i>	<i>38,159</i>
Bills payable and rediscounts.....		450		
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	94			
Other liabilities.....	78	73	76	64
<b>Total.....</b>	<b>43,327</b>	<b>38,713</b>	<b>41,908</b>	<b>42,931</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**KENTUCKY**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	135 banks	132 banks	130 banks	128 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	116,328	110,324	108,094	105,472
Overdrafts .....	119	170	94	179
United States Government securities owned .....	15,443	14,684	14,019	13,308
Other bonds, stocks, securities, etc., owned .....	23,323	22,984	23,459	23,005
Customers' liability account of acceptances .....	147	93	43	64
Banking house, furniture and fixtures .....	5,988	5,919	6,006	5,942
Other real estate owned .....	1,331	1,291	1,370	1,402
Reserve with Federal reserve bank .....	7,340	6,937	6,457	6,321
Cash in vault .....	3,828	3,421	3,105	3,117
Due from banks .....	13,561	11,544	10,660	8,686
Outside checks and other cash items .....	254	153	167	130
Redemption fund and due from United States Treasurer .....	567	559	560	535
Acceptances of other banks and bills of exchange or drafts sold with indorsements .....	82	47	72	94
Securities borrowed .....	112	112	112	107
Other assets .....	131	139	144	174
<b>Total</b> .....	<b>188,554</b>	<b>178,377</b>	<b>174,362</b>	<b>168,536</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	13,521	13,383	13,333	13,153
Surplus .....	10,345	10,214	10,245	10,200
Undivided profits—net .....	3,117	3,883	3,063	3,550
Reserves for dividends, contingencies, etc. ....	404	178	407	300
Reserves for interest, taxes, and other expenses accrued and unpaid .....	650	690	730	661
Circulating notes outstanding .....	11,294	11,138	11,105	10,498
Due to banks <sup>1</sup> .....	4,258	3,249	3,480	2,833
Demand deposits .....	71,254	66,020	60,767	56,616
Time deposits (including postal savings deposits) .....	66,933	66,871	67,302	67,503
United States deposits .....	172	322	227	194
<b>Total deposits</b> .....	<b>142,617</b>	<b>136,462</b>	<b>131,776</b>	<b>127,146</b>
Agreements to repurchase United States Government or other securities sold .....	148			
Bills payable and rediscounts .....	6,057	2,110	3,398	2,679
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	82	47	72	94
Acceptances executed by other banks for account of reporting banks .....	147	93	43	64
Securities borrowed .....	112	112	112	107
Other liabilities .....	60	67	78	84
<b>Total</b> .....	<b>188,554</b>	<b>178,377</b>	<b>174,362</b>	<b>168,536</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## KENTUCKY—Continued

## LOUISVILLE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	68,353	61,548	59,887	58,767
Overdrafts .....	38	102	79	83
United States Government securities owned .....	8,864	9,114	8,319	8,018
Other bonds, stocks, securities, etc., owned .....	9,213	10,812	11,141	12,565
Customers' liability account of acceptances .....	226	180	224	191
Banking house, furniture and fixtures .....	866	869	869	870
Other real estate owned .....	12	11	3	3
Reserve with Federal reserve bank .....	3,706	5,994	5,567	4,955
Cash in vault .....	710	616	763	608
Due from banks .....	14,196	12,782	15,732	13,904
Outside checks and other cash items .....	227	94	280	64
Redemption fund and due from United States Treasurer .....	200	200	200	200
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	645	485	563	711
Securities borrowed .....	231	231	131	131
Other assets .....	449	521	463	501
<b>Total</b> .....	<b>107,936</b>	<b>103,559</b>	<b>104,221</b>	<b>101,571</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,500	5,500	5,500	5,500
Surplus .....	5,250	5,250	5,250	5,250
Undivided profits—net .....	720	1,072	507	847
Reserves for dividends, contingencies, etc. ....	526	345	845	587
Reserves for interest, taxes, and other expenses accrued and unpaid .....	610	391	322	352
Circulating notes outstanding .....	3,560	4,000	4,000	4,000
Due to banks <sup>1</sup> .....	20,401	23,496	23,153	20,671
Demand deposits .....	40,170	37,938	37,929	39,206
Time deposits (including postal savings deposits) .....	23,988	22,959	23,318	21,450
United States deposits .....	117	727	658	585
<i>Total deposits</i> .....	<i>84,676</i>	<i>85,120</i>	<i>85,068</i>	<i>81,912</i>
Agreements to repurchase United States Government or other securities sold .....	1,260	200	1,350	1,550
Bills payable and rediscounts .....	4,239	300		100
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	645	485	563	711
Acceptances executed for customers .....	226	180	224	191
Securities borrowed .....	231	231	131	131
Other liabilities .....	493	485	471	440
<b>Total</b> .....	<b>107,936</b>	<b>103,559</b>	<b>104,221</b>	<b>101,571</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## LOUISIANA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	33 banks	31 banks	30 banks	30 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	57,722	52,210	53,583	51,449
Overdrafts .....	88	125	31	61
United States Government securities owned .....	4,341	4,171	4,182	3,893
Other bonds, stocks, securities, etc., owned .....	5,558	5,904	6,477	6,741
Customers' liability account of acceptances .....				137
Banking house, furniture and fixtures .....	4,474	4,406	4,298	4,377
Other real estate owned .....	1,184	1,173	753	753
Reserve with Federal reserve bank .....	4,030	3,532	3,446	3,308
Cash in vault .....	1,960	1,723	1,453	1,670
Due from banks .....	12,120	7,433	7,846	9,039
Outside checks and other cash items .....	313	159	167	102
Redemption fund and due from United States Treasurer .....	172	168	168	165
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....		13		7
Other assets .....	318	507	474	347
<b>Total</b> .....	<b>92,280</b>	<b>81,524</b>	<b>82,878</b>	<b>82,049</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	7,000	6,750	6,325	6,325
Surplus .....	3,144	3,209	3,592	3,592
Undivided profits—net .....	886	1,041	1,089	1,220
Reserves for dividends, contingencies, etc. ....	338	341	314	318
Reserves for interest, taxes, and other expenses accrued and unpaid .....	229	201	258	291
Circulating notes outstanding .....	3,377	3,342	3,310	3,338
Due to banks <sup>1</sup> .....	10,440	6,950	7,850	7,451
Demand deposits .....	45,514	37,663	36,207	34,366
Time deposits (including postal savings deposits) ..	18,994	19,032	20,670	21,126
United States deposits .....	117	61	69	50
<i>Total deposits</i> .....	<i>75,065</i>	<i>63,706</i>	<i>64,796</i>	<i>62,993</i>
Bills payable and rediscounts .....	2,071	2,760	3,015	3,672
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....		13		7
Acceptances executed for customers .....				137
Other liabilities .....	170	161	179	156
<b>Total</b> .....	<b>92,280</b>	<b>81,524</b>	<b>82,878</b>	<b>82,049</b>

<sup>1</sup>Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 492      REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## LOUISIANA—Continued

### NEW ORLEANS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	1 bank	1 bank	1 bank	1 bank
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	31,431	29,948	26,954	26,289
Overdrafts.....	38	31	19	36
United States Government securities owned.....	3,068	4,091	4,090	3,037
Other bonds, stocks, securities, etc., owned.....	1,069	824	810	2,430
Customers' liability account of acceptances.....	2,375	549	401	325
Banking house, furniture and fixtures.....	3,636	3,655	3,647	3,647
Other real estate owned.....	113	112	121	121
Reserve with Federal reserve bank.....	3,042	2,933	2,460	2,636
Cash in vault.....	283	320	428	367
Due from banks.....	5,484	6,403	7,730	4,509
Outside checks and other cash items.....	700	14	145	17
Redemption fund and due from United States Treasurer.....	140	140	140	140
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	3,125	773	170	107
Other assets.....	94	21	94	17
<b>Total.....</b>	<b>55,498</b>	<b>49,814</b>	<b>47,209</b>	<b>43,678</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	2,800	2,800	2,800	2,800
Surplus.....	2,200	2,200	2,200	2,200
Undivided profits—net.....	913	1,087	952	1,073
Reserves for dividends, contingencies, etc.....	235		98	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	145	281	412	302
Circulating notes outstanding.....	2,800	2,750	2,800	2,800
Due to banks <sup>1</sup> .....	9,816	9,352	9,523	8,656
Demand deposits.....	25,649	23,533	21,735	20,782
Time deposits (including postal savings deposits).....	2,177	2,611	3,440	3,831
United States deposits.....	805	3,195	1,844	582
<i>Total deposits.....</i>	<i>38,447</i>	<i>38,691</i>	<i>36,542</i>	<i>33,851</i>
Bills payable and rediscounts.....	1,639			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	3,125	773	170	107
Acceptances executed for customers.....	3,118	1,030	1,083	503
Acceptances executed by other banks for account of reporting banks.....	74	188	150	41
Other liabilities.....	2	14	2	1
<b>Total.....</b>	<b>55,498</b>	<b>49,814</b>	<b>47,209</b>	<b>43,678</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MAINE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	53 banks	52 banks	52 banks	52 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	75,335	74,634	76,460	76,897
Overdrafts .....	19	29	13	24
United States Government securities owned .....	10,063	9,301	9,189	9,162
Other bonds, stocks, securities, etc., owned .....	53,779	54,384	55,831	57,165
Banking house, furniture and fixtures .....	2,354	2,356	2,349	2,387
Other real estate owned .....	393	441	454	442
Reserve with Federal reserve bank .....	5,298	5,321	5,496	5,577
Cash in vault .....	2,240	1,710	1,825	2,088
Due from banks .....	7,288	7,174	7,418	9,154
Outside checks and other cash items .....	432	235	505	283
Redemption fund and due from United States Treasurer .....	245	245	245	245
Other assets .....	147	203	263	309
<b>Total</b> .....	<b>157,593</b>	<b>156,033</b>	<b>160,048</b>	<b>163,733</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	7,270	7,370	7,370	7,370
Surplus .....	7,290	7,320	7,380	7,380
Undivided profits—net .....	5,646	6,110	5,685	6,105
Reserves for dividends, contingencies, etc. ....	611	473	692	435
Reserves for interest, taxes, and other expenses accrued and unpaid .....	439	594	416	611
Circulating notes outstanding .....	4,744	4,880	4,824	4,856
Due to banks <sup>1</sup> .....	3,081	3,069	3,305	3,987
Demand deposits .....	34,408	31,882	34,154	35,635
Time deposits (including postal savings deposits) ..	91,168	93,061	94,140	96,075
United States deposits .....	753	236	220	224
<i>Total deposits</i> .....	<i>129,410</i>	<i>128,248</i>	<i>131,819</i>	<i>135,921</i>
Bills payable and rediscounts .....	2,181	1,033	1,858	1,038
Other liabilities .....	2	5	4	17
<b>Total</b> .....	<b>157,593</b>	<b>156,033</b>	<b>160,048</b>	<b>163,733</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 494 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MARYLAND

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	73 banks	73 banks	71 banks	71 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	66,701	66,139	65,151	64,300
Overdrafts .....	38	62	35	61
United States Government securities owned .....	7,669	7,380	7,082	6,920
Other bonds, stocks, securities, etc., owned .....	39,635	39,620	38,806	39,234
Customers' liability account of acceptances .....			21	3
Banking house, furniture, and fixtures .....	2,799	2,811	2,603	2,626
Other real estate owned .....	1,000	1,010	992	1,003
Reserve with Federal reserve bank .....	4,564	4,394	4,281	4,437
Cash in vault .....	1,896	1,733	1,653	1,747
Due from banks .....	4,530	3,685	4,560	5,107
Outside checks and other cash items .....	124	68	120	198
Redemption fund and due from United States Treasurer .....	191	191	187	187
Other assets .....	150	132	161	156
<b>Total</b> .....	<b>129,297</b>	<b>127,225</b>	<b>125,562</b>	<b>125,979</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,609	5,909	5,709	5,709
Surplus .....	8,421	8,231	8,116	8,123
Undivided profits—net .....	2,423	2,840	2,345	2,766
Reserves for dividends, contingencies, etc. ....	402	265	416	298
Reserves for interest, taxes, and other expenses accrued and unpaid .....	159	277	178	320
Circulating notes outstanding .....	3,797	3,814	3,733	3,721
Due to banks <sup>1</sup> .....	1,135	969	1,069	1,129
Demand deposits .....	28,066	26,000	25,108	25,625
Time deposits (including postal savings deposits) ..	77,008	77,316	77,072	76,652
United States deposits .....	56	51	51	49
<i>Total deposits</i> .....	<i>106,265</i>	<i>104,336</i>	<i>103,300</i>	<i>103,455</i>
Bills payable and rediscounts .....	2,203	1,522	1,727	1,556
Acceptances executed for customers .....			21	3
Other liabilities .....	18	31	17	28
<b>Total</b> .....	<b>129,297</b>	<b>127,225</b>	<b>125,562</b>	<b>125,979</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MARYLAND—Continued

## BALTIMORE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	7 banks	6 banks	6 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	84,498	71,952	63,561	48,480
Overdrafts.....	7	1	3	10
United States Government securities owned.....	11,689	9,866	18,500	8,253
Other bonds, stocks, securities, etc., owned.....	19,011	15,622	16,828	24,100
Customers' liability account of acceptances.....	433	211	187	207
Banking house, furniture and fixtures.....	4,569	3,622	3,680	3,034
Other real estate owned.....	523	331	331	88
Reserve with Federal reserve bank.....	7,823	6,477	7,162	5,448
Cash in vault.....	1,998	1,455	1,058	620
Due from banks.....	35,084	19,389	24,369	17,671
Outside checks and other cash items.....	447	161	299	122
Redemption fund and due from United States Treasurer.....	179	165	159	114
Securities borrowed.....	.....	700	.....	.....
Other assets.....	507	664	527	508
Total.....	166,768	130,616	136,664	108,655
<b>LIABILITIES</b>				
Capital stock paid in.....	8,900	7,400	7,400	5,750
Surplus.....	8,400	7,400	7,400	5,750
Undivided profits—net.....	3,543	3,355	3,111	3,056
Reserves for dividends, contingencies, etc.....	1,022	543	763	577
Reserves for interest, taxes, and other expenses accrued and unpaid.....	405	503	621	358
Circulating notes outstanding.....	3,454	3,239	3,154	2,251
Due to banks <sup>1</sup> .....	33,793	26,160	29,813	25,106
Demand deposits.....	66,511	46,003	49,115	38,891
Time deposits (including postal savings deposits).....	34,899	26,431	29,040	18,795
United States deposits.....	2,171	7,558	5,773	7,656
Total deposits.....	137,374	106,152	113,741	90,448
Bills payable and rediscounts.....	2,719	800	.....	.....
Acceptances executed for customers.....	433	211	187	207
Securities borrowed.....	.....	700	.....	.....
Other liabilities.....	518	313	287	258
Total.....	166,768	130,616	136,664	108,655

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**MASSACHUSETTS**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	142 banks	143 banks	142 banks	142 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	293,940	290,730	288,262	288,950
Overdrafts.....	99	76	74	77
United States Government securities owned.....	42,855	43,513	44,122	45,011
Other bonds, stocks, securities, etc., owned.....	128,476	131,693	137,657	136,968
Customers' liability account of acceptances.....	364	360	260	219
Banking house, furniture and fixtures.....	15,393	15,561	15,444	15,535
Other real estate owned.....	1,639	1,723	1,865	1,897
Reserve with Federal reserve bank.....	21,073	19,337	21,619	22,525
Cash in vault.....	11,507	9,608	9,716	9,522
Due from banks.....	30,882	20,243	24,719	25,249
Outside checks and other cash items.....	613	377	561	468
Redemption fund and due from United States Treasurer....	800	901	804	771
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	6	9	7	7
Securities borrowed.....	30			
Other assets.....	1,040	1,221	1,119	1,270
<b>Total.....</b>	<b>548,717</b>	<b>535,352</b>	<b>546,229</b>	<b>548,469</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	29,401	29,876	30,426	30,451
Surplus.....	28,725	29,405	29,325	29,225
Undivided profits—net.....	17,986	19,036	17,399	18,526
Reserves for dividends, contingencies, etc.....	2,377	1,320	2,133	1,542
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,451	1,610	1,648	1,906
Circulating notes outstanding.....	15,432	15,957	15,973	15,975
Due to banks <sup>1</sup> .....	20,923	18,323	19,127	19,897
Demand deposits.....	211,576	195,336	203,980	204,093
Time deposits (including postal savings deposits).....	207,954	213,359	213,740	218,047
United States deposits.....	966	2,371	2,474	3,168
<i>Total deposits.....</i>	<i>441,419</i>	<i>429,389</i>	<i>439,321</i>	<i>445,205</i>
Agreements to repurchase United States Government or other securities sold.....	800	700	2,000	2,000
Bills payable and rediscounts.....	10,391	7,082	7,314	2,946
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	6	9	7	7
Acceptances executed for customers.....	364	358	260	218
Acceptances executed by other banks for account of reporting banks.....		2		1
Securities borrowed.....	30			
Other liabilities.....	835	608	423	467
<b>Total.....</b>	<b>548,717</b>	<b>535,352</b>	<b>546,229</b>	<b>548,469</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MASSACHUSETTS—Continued

## BOSTON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	10 banks	10 banks	10 banks	10 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	726,493	733,462	706,532	729,146
Overdrafts .....	287	121	102	85
United States Government securities owned .....	58,295	85,557	84,149	79,619
Other bonds, stocks, securities, etc., owned .....	60,856	74,917	102,634	109,146
Customers' liability account of acceptances .....	97,981	93,294	81,180	73,483
Banking house, furniture and fixtures .....	27,772	28,385	28,349	28,738
Other real estate owned .....	2,410	2,172	2,391	3,151
Reserve with Federal reserve bank .....	61,112	63,876	65,712	66,739
Cash in vault .....	6,785	4,721	5,549	4,387
Due from banks .....	173,137	97,634	142,370	117,272
Outside checks and other cash items .....	12,278	2,194	2,633	705
Redemption fund and due from United States Treasurer .....	188	187	172	172
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	30,657	25,027	28,937	27,731
Other assets .....	11,978	18,837	14,662	21,504
<b>Total .....</b>	<b>1,270,229</b>	<b>1,230,384</b>	<b>1,265,372</b>	<b>1,261,878</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	81,775	82,775	82,857	84,732
Surplus .....	59,424	61,424	61,350	63,325
Undivided profits—net .....	15,723	16,612	17,508	17,210
Reserves for dividends, contingencies, etc. ....	3,082	3,389	3,695	4,009
Reserves for interest, taxes, and other expenses accrued and unpaid .....	3,711	5,015	4,558	6,228
Circulating notes outstanding .....	3,651	3,745	3,445	3,424
Due to banks <sup>1</sup> .....	150,573	135,892	158,393	147,020
Demand deposits .....	570,866	528,757	549,695	535,260
Time deposits (including postal-savings deposits) ..	215,553	234,712	244,856	273,004
United States deposits .....	4,157	17,482	16,602	16,072
<i>Total deposits .....</i>	<i>941,149</i>	<i>916,843</i>	<i>969,546</i>	<i>971,356</i>
Agreements to repurchase United States Government or other securities sold .....	11,329	4,291	-----	45
Bills payable and rediscounts .....	13,500	7,533	3,220	1,990
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	30,657	25,027	28,937	27,731
Acceptances executed for customers .....	100,238	94,897	83,603	74,434
Acceptances executed by other banks for account of reporting banks .....	1,104	764	1,110	899
Other liabilities .....	4,886	8,069	5,543	6,495
<b>Total .....</b>	<b>1,270,229</b>	<b>1,230,384</b>	<b>1,265,372</b>	<b>1,261,878</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MICHIGAN

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	126 banks	124 banks	121 banks	121 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	169,142	165,343	160,615	156,158
Overdrafts .....	81	90	92	105
United States Government securities owned .....	24,599	24,889	24,279	24,715
Other bonds, stocks, securities, etc., owned .....	87,886	86,890	87,652	88,342
Customers' liability account of acceptances .....			27	20
Banking house, furniture and fixtures .....	13,202	13,178	12,505	12,652
Other real estate owned .....	1,592	1,572	1,690	1,784
Reserve with Federal reserve bank .....	12,865	12,136	11,083	11,922
Cash in vault .....	6,359	5,798	5,920	5,407
Due from banks .....	20,640	18,692	19,750	21,597
Outside checks and other cash items .....	622	333	643	623
Redemption fund and due from United States Treasurer .....	603	638	659	681
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....				2
Securities borrowed .....	10	24	49	47
Other assets .....	367	355	554	752
<b>Total</b> .....	<b>337,968</b>	<b>329,938</b>	<b>325,518</b>	<b>324,807</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	18,290	17,690	17,590	17,890
Surplus .....	13,622	13,498	13,404	14,299
Undivided profits—net .....	6,326	7,062	6,651	7,670
Reserves for dividends, contingencies, etc. ....	1,171	1,050	1,095	1,200
Reserves for interest, taxes, and other expenses accrued and unpaid .....	757	932	963	1,160
Circulating notes outstanding .....	11,980	12,681	12,950	13,518
Due to banks <sup>1</sup> .....	5,973	6,343	6,423	6,890
Demand deposits .....	93,373	94,833	88,625	85,430
Time deposits (including postal-savings deposits) .....	174,557	170,548	172,969	172,626
United States deposits .....	1,256	1,634	716	905
<i>Total deposits</i> .....	<i>275,159</i>	<i>275,358</i>	<i>268,735</i>	<i>265,851</i>
Agreements to repurchase United States Government or other securities sold .....	168	55		
Bills payable and rediscounts .....	10,082	3,209	3,659	2,815
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....				2
Acceptances executed by other banks for account of reporting banks .....			27	20
Securities borrowed .....	10	24	49	47
Other liabilities .....	403	379	397	335
<b>Total</b> .....	<b>337,968</b>	<b>329,938</b>	<b>325,518</b>	<b>324,807</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**MICHIGAN—Continued****DETROIT**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	199,998	185,064	186,092	175,535
Overdrafts .....	49	24	71	142
United States Government securities owned .....	9,707	25,897	28,950	34,255
Other bonds, stocks, securities, etc., owned .....	12,768	9,022	11,514	11,464
Customers' liability account of acceptances .....	4,203	3,471	7,282	8,020
Banking house, furniture and fixtures .....	11,018	10,979	11,294	10,413
Other real estate owned .....	322	292	353	357
Reserve with Federal reserve bank .....	10,035	15,493	15,500	15,329
Cash in vault .....	2,636	2,424	2,425	1,738
Due from banks .....	36,491	25,398	33,398	31,683
Outside checks and other cash items .....	5,183	2,945	3,099	2,706
Redemption fund and due from United States Treasurer .....	171	172	172	171
Securities borrowed .....	3,900			
Other assets .....	841	1,310	1,272	1,742
<b>Total</b> .....	<b>297,322</b>	<b>282,521</b>	<b>301,422</b>	<b>293,555</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	12,500	12,500	12,500	12,500
Surplus .....	15,500	15,500	15,500	15,500
Undivided profits—net .....	4,357	4,409	4,059	4,270
Reserves for dividends, contingencies, etc. ....	65	96	88	644
Reserves for interest, taxes, and other expenses accrued and unpaid .....	714	1,753	1,088	1,539
Circulating notes outstanding .....	3,432	3,359	3,432	3,432
Due to banks <sup>1</sup> .....	29,755	24,688	29,349	34,756
Demand deposits .....	128,306	129,429	138,176	118,647
Time deposits (including postal-savings deposits) .....	80,453	85,855	88,388	84,383
United States deposits .....	1,022	579	762	579
<i>Total deposits</i> .....	<i>239,536</i>	<i>240,551</i>	<i>256,675</i>	<i>238,365</i>
Bills payable and rediscounts .....	12,397	38		8,500
Acceptances executed for customers .....	4,258	3,694	7,282	8,020
Securities borrowed .....	3,900			
Other liabilities .....	663	621	798	785
<b>Total</b> .....	<b>297,322</b>	<b>282,521</b>	<b>301,422</b>	<b>293,555</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MICHIGAN—Continued

## GRAND RAPIDS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	14,981	13,823	13,155	13,627
Overdrafts .....	5	12	2	3
United States Government securities owned .....	1,576	1,906	1,844	2,667
Other bonds, stocks, securities, etc., owned .....	1,114	1,130	1,989	3,217
Banking house, furniture and fixtures .....	2,188	2,204	2,253	2,254
Other real estate owned .....	56	62	62	62
Reserve with Federal reserve bank .....	1,395	1,360	1,610	1,727
Cash in vault .....	536	456	403	352
Due from banks .....	3,807	2,829	2,788	3,227
Outside checks and other cash items .....	13	3	5	5
Redemption fund and due from United States Treasurer .....	57	67	70	70
Other assets .....	132		2	29
<b>Total</b> .....	<b>25,860</b>	<b>23,852</b>	<b>24,183</b>	<b>27,240</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	1,500	1,500	2,000	2,000
Surplus .....	650	750	1,000	1,000
Undivided profits—net .....	387	229	242	224
Reserves for dividends, contingencies, etc. ....	49	41	13	78
Reserves for interest, taxes, and other expenses accrued and unpaid .....	20	51	84	112
Circulating notes outstanding .....	1,119	1,350	1,400	1,400
Due to banks <sup>1</sup> .....	1,818	1,959	1,772	2,022
Demand deposits .....	11,134	9,813	8,190	11,565
Time deposits (including postal savings deposits) .....	8,208	7,620	9,042	8,325
United States deposits .....	292	339	222	314
<i>Total deposits</i> .....	<i>21,452</i>	<i>19,731</i>	<i>19,226</i>	<i>22,226</i>
Bills payable and rediscounts .....	473			
Other liabilities .....	210	200	218	200
<b>Total</b> .....	<b>25,860</b>	<b>23,852</b>	<b>24,183</b>	<b>27,240</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MINNESOTA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	258 banks	258 banks	255 banks	254 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	136, 227	130, 973	126, 674	122, 002
Overdrafts.....	108	135	101	147
United States Government securities owned.....	27, 109	26, 797	26, 747	27, 740
Other bonds, stocks, securities, etc., owned.....	73, 142	75, 225	78, 137	79, 338
Customers' liability account of acceptances.....	7	9	13	12
Banking house, furniture and fixtures.....	7, 838	7, 899	7, 859	7, 903
Other real estate owned.....	2, 132	2, 047	1, 843	1, 736
Reserve with Federal reserve bank.....	11, 385	10, 587	11, 156	10, 520
Cash in vault.....	5, 443	4, 991	5, 077	4, 527
Due from banks.....	29, 008	25, 689	33, 969	31, 625
Outside checks and other cash items.....	610	317	536	298
Redemption fund and due from United States Treasurer.....	532	529	528	527
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		1	1	
Securities borrowed.....	46	45	24	24
Other assets.....	3, 796	4, 136	4, 249	4, 540
<b>Total.....</b>	<b>297, 583</b>	<b>289, 380</b>	<b>296, 914</b>	<b>290, 939</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	18, 795	18, 995	18, 935	18, 835
Surplus.....	9, 408	9, 543	9, 458	9, 435
Undivided profits—net.....	4, 462	4, 109	4, 085	4, 674
Reserves for dividends, contingencies, etc.....	736	428	657	471
Reserves for interest, taxes, and other expenses accrued and unpaid.....	762	834	827	1, 317
Circulating notes outstanding.....	10, 561	10, 543	10, 508	10, 499
Due to banks <sup>1</sup> .....	15, 765	13, 067	14, 826	14, 337
Demand deposits.....	90, 509	83, 792	91, 203	84, 903
Time deposits (including postal savings deposits).....	145, 233	146, 449	145, 011	144, 857
United States deposits.....	277	627	464	288
<b>Total deposits.....</b>	<b>251, 784</b>	<b>245, 935</b>	<b>251, 504</b>	<b>244, 335</b>
Agreements to repurchase United States Government or other securities sold.....			50	
Bills payable and rediscounts.....	827	630	676	1, 030
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		1	1	
Acceptances executed for customers.....	7	9	13	12
Securities borrowed.....	46	45	24	24
Other liabilities.....	195	308	176	257
<b>Total.....</b>	<b>297, 583</b>	<b>289, 380</b>	<b>296, 914</b>	<b>290, 939</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MINNESOTA—Continued

## MINNEAPOLIS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	5 banks	5 banks	5 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	134, 103	130, 104	118, 974	130, 775
Overdrafts .....	46	29	35	21
United States Government securities owned .....	36, 068	34, 488	33, 806	31, 206
Other bonds, stocks, securities, etc., owned .....	19, 543	20, 352	21, 018	21, 456
Customers' liability account of acceptances .....	9, 729	6, 320	342	104
Banking house, furniture and fixtures .....	3, 097	3, 089	2, 571	2, 567
Other real estate owned .....	879	902	918	916
Reserve with Federal reserve bank .....	17, 082	12, 388	11, 769	12, 467
Cash in vault .....	1, 786	1, 922	1, 903	1, 815
Due from banks .....	32, 473	27, 139	51, 627	44, 232
Outside checks and other cash items .....	2, 634	1, 344	2, 297	1, 467
Redemption fund and due from United States Treasurer .....	143	143	143	143
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	500	75	---	---
Other assets .....	694	880	710	927
<b>Total</b> .....	<b>258, 777</b>	<b>239, 175</b>	<b>246, 113</b>	<b>248, 096</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	12, 700	12, 700	12, 700	12, 700
Surplus .....	7, 800	7, 800	7, 800	7, 800
Undivided profits—net .....	2, 401	2, 659	2, 005	2, 430
Reserves for dividends, contingencies, etc. ....	265	220	39	46
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1, 164	945	964	1, 470
Circulating notes outstanding .....	2, 825	2, 846	2, 851	2, 842
Due to banks <sup>1</sup> .....	52, 178	50, 264	54, 068	56, 908
Demand deposits .....	102, 637	91, 512	103, 522	99, 113
Time deposits (including postal savings deposits) .....	61, 567	62, 143	60, 282	63, 122
United States deposits .....	70	596	711	698
<i>Total deposits</i> .....	<i>216, 452</i>	<i>204, 515</i>	<i>218, 583</i>	<i>219, 841</i>
Agreements to repurchase United States Government or other securities sold .....	790	---	---	---
Bills payable and rediscounts .....	3, 000	---	---	---
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	500	75	---	---
Acceptances executed for customers .....	9, 835	6, 420	356	56
Acceptances executed by other banks for account of reporting banks .....	24	10	7	49
Other liabilities .....	1, 021	985	808	862
<b>Total</b> .....	<b>258, 777</b>	<b>239, 175</b>	<b>246, 113</b>	<b>248, 096</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MINNESOTA—Continued

ST. PAUL

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	72,990	71,288	61,767	63,052
Overdrafts .....	9	16	15	21
United States Government securities owned .....	20,389	20,016	28,232	27,131
Other bonds, stocks, securities, etc., owned .....	11,124	10,316	9,064	9,733
Customers' liability account of acceptances .....	3,397	138	35	25
Banking house, furniture and fixtures .....	109	112	2,577	2,927
Reserve with Federal reserve bank .....	7,804	7,832	7,538	8,144
Cash in vault .....	1,534	1,132	1,306	1,097
Due from banks .....	18,511	17,642	19,034	30,684
Outside checks and other cash items .....	1,332	306	457	282
Redemption fund and due from United States Treasurer .....	30	30	30	30
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	32	15	11	31
Other assets .....	1,088	740	803	1,193
<b>Total .....</b>	<b>138,349</b>	<b>129,583</b>	<b>130,869</b>	<b>144,350</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	6,850	6,850	6,850	6,850
Surplus .....	4,750	4,750	4,750	4,750
Undivided profits—net .....	1,246	1,476	1,492	1,664
Reserves for dividends, contingencies, etc .....	955	955	616	666
Reserves for interest, taxes, and other expenses accrued and unpaid .....	577	479	457	714
Circulating notes outstanding .....	600	593	588	600
Due to banks <sup>1</sup> .....	22,825	24,018	23,127	23,908
Demand deposits .....	56,660	56,512	60,932	66,683
Time deposits (including postal savings deposits) .....	34,926	32,883	31,196	37,972
United States deposits .....	200	547	185	173
<i>Total deposits .....</i>	<i>114,611</i>	<i>115,960</i>	<i>115,440</i>	<i>128,736</i>
Bills payable and rediscounts .....	4,900			
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	32	15	11	31
Acceptances executed for customers .....	3,397	143	36	27
Other liabilities .....	431	362	629	312
<b>Total .....</b>	<b>138,349</b>	<b>129,583</b>	<b>130,869</b>	<b>144,350</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**MISSISSIPPI**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	35 banks	35 banks	35 banks	35 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	52,669	55,146	55,146	54,141
Overdrafts .....	196	203	101	263
United States Government securities owned .....	5,628	5,021	4,444	3,859
Other bonds, stocks, securities, etc., owned .....	15,794	15,265	14,675	13,966
Customers' liability account of acceptances .....	357	172	105	70
Banking house, furniture and fixtures .....	2,303	2,345	2,347	2,351
Other real estate owned .....	1,035	1,005	1,028	1,005
Reserve with Federal reserve bank .....	4,092	3,851	3,511	3,053
Cash in vault .....	2,070	1,900	1,607	1,776
Due from banks .....	11,019	8,276	8,395	7,263
Outside checks and other cash items .....	430	253	370	279
Redemption fund and due from United States Treasurer .....	149	150	151	141
Securities borrowed .....	58	282	224	120
Other assets .....	258	222	246	240
<b>Total</b> .....	<b>96,058</b>	<b>94,091</b>	<b>92,350</b>	<b>88,527</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,345	5,470	5,470	5,470
Surplus .....	4,018	4,118	4,124	4,124
Undivided profits—net .....	864	1,121	949	1,122
Reserves for dividends, contingencies, etc. ....	140	62	95	35
Reserves for interest, taxes, and other expenses accrued and unpaid .....	62	221	235	374
Circulating notes outstanding .....	2,945	2,970	2,990	2,778
Due to banks <sup>1</sup> .....	6,287	4,440	3,918	3,298
Demand deposits .....	38,214	37,111	33,085	29,244
Time deposits (including postal savings deposits) .....	33,830	33,238	33,383	32,817
United States deposits .....	676	594	397	655
<i>Total deposits</i> .....	<i>79,007</i>	<i>75,583</i>	<i>70,783</i>	<i>66,014</i>
Agreements to repurchase United States Government or other securities sold .....			92	118
Bills payable and rediscounts .....	3,210	4,248	7,244	8,267
Acceptances executed for customers .....	357	172	105	70
Securities borrowed .....	58	282	224	120
Other liabilities .....	52	44	39	35
<b>Total</b> .....	<b>96,058</b>	<b>94,091</b>	<b>92,350</b>	<b>88,527</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**MISSOURI**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	108 banks	107 banks	106 banks	105 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	60,039	59,807	57,798	56,577
Overdrafts .....	68	103	68	97
United States Government securities owned .....	17,190	16,765	16,535	16,188
Other bonds, stocks, securities, etc., owned .....	20,671	20,339	21,427	21,969
Banking house, furniture and fixtures .....	4,263	4,344	4,308	4,335
Other real estate owned .....	993	964	938	992
Reserve with Federal reserve bank .....	5,307	5,137	5,153	5,277
Cash in vault .....	2,643	2,603	2,665	2,758
Due from banks .....	12,376	9,457	11,391	11,821
Outside checks and other cash items .....	376	261	417	302
Redemption fund and due from United States Treasurer .....	289	297	294	289
Securities borrowed .....	101	101	97	97
Other assets .....	177	172	203	203
<b>Total .....</b>	<b>124,493</b>	<b>120,350</b>	<b>121,294</b>	<b>120,905</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	8,875	8,875	8,775	8,760
Surplus .....	4,135	4,128	4,064	4,018
Undivided profits—net .....	1,862	1,979	1,812	2,009
Reserves for dividends, contingencies, etc. ....	221	194	270	194
Reserves for interest, taxes, and other expenses accrued and unpaid .....	110	136	176	232
Circulating notes outstanding .....	5,710	5,917	5,863	5,758
Due to banks <sup>1</sup> .....	6,897	5,649	5,719	6,545
Demand deposits .....	55,438	51,268	52,664	51,672
Time deposits (including postal savings deposits) .....	38,256	39,351	39,376	40,100
United States deposits .....	162	450	242	264
<i>Total deposits .....</i>	<i>100,753</i>	<i>96,718</i>	<i>98,001</i>	<i>98,581</i>
Agreements to repurchase United States Government or other securities sold .....	65	27	67	35
Bills payable and rediscounts .....	2,651	2,268	2,161	1,208
Securities borrowed .....	101	101	97	97
Other liabilities .....	10	7	8	13
<b>Total .....</b>	<b>124,493</b>	<b>120,350</b>	<b>121,294</b>	<b>120,905</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MISSOURI—Continued

KANSAS CITY, MO.

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	9 banks	8 banks	7 banks	7 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	82,835	78,367	76,016	71,964
Overdrafts.....	54	38	28	24
United States Government securities owned.....	8,654	8,168	10,878	10,352
Other bonds, stocks, securities, etc., owned.....	17,740	16,619	17,675	20,761
Customers' liability account of acceptances.....			3	
Banking house, furniture and fixtures.....	2,093	2,088	2,146	1,504
Other real estate owned.....	26	16	3	3
Reserve with Federal reserve bank.....	10,868	10,263	10,301	10,174
Cash in vault.....	1,664	1,539	1,291	1,273
Due from banks.....	29,996	30,898	38,220	53,611
Outside checks and other cash items.....	645	360	1,061	854
Redemption fund and due from United States Treasurer.....	48	48	35	35
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,038	525		
Securities borrowed.....		1,138	298	298
Other assets.....	1,036	814	783	260
<b>Total.....</b>	<b>156,697</b>	<b>150,881</b>	<b>158,738</b>	<b>171,113</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	8,050	8,050	8,300	8,300
Surplus.....	3,382	3,312	3,063	3,064
Undivided profits—net.....	3,198	3,596	3,065	3,425
Reserves for dividends, contingencies, etc.....	124	131	149	159
Reserves for interest, taxes, and other expenses accrued and unpaid.....	91	142	92	48
Circulating notes outstanding.....	932	915	678	685
Due to banks <sup>1</sup> .....	52,807	47,508	55,010	59,937
Demand deposits.....	74,367	72,408	74,794	78,993
Time deposits (including postal savings deposits).....	9,727	11,149	10,868	15,464
United States deposits.....	157	460	420	296
<i>Total deposits.....</i>	<i>157,058</i>	<i>151,525</i>	<i>141,092</i>	<i>154,690</i>
Bills payable and rediscounts.....	2,325	1,057	1,374	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,038	525		
Acceptances executed for customers.....			3	
Securities borrowed.....		1,138	298	298
Other liabilities.....	499	490	624	444
<b>Total.....</b>	<b>156,697</b>	<b>150,881</b>	<b>158,738</b>	<b>171,113</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MISSOURI—Continued

## ST. JOSEPH

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	14, 074	14, 847	12, 960	13, 618
Overdrafts .....	16	7	11	10
United States Government securities owned .....	2, 521	1, 842	1, 853	2, 018
Other bonds, stocks, securities, etc., owned .....	1, 375	1, 653	1, 861	1, 928
Customers' liability account of acceptances .....	1			
Banking house, furniture and fixtures .....	378	378	378	378
Other real estate owned .....	25	43	32	33
Reserve with Federal reserve bank .....	1, 863	1, 476	1, 186	1, 328
Cash in vault .....	669	654	587	554
Due from banks .....	6, 607	4, 439	5, 649	5, 408
Outside checks and other cash items .....	49	25	34	22
Redemption fund and due from United States Treasurer .....	17	17	17	17
Other assets .....	27	23	27	27
Total .....	27, 622	25, 404	24, 595	25, 341
<b>LIABILITIES</b>				
Capital stock paid in .....	1, 100	1, 100	1, 100	1, 100
Surplus .....	950	950	950	950
Undivided profits—net .....	260	290	239	269
Reserves for dividends, contingencies, etc. ....	84	45	44	17
Reserves for interest, taxes, and other expenses accrued and unpaid .....	10	34	12	22
Circulating notes outstanding .....	340	334	337	340
Due to banks <sup>1</sup> .....	9, 138	7, 715	7, 866	8, 008
Demand deposits .....	9, 492	8, 952	7, 864	8, 488
Time deposits (including postal savings deposits) ..	6, 177	5, 919	6, 133	6, 017
United States deposits .....	39	30	21	109
<i>Total deposits</i> .....	<i>24, 846</i>	<i>22, 616</i>	<i>21, 884</i>	<i>22, 622</i>
Acceptances executed for customers .....	6	3		
Other liabilities .....	26	32	29	21
Total .....	27, 622	25, 404	24, 595	25, 341

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MISSOURI—Continued

## ST. LOUIS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	9 banks	9 banks	8 banks	8 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	154,862	157,941	149,133	149,590
Overdrafts.....	87	15	48	28
United States Government securities owned.....	15,264	16,571	11,091	17,373
Other bonds, stocks, securities, etc., owned.....	36,518	37,237	34,551	35,740
Customers' liability account of acceptances.....	2,231	1,296	308	2,342
Banking house, furniture and fixtures.....	2,668	2,649	2,347	2,377
Other real estate owned.....	570	597	586	620
Reserve with Federal reserve bank.....	17,217	15,545	18,092	15,095
Cash in vault.....	1,648	1,410	1,585	1,313
Due from banks.....	35,524	24,539	26,679	33,783
Outside checks and other cash items.....	538	139	306	107
Redemption fund and due from United States Treasurer.....	132	132	92	93
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		3		
Securities borrowed.....		400	1,500	2,240
Other assets.....	858	779	921	907
<b>Total.....</b>	<b>268,117</b>	<b>259,253</b>	<b>247,239</b>	<b>261,608</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	18,050	18,050	17,050	17,050
Surplus.....	6,685	6,685	6,485	6,485
Undivided profits—net.....	4,657	5,064	4,051	4,609
Reserves for dividends, contingencies, etc.....	58	18	590	339
Reserves for interest, taxes, and other expenses accrued and unpaid.....	502	462	518	641
Circulating notes outstanding.....	2,624	2,603	1,845	1,834
Due to banks <sup>1</sup> .....	44,555	40,951	43,105	44,512
Demand deposits.....	127,320	116,466	107,780	112,084
Time deposits (including postal savings deposits).....	59,603	64,472	59,795	61,908
United States deposits.....	81	1,002	2,186	798
<i>Total deposits.....</i>	<i>231,559</i>	<i>222,891</i>	<i>212,866</i>	<i>219,302</i>
Agreements to repurchase United States Government or other securities sold.....				5,634
Bills payable and rediscounts.....	863	810	1,199	288
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		3		
Acceptances executed for customers.....	2,172	1,387	312	2,346
Acceptances executed by other banks for account of reporting banks.....	73	10		
Securities borrowed.....		400	1,500	2,240
Other liabilities.....	874	870	823	840
<b>Total.....</b>	<b>268,117</b>	<b>259,253</b>	<b>247,239</b>	<b>261,608</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**MONTANA**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	65 banks	62 banks	61 banks	58 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	41, 591	39, 719	38, 007	35, 945
Overdrafts .....	61	75	71	93
United States Government securities owned .....	12, 406	11, 531	10, 730	10, 197
Other bonds, stocks, securities, etc., owned .....	16, 797	17, 510	18, 061	19, 439
Banking house, furniture and fixtures .....	2, 550	2, 550	2, 549	2, 559
Other real estate owned .....	516	402	327	319
Reserve with Federal reserve bank .....	4, 265	3, 846	3, 851	3, 590
Cash in vault .....	2, 953	2, 512	2, 393	2, 368
Due from banks .....	11, 110	8, 067	9, 828	11, 331
Outside checks and other cash items .....	124	55	107	94
Redemption fund and due from United States Treasurer .....	107	106	103	102
Securities borrowed .....	-----	-----	1	-----
Other assets .....	67	154	486	519
Total .....	92, 547	86, 527	86, 514	86, 556
<b>LIABILITIES</b>				
Capital stock paid in .....	4, 790	4, 585	4, 535	4, 450
Surplus .....	2, 529	2, 591	2, 691	2, 679
Undivided profits—net .....	1, 753	1, 749	1, 739	1, 968
Reserves for dividends, contingencies, etc. ....	70	48	65	48
Reserves for interest, taxes, and other expenses accrued and unpaid .....	296	398	498	624
Circulating notes outstanding .....	2, 108	2, 083	2, 051	2, 019
Due to banks <sup>1</sup> .....	3, 916	3, 117	3, 150	3, 651
Demand deposits .....	40, 237	35, 595	35, 445	35, 884
Time deposits (including postal savings deposits) .....	36, 386	35, 676	35, 139	34, 211
United States deposits .....	207	245	219	196
<i>Total deposits</i> .....	<i>80, 746</i>	<i>74, 633</i>	<i>73, 953</i>	<i>73, 942</i>
Agreements to repurchase United States Government or other securities sold .....	9	28	3	-----
Bills payable and rediscounts .....	190	393	948	709
Securities borrowed .....	-----	-----	1	-----
Other liabilities .....	56	19	30	57
Total .....	92, 547	86, 527	86, 514	86, 556

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## MONTANA—Continued

## HELENA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	4,982	3,639	3,490	3,254
Overdrafts .....	12	3	4	3
United States Government securities owned .....	950	999	1,034	1,159
Other bonds, stocks, securities, etc., owned .....	1,163	1,441	1,724	2,056
Banking house, furniture and fixtures .....	50	50	66	73
Other real estate owned .....	40	40	16	23
Reserve with Federal reserve bank .....	589	505	575	443
Cash in vault .....	87	110	94	81
Due from banks .....	1,466	1,253	1,857	1,891
Outside checks and other cash items .....	16	6	32	6
Redemption fund and due from United States Treasurer .....	10	10	10	10
Other assets .....			89	103
<b>Total</b> .....	<b>9,365</b>	<b>8,056</b>	<b>8,991</b>	<b>9,102</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	450	450	450	450
Surplus .....	375	375	375	375
Undivided profits—net .....	112	68	126	144
Reserves for dividends, contingencies, etc. ....			18	44
Reserves for interest, taxes, and other expenses accrued and unpaid .....			32	53
Circulating notes outstanding .....	200	197	200	200
Due to banks <sup>1</sup> .....	2,125	1,725	1,760	1,939
Demand deposits .....	3,898	3,095	3,894	3,776
Time deposits (including postal savings deposits) .....	2,175	2,119	2,103	2,080
United States deposits .....	30	24	26	27
<i>Total deposits</i> .....	<i>8,228</i>	<i>6,963</i>	<i>7,783</i>	<i>7,822</i>
Other liabilities .....		3	7	14
<b>Total</b> .....	<b>9,365</b>	<b>8,056</b>	<b>8,991</b>	<b>9,102</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEBRASKA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	147 banks	157 banks	161 banks	159 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	60,990	64,097	62,735	60,346
Overdrafts.....	128	150	110	139
United States Government securities owned.....	13,442	13,950	13,448	13,155
Other bonds, stocks, securities, etc., owned.....	11,442	13,601	14,331	16,158
Banking house, furniture and fixtures.....	2,797	2,986	2,937	2,928
Other real estate owned.....	988	770	611	551
Reserve with Federal reserve bank.....	4,695	5,230	5,145	5,312
Cash in vault.....	2,324	2,322	2,213	2,116
Due from banks.....	11,596	12,744	13,935	14,596
Outside checks and other cash items.....	188	147	253	201
Redemption fund and due from United States Treasurer.....	285	282	275	273
Securities borrowed.....	33	33	23	23
Other assets.....	6	43	70	46
Total.....	108,914	116,355	116,086	115,744
<b>LIABILITIES</b>				
Capital stock paid in.....	7,525	8,035	8,305	8,240
Surplus.....	4,155	4,305	4,186	4,193
Undivided profits—net.....	1,441	1,795	1,708	1,989
Reserves for dividends, contingencies, etc.....	282	314	421	394
Reserves for interest, taxes, and other expenses accrued and unpaid.....	158	203	177	206
Circulating notes outstanding.....	5,682	5,565	5,487	5,439
Due to banks <sup>1</sup> .....	4,728	5,418	4,460	4,456
Demand deposits.....	45,510	50,995	50,557	50,137
Time deposits (including postal savings deposits).....	34,176	36,638	38,817	39,245
United States deposits.....	40	132	102	53
Total deposits.....	84,454	93,183	93,956	93,891
Agreements to repurchase United States Government or other securities sold.....	300	100		
Bills payable and rediscounts.....	4,883	2,816	1,840	1,366
Securities borrowed.....	33	33	23	23
Other liabilities.....	1	6	3	3
Total.....	108,914	116,355	116,086	115,744

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEBRASKA—Continued

## LINCOLN

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	17,017	17,703	16,802	16,240
Overdrafts.....	9	19	15	15
United States Government securities owned.....	2,281	2,648	3,836	2,717
Other bonds, stocks, securities, etc., owned.....	2,982	2,764	3,113	3,297
Customers' liability account of acceptances.....		4		
Banking house, furniture and fixtures.....	879	889	891	899
Other real estate owned.....	67	64	43	43
Reserve with Federal reserve bank.....	2,009	2,035	2,159	2,088
Cash in vault.....	757	653	611	798
Due from banks.....	5,083	4,160	4,322	4,896
Outside checks and other cash items.....	239	221	264	104
Redemption fund and due from United States Treasurer.....	10	10	10	10
Other assets.....		20	24	25
<b>Total.....</b>	<b>31,333</b>	<b>31,190</b>	<b>32,090</b>	<b>31,132</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	1,550	1,550	1,550	1,350
Surplus.....	590	590	590	550
Undivided profits—net.....	272	353	308	307
Reserves for dividends, contingencies, etc.....	80	65	77	69
Reserves for interest, taxes, and other expenses accrued and unpaid.....	30	58	37	52
Circulating notes outstanding.....	200	200	200	200
Due to banks <sup>1</sup> .....	9,318	9,650	8,756	9,347
Demand deposits.....	14,965	15,040	16,986	15,653
Time deposits (including postal savings deposits).....	3,833	3,452	3,500	3,535
United States deposits.....	15	212	67	53
<i>Total deposits.....</i>	<i>28,131</i>	<i>28,554</i>	<i>29,309</i>	<i>28,588</i>
Bills payable and rediscounts.....	480			
Acceptances executed for customers.....		4	4	
Other liabilities.....		16	15	16
<b>Total.....</b>	<b>31,333</b>	<b>31,190</b>	<b>32,090</b>	<b>31,132</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEBRASKA—Continued

## OMAHA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	6 banks	6 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	57, 238	54, 680	51, 868	52, 553
Overdrafts .....	23	70	32	140
United States Government securities owned .....	10, 493	10, 073	9, 006	9, 138
Other bonds, stocks, securities, etc., owned .....	12, 509	14, 220	18, 502	20, 027
Banking house, furniture and fixtures .....	3, 383	3, 464	3, 605	3, 641
Other real estate owned .....	159	155	140	140
Reserve with Federal reserve bank .....	7, 320	7, 401	7, 898	7, 503
Cash in vault .....	1, 019	1, 028	1, 161	1, 028
Due from banks .....	24, 057	23, 186	23, 982	30, 277
Outside checks and other cash items .....	533	426	490	438
Redemption fund and due from United States Treasurer .....	57	58	58	57
Securities borrowed .....	11	10	10	10
Other assets .....	145	166	177	205
<b>Total</b> .....	<b>116, 947</b>	<b>114, 937</b>	<b>116, 929</b>	<b>125, 157</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5, 000	5, 000	5, 000	5, 000
Surplus .....	2, 500	2, 500	2, 500	2, 500
Undivided profits—net .....	783	701	476	586
Reserves for dividends, contingencies, etc. ....	984	1, 020	962	992
Reserves for interest, taxes, and other expenses accrued and unpaid .....	418	474	609	601
Circulating notes outstanding .....	1, 150	1, 150	1, 150	1, 150
Due to banks <sup>1</sup> .....	31, 103	33, 691	31, 452	39, 212
Demand deposits .....	53, 880	50, 730	54, 164	54, 411
Time deposits (including postal savings deposits) .....	17, 350	18, 421	19, 779	20, 244
United States deposits .....	274	710	215	265
<i>Total deposits</i> .....	<i>102, 607</i>	<i>103, 552</i>	<i>105, 610</i>	<i>114, 132</i>
Bills payable and rediscounts .....	3, 271	300	398	-----
Securities borrowed .....	11	10	10	10
Other liabilities .....	223	230	214	186
<b>Total</b> .....	<b>116, 947</b>	<b>114, 937</b>	<b>116, 929</b>	<b>125, 157</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 514 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEVADA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	10 banks	10 banks	10 banks	10 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	11,797	10,970	11,090	11,048
Overdrafts.....	25	21	17	36
United States Government securities owned.....	2,456	2,285	2,054	2,152
Other bonds, stocks, securities, etc., owned.....	3,269	3,482	3,760	3,640
Banking house, furniture and fixtures.....	926	931	935	931
Other real estate owned.....	97	88	88	92
Reserve with Federal reserve bank.....	941	883	876	858
Cash in vault.....	521	442	426	474
Due from banks.....	2,981	2,088	3,032	2,208
Outside checks and other cash items.....	25	16	39	17
Redemption fund and due from United States Treasurer.....	60	60	60	60
Total.....	23,098	21,266	22,377	21,516
<b>LIABILITIES</b>				
Capital stock paid in.....	1,500	1,500	1,500	1,500
Surplus.....	595	655	665	665
Undivided profits—net.....	271	248	226	230
Reserves for dividends, contingencies, etc.....	32	30	35	46
Reserves for interest, taxes, and other expenses accrued and unpaid.....	95	32	97	29
Circulating notes outstanding.....	1,162	1,178	1,194	1,190
Due to banks <sup>1</sup> .....	2,486	1,803	2,340	1,885
Demand deposits.....	8,288	7,139	7,486	7,147
Time deposits (including postal savings deposits).....	8,576	8,581	8,663	8,576
United States deposits.....	92	100	100	98
Total deposits.....	19,442	17,623	18,589	17,706
Bills payable and rediscounts.....			70	150
Other liabilities.....	1		1	
Total.....	23,098	21,266	22,377	21,516

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	56 banks	56 banks	56 banks	56 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	44, 825	44, 441	46, 579	45, 380
Overdrafts .....	26	30	18	49
United States Government securities owned .....	9, 629	10, 554	9, 908	9, 765
Other bonds, stocks, securities, etc., owned .....	16, 850	16, 771	18, 921	18, 882
Banking house, furniture and fixtures .....	2, 927	2, 806	2, 827	2, 844
Other real estate owned .....	51	53	136	134
Reserve with Federal reserve bank .....	3, 789	3, 777	3, 206	3, 720
Cash in vault .....	2, 160	1, 604	2, 338	2, 172
Due from banks .....	6, 853	4, 674	6, 200	6, 208
Outside checks and other cash items .....	353	177	269	196
Redemption fund and due from United States Treasurer .....	239	241	241	241
Securities borrowed .....	39	39	39	39
Other assets .....	59	179	178	146
<b>Total</b> .....	<b>87, 800</b>	<b>85, 356</b>	<b>90, 860</b>	<b>89, 776</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5, 575	5, 575	5, 725	5, 740
Surplus .....	5, 207	5, 307	5, 412	5, 387
Undivided profits—net .....	4, 125	4, 350	4, 183	4, 383
Reserves for dividends, contingencies, etc. ....	259	122	263	122
Reserves for interest, taxes, and other expenses accrued and unpaid .....	70	91	167	194
Circulating notes outstanding .....	4, 661	4, 799	4, 798	4, 801
Due to banks <sup>1</sup> .....	4, 140	3, 732	5, 301	5, 136
Demand deposits .....	38, 243	35, 734	35, 129	36, 514
Time deposits (including postal saving deposits) ..	21, 458	21, 791	25, 698	25, 807
United States deposits .....	346	463	311	346
<i>Total deposits</i> .....	<i>64, 187</i>	<i>61, 720</i>	<i>66, 439</i>	<i>67, 803</i>
Bills payable and rediscounts .....	3, 670	3, 344	3, 830	1, 296
Securities borrowed .....	39	39	39	39
Other liabilities .....	7	9	4	11
<b>Total</b> .....	<b>87, 800</b>	<b>85, 356</b>	<b>90, 860</b>	<b>89, 776</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

# 516 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEW JERSEY

(In thousands of dollars)

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	300 banks	299 banks	297 banks	295 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	601,948	578,786	562,520	535,599
Overdrafts.....	116	120	91	148
United States Government securities owned.....	62,994	67,976	63,572	69,870
Other bonds, stocks, securities, etc., owned.....	232,679	240,913	254,066	259,041
Customers' liability account of acceptances.....	576	561	628	706
Banking house, furniture and fixtures.....	36,320	36,455	35,714	36,219
Other real estate owned.....	5,236	5,653	6,439	6,776
Reserve with Federal reserve bank.....	40,645	38,265	41,251	39,479
Cash in vault.....	18,936	16,277	15,288	15,704
Due from banks.....	55,142	39,038	52,423	46,155
Outside checks and other cash items.....	1,781	899	1,504	826
Redemption fund and due from United States Treasurer.....	1,173	1,180	1,184	1,193
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30	113	51	1,002
Securities borrowed.....	260	120	100	100
Other assets.....	4,430	4,387	5,958	5,747
Total.....	1,062,266	1,030,743	1,040,789	1,018,565
<b>LIABILITIES</b>				
Capital stock paid in.....	57,085	57,110	56,610	56,110
Surplus.....	58,891	58,794	57,997	57,556
Undivided profits—net.....	22,500	24,783	22,619	24,308
Reserves for dividends, contingencies, etc.....	3,023	1,966	2,605	1,639
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,653	3,098	1,874	3,173
Circulating notes outstanding.....	23,068	23,665	23,591	23,687
Due to banks <sup>1</sup> .....	20,572	18,268	18,989	19,049
Demand deposits.....	363,168	318,292	341,824	321,253
Time deposits (including postal savings deposits).....	484,125	500,076	491,107	493,491
United States deposits.....	2,543	6,282	4,683	4,462
Total deposits.....	870,408	842,918	856,603	838,255
Agreements to repurchase United States Government or other securities sold.....	506	144	87	119
Bills payable and rediscounts.....	21,113	13,780	15,428	8,555
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30	113	51	1,002
Acceptances executed for customers.....	327	236	338	358
Acceptances executed by other banks for account of reporting banks.....	274	325	290	381
Securities borrowed.....	260	120	100	100
Other liabilities.....	3,178	3,691	2,596	3,322
Total.....	1,062,266	1,030,743	1,040,789	1,018,565

<sup>1</sup>Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	27 banks	27 banks	26 banks	27 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	18, 218	19, 034	17, 161	16, 553
Overdrafts .....	11	17	13	19
United States Government securities owned .....	5, 560	5, 546	5, 611	4, 829
Other bonds, stocks, securities, etc., owned .....	5, 599	5, 663	6, 082	5, 916
Banking house, furniture and fixtures .....	1, 285	1, 292	1, 231	1, 232
Other real estate owned .....	184	177	149	178
Reserve with Federal reserve bank .....	2, 236	1, 885	1, 871	1, 801
Cash in vault .....	1, 020	995	994	988
Due from banks .....	5, 435	3, 312	4, 649	5, 221
Outside checks and other cash items .....	70	53	200	66
Redemption fund and due from United States Treasurer .....	70	71	68	68
Other assets .....	15	15	21	31
<b>Total</b> .....	<b>39, 703</b>	<b>38, 060</b>	<b>38, 050</b>	<b>36, 902</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	1, 960	1, 960	1, 910	1, 935
Surplus .....	1, 044	1, 041	1, 041	1, 063
Undivided profits—net .....	112	303	211	333
Reserves for dividends, contingencies, etc. ....	106	102	92	85
Reserves for interest, taxes, and other expenses accrued and unpaid .....	37	39	39	36
Circulating notes outstanding .....	1, 399	1, 400	1, 354	1, 351
Due to banks <sup>1</sup> .....	1, 939	1, 407	2, 083	1, 904
Demand deposits .....	24, 767	22, 627	22, 529	21, 123
Time deposits (including postal savings deposits) ..	8, 104	8, 770	8, 172	8, 249
United States deposits .....	113	112	110	111
<i>Total deposits</i> .....	<i>34, 923</i>	<i>32, 916</i>	<i>32, 894</i>	<i>31, 387</i>
Agreements to repurchase United States Government or other securities sold .....	8	8	—	59
Bills payable and rediscounts .....	68	245	466	610
Other liabilities .....	46	46	43	43
<b>Total</b> .....	<b>39, 703</b>	<b>38, 060</b>	<b>38, 050</b>	<b>36, 902</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**NEW YORK**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	523 banks	522 banks	523 banks	523 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	709,946	721,489	704,534	681,710
Overdrafts .....	181	212	195	192
United States Government securities owned .....	79,909	93,161	84,215	84,876
Other bonds, stocks, securities, etc., owned .....	396,523	408,178	428,972	440,814
Customers' liability account of acceptances .....	866	1,203	1,075	1,007
Banking house, furniture and fixtures .....	33,043	33,609	33,879	33,501
Other real estate owned .....	4,946	5,484	5,820	6,197
Reserve with Federal reserve bank .....	54,048	53,580	55,504	54,653
Cash in vault .....	21,018	18,034	18,635	19,178
Due from banks .....	56,947	51,070	81,981	61,857
Outside checks and other cash items .....	1,542	3,541	2,509	1,082
Redemption fund and due from United States Treasurer .....	1,581	1,663	1,645	1,651
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	125	-----	302	135
Securities borrowed .....	179	115	165	230
Other assets .....	3,904	3,934	4,302	4,129
<b>Total .....</b>	<b>1,364,758</b>	<b>1,395,273</b>	<b>1,423,733</b>	<b>1,391,212</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	69,157	71,190	72,027	71,998
Surplus .....	70,684	72,097	73,057	72,764
Undivided profits—net .....	38,063	39,986	38,138	39,573
Reserves for dividends, contingencies, etc. ....	5,122	4,528	5,801	4,928
Reserves for interest, taxes, and other expenses accrued and unpaid .....	2,504	4,692	2,516	4,590
Circulating notes outstanding .....	31,020	33,173	32,781	32,863
Due to banks <sup>1</sup> .....	32,944	36,161	32,548	37,186
Demand deposits .....	407,310	425,279	455,453	427,785
Time deposits (including postal savings deposits) .....	666,850	669,846	680,785	682,712
United States deposits .....	2,431	5,391	4,448	4,354
<i>Total deposits .....</i>	<i>1,109,535</i>	<i>1,136,677</i>	<i>1,173,234</i>	<i>1,152,037</i>
Agreements to repurchase United States Government or other securities sold .....	207	120	78	78
Bills payable and rediscounts .....	35,733	29,580	22,679	9,484
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	125	-----	302	135
Acceptances executed for customers .....	555	855	590	383
Acceptances executed by other banks for account of reporting banks .....	312	348	485	624
Securities borrowed .....	179	115	165	230
Other liabilities .....	1,562	1,912	1,880	1,525
<b>Total .....</b>	<b>1,364,758</b>	<b>1,395,273</b>	<b>1,423,733</b>	<b>1,391,212</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**NEW YORK—Continued****BROOKLYN AND BRONX**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	12 banks	10 banks	10 banks	10 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	26,664	24,389	26,712	27,257
Overdrafts.....	17	10	12	18
United States Government securities owned.....	1,701	1,813	2,428	3,132
Other bonds, stocks, securities, etc., owned.....	8,668	8,859	10,037	10,031
Customers' liability account of acceptances.....	76	109	11	36
Banking house, furniture and fixtures.....	1,692	1,389	1,289	1,291
Other real estate owned.....	167	82	82	82
Reserve with Federal reserve bank.....	2,595	2,202	2,493	2,573
Cash in vault.....	685	663	848	626
Due from banks.....	2,546	1,310	3,433	2,387
Outside checks and other cash items.....	12	11	24	6
Redemption fund and due from United States Treasurer.....	30	32	43	50
Other assets.....	329	274	296	309
<b>Total.....</b>	<b>45,182</b>	<b>41,143</b>	<b>47,708</b>	<b>47,798</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	6,475	5,950	6,650	6,650
Surplus.....	3,660	3,785	4,635	4,635
Undivided profits—net.....	935	843	1,249	1,193
Reserves for dividends, contingencies, etc.....	329	300	281	242
Reserves for interest, taxes, and other expenses accrued and unpaid.....	83	114	84	135
Circulating notes outstanding.....	591	648	875	1,000
Due to banks <sup>1</sup> .....	484	550	863	671
Demand deposits.....	20,721	17,794	21,437	20,864
Time deposits (including postal savings deposits).....	11,403	10,186	10,347	12,027
United States deposits.....		306	115	200
<i>Total deposits.....</i>	<i>32,608</i>	<i>28,836</i>	<i>32,762</i>	<i>33,762</i>
Bills payable and rediscounts.....	195	355	953	-----
Acceptances executed by other banks for account of reporting banks.....	76	109	11	36
Other liabilities.....	230	203	208	145
<b>Total.....</b>	<b>45,182</b>	<b>41,143</b>	<b>47,708</b>	<b>47,798</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**NEW YORK—Continued****BUFFALO**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	5,066	5,073	5,135	4,831
Overdrafts .....		1	1	1
United States Government securities owned .....	632	581	886	995
Other bonds, stocks, securities, etc., owned .....	2,126	2,150	2,576	2,990
Banking house, furniture and fixtures .....	257	263	262	374
Other real estate owned .....	25	38	49	49
Reserve with Federal reserve bank .....	370	343	359	364
Cash in vault .....	108	86	90	66
Due from banks .....	385	176	450	793
Outside checks and other cash items .....	14		1	
Redemption fund and due from United States Treasurer .....	28	28	28	27
Other assets .....	46	32	48	38
<b>Total</b> .....	<b>9,057</b>	<b>8,771</b>	<b>9,885</b>	<b>10,528</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	750	750	750	1,050
Surplus .....	375	375	375	575
Undivided profits—net .....	115	122	140	149
Reserves for dividends, contingencies, etc. ....	24	34	40	58
Reserves for interest, taxes, and other expenses accrued and unpaid .....	30	58	32	47
Circulating notes outstanding .....	550	550	550	550
Due to banks <sup>1</sup> .....	140	79	104	50
Demand deposits .....	2,003	1,578	1,844	1,852
Time deposits (including postal savings deposits) .....	5,056	5,206	5,707	5,757
United States deposits .....			340	330
<i>Total deposits</i> .....	<i>7,199</i>	<i>6,863</i>	<i>7,995</i>	<i>7,989</i>
Bills payable and rediscounts .....				107
Other liabilities .....	14	19	3	3
<b>Total</b> .....	<b>9,057</b>	<b>8,771</b>	<b>9,885</b>	<b>10,528</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NEW YORK—Continued

## NEW YORK CITY (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	21 banks	21 banks	20 banks	20 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	2,479,018	2,324,194	2,837,537	2,741,815
Overdrafts .....	1,061	644	1,889	1,361
United States Government securities owned .....	552,043	551,519	605,585	627,447
Other bonds, stocks, securities, etc., owned .....	398,548	354,693	445,597	481,846
Customers' liability account of acceptances .....	335,984	272,647	308,086	271,351
Banking house, furniture and fixtures .....	59,405	62,620	79,632	84,767
Other real estate owned .....	4,900	4,914	4,896	4,905
Reserve with Federal reserve bank .....	309,076	328,251	354,887	394,849
Cash in vault .....	25,024	24,555	23,268	21,100
Due from banks .....	943,010	595,121	1,204,867	561,670
Outside checks and other cash items .....	10,000	4,924	8,113	2,219
Redemption fund and due from United States Treasurer .....	1,734	1,746	1,750	1,757
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	172,141	155,170	195,228	172,890
Other assets .....	132,390	103,035	104,728	108,322
<b>Total</b> .....	<b>5,424,334</b>	<b>4,784,033</b>	<b>6,176,063</b>	<b>5,476,299</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	314,582	316,082	356,582	356,582
Surplus .....	393,425	394,925	437,225	437,822
Undivided profits—net .....	75,800	81,095	116,309	122,281
Reserves for dividends, contingencies, etc. .....	17,568	17,521	21,041	19,301
Reserves for interest, taxes, and other expenses accrued and unpaid .....	13,649	11,521	15,382	13,172
Circulating notes outstanding .....	33,227	34,660	34,791	34,920
Due to banks <sup>1</sup> .....	1,093,329	933,845	1,363,808	1,011,061
Demand deposits .....	2,305,182	1,895,958	2,527,141	2,210,196
Time deposits (including postal savings deposits) .....	528,948	570,953	693,534	636,613
United States deposits .....	9,083	35,252	28,605	17,483
<i>Total deposits</i> .....	<i>5,936,542</i>	<i>5,436,008</i>	<i>6,613,088</i>	<i>5,875,353</i>
Agreements to repurchase United States Government or other securities sold .....	700	507	-----	21
Bills payable and rediscounts .....	88,175	4,700	26	31,638
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	172,141	155,170	195,228	172,890
Acceptances executed for customers .....	341,988	275,161	306,287	280,205
Acceptances executed by other banks for account of reporting banks .....	4,675	4,201	9,407	4,567
Other liabilities .....	31,862	52,482	70,697	127,547
<b>Total</b> .....	<b>5,424,334</b>	<b>4,784,033</b>	<b>6,176,063</b>	<b>5,476,299</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

# **NORTH CAROLINA**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	61 banks	61 banks	59 banks	59 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	76,192	75,014	73,067	72,342
Overdrafts .....	39	48	23	78
United States Government securities owned .....	10,417	10,321	8,584	8,309
Other bonds, stocks, securities, etc., owned .....	6,949	7,188	7,144	7,240
Customers' liability account of acceptances .....	925	1,124	779	200
Banking house, furniture and fixtures .....	6,220	6,315	6,246	6,243
Other real estate owned .....	1,383	1,510	1,578	1,700
Reserve with Federal reserve bank .....	4,622	4,404	4,323	3,969
Cash in vault .....	3,418	2,976	2,443	3,024
Due from banks .....	12,064	10,660	9,539	10,402
Outside checks and other cash items .....	382	179	288	233
Redemption fund and due from United States Treasurer .....	284	283	278	273
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	100			4
Securities borrowed .....	61	59	29	226
Other assets .....	442	326	105	109
<b>Total</b> .....	<b>123,518</b>	<b>120,407</b>	<b>114,426</b>	<b>114,352</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	9,800	9,775	9,675	9,675
Surplus .....	6,510	6,469	6,389	6,350
Undivided profits—net .....	1,446	1,781	1,586	1,862
Reserves for dividends, contingencies, etc. ....	497	200	380	227
Reserves for interest, taxes, and other expenses accrued and unpaid .....	627	608	610	637
Circulating notes outstanding .....	5,580	5,605	5,548	5,420
Due to banks <sup>1</sup> .....	8,470	7,706	6,830	6,237
Demand deposits .....	40,877	38,299	33,623	32,566
Time deposits (including postal savings deposits) .....	44,588	43,142	42,490	42,371
United States deposits .....	1,105	1,471	654	1,183
<i>Total deposits</i> .....	<i>95,040</i>	<i>90,618</i>	<i>83,597</i>	<i>82,557</i>
Agreements to repurchase United States Government or other securities sold .....		114	95	125
Bills payable and rediscounts .....	2,862	3,981	5,678	7,219
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	100			4
Acceptances executed for customers .....	873	1,020	683	104
Acceptances executed by other banks for account of reporting banks .....	52	104	96	96
Securities borrowed .....	61	59	29	226
Other liabilities .....	70	73	60	50
<b>Total</b> .....	<b>123,518</b>	<b>120,407</b>	<b>114,426</b>	<b>114,352</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## NORTH CAROLINA—Continued

## CHARLOTTE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	5 banks	5 banks	5 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	15,018	13,486	12,905	12,602
Overdrafts .....	4	4	2	1
United States Government securities owned .....	2,912	3,077	2,914	2,151
Other bonds, stocks, securities, etc., owned .....	1,635	1,638	1,831	2,045
Banking house, furniture and fixtures .....	1,151	1,170	1,152	1,171
Other real estate owned .....	54	101	106	114
Reserve with Federal reserve bank .....	951	1,000	874	906
Cash in vault .....	127	143	132	123
Due from banks .....	1,636	1,675	2,039	2,898
Outside checks and other cash items .....	22	18	21	13
Redemption fund and due from United States Treasurer .....	72	72	72	72
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	37			
Securities borrowed .....		200		
Other assets .....	19		19	1
<b>Total</b> .....	<b>23,638</b>	<b>22,584</b>	<b>22,067</b>	<b>22,097</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	1,800	1,800	1,800	1,800
Surplus .....	2,100	2,100	2,100	2,100
Undivided profits—net .....	1,240	1,323	1,241	1,318
Reserves for dividends, contingencies, etc. ....	97	65	97	65
Reserves for interest, taxes, and other expenses accrued and unpaid .....	149	151	154	160
Circulating notes outstanding .....	1,450	1,446	1,445	1,450
Due to banks <sup>1</sup> .....	635	487	904	612
Demand deposits .....	7,822	7,543	6,818	6,804
Time deposits (including postal savings deposits) ..	6,987	6,874	6,813	7,284
United States deposits .....	23	23	48	22
<i>Total deposits</i> .....	<i>15,467</i>	<i>14,927</i>	<i>14,583</i>	<i>14,722</i>
Bills payable and rediscounts .....	1,298	572	647	482
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	37			
Securities borrowed .....		200		
<b>Total</b> .....	<b>23,638</b>	<b>22,584</b>	<b>22,067</b>	<b>22,097</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at-date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**NORTH DAKOTA**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	122 banks	113 banks	112 banks	111 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	44, 674	44, 006	42, 721	41, 845
Overdrafts .....	43	65	55	82
United States Government securities owned .....	9, 516	9, 059	8, 220	7, 756
Other bonds, stocks, securities, etc., owned .....	17, 196	17, 147	16, 409	16, 996
Customers' liability account of acceptances .....	2	2	2	-----
Banking house, furniture and fixtures .....	3, 226	3, 151	3, 146	3, 154
Other real estate owned .....	1, 140	1, 027	950	900
Reserves with Federal reserve bank .....	3, 810	3, 712	3, 347	3, 668
Cash in vault .....	2, 014	1, 813	1, 739	1, 490
Due from banks .....	8, 465	7, 311	6, 866	10, 210
Outside checks and other cash items .....	141	207	238	150
Redemption fund and due from United States Treasurer .....	165	153	152	145
Securities borrowed .....	2	2	2	1
Other assets .....	341	428	636	756
<b>Total .....</b>	<b>90, 735</b>	<b>88, 083</b>	<b>84, 483</b>	<b>87, 153</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5, 720	5, 508	5, 495	5, 470
Surplus .....	2, 557	2, 439	2, 473	2, 467
Undivided profits—net .....	1, 170	994	969	1, 091
Reserves for dividends, contingencies, etc. ....	264	260	273	274
Reserves for interest, taxes, and other expenses accrued and unpaid .....	165	209	275	401
Circulating notes outstanding .....	3, 156	2, 918	2, 899	2, 896
Due to banks <sup>1</sup> .....	3, 778	3, 201	2, 911	3, 449
Demand deposits .....	33, 982	32, 486	29, 400	31, 676
Time deposits (including postal savings deposits) .....	39, 131	39, 268	38, 522	38, 102
United States deposits .....	134	144	127	113
<i>Total deposits .....</i>	<i>77, 025</i>	<i>75, 099</i>	<i>70, 960</i>	<i>73, 340</i>
Agreements to repurchase United States Government or other securities sold .....	26	6	158	203
Bills payable and rediscounts .....	626	621	940	950
Acceptances executed for customers .....	2	2	2	-----
Securities borrowed .....	2	2	2	1
Other liabilities .....	22	25	37	60
<b>Total .....</b>	<b>90, 735</b>	<b>88, 083</b>	<b>84, 483</b>	<b>87, 153</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OHIO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	303 banks	300 banks	296 banks	295 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	299,004	284,313	278,723	272,094
Overdrafts .....	185	183	150	204
United States Government securities owned .....	48,640	47,457	44,977	45,234
Other bonds, stocks, securities, etc., owned .....	97,621	93,995	95,334	94,899
Customers' liability account of acceptances .....			18	
Banking house, furniture and fixtures .....	25,207	24,809	25,355	25,717
Other real estate owned .....	4,255	4,312	4,067	4,088
Reserve with Federal reserve bank .....	21,571	20,616	20,348	20,966
Cash in vault .....	13,129	10,452	10,756	11,414
Due from banks .....	35,383	32,555	37,745	41,163
Outside checks and other cash items .....	612	369	688	504
Redemption fund and due from United States Treasurer .....	1,396	1,370	1,374	1,354
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	7	6	2	4
Securities borrowed .....	2,378	2,017	2,748	2,736
Other assets .....	836	939	602	526
<b>Total .....</b>	<b>550,124</b>	<b>523,393</b>	<b>522,887</b>	<b>520,903</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	38,400	37,975	37,865	38,085
Surplus .....	29,624	28,603	28,609	28,749
Undivided profits—net .....	13,587	14,520	13,209	14,336
Reserves for dividends, contingencies, etc. ....	1,097	922	1,257	731
Reserves for interest, taxes, and other expenses accrued and unpaid .....	854	929	954	1,052
Circulating notes outstanding .....	27,673	27,224	27,313	26,998
Due to banks <sup>1</sup> .....	14,052	9,128	10,208	8,890
Demand deposits .....	201,309	194,155	192,441	189,643
Time deposits (including postal savings deposits) .....	201,066	197,316	199,574	202,734
United States deposits .....	376	547	268	271
<i>Total deposits .....</i>	<i>416,803</i>	<i>401,146</i>	<i>402,491</i>	<i>401,538</i>
Agreements to repurchase United States Government or other securities sold .....	39	60	43	25
Bills payable and rediscounts .....	18,518	8,907	7,352	6,024
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	7	6	2	4
Acceptances executed by other banks for account of reporting banks .....			18	
Securities borrowed .....	2,378	2,017	2,748	2,736
Other liabilities .....	1,144	1,084	1,026	625
<b>Total .....</b>	<b>550,124</b>	<b>523,393</b>	<b>522,887</b>	<b>520,903</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OHIO—Continued

## CINCINNATI

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	5 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	58,542	50,423	49,558	47,915
Overdrafts .....	11	22	32	1
United States Government securities owned .....	7,010	10,460	9,693	12,564
Other bonds, stocks, securities, etc., owned .....	12,381	13,176	13,513	14,964
Customers' liability account of acceptances .....	30	19	16	4
Banking house, furniture and fixtures .....	2,637	2,638	2,537	2,537
Other real estate owned .....	4	4	75	75
Reserve with Federal reserve bank .....	5,663	4,274	5,442	5,311
Cash in vault .....	1,373	1,143	1,066	1,058
Due from banks .....	15,665	14,098	14,044	12,210
Outside checks and other cash items .....	96	70	65	42
Redemption fund and due from United States Treasurer .....	113	113	103	103
Securities borrowed .....	374	374	326	326
Other assets .....	152	124	101	55
<b>Total .....</b>	<b>104,051</b>	<b>96,938</b>	<b>96,571</b>	<b>97,165</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	8,300	8,300	7,900	7,900
Surplus .....	5,850	5,850	5,750	5,750
Undivided profits—net .....	3,768	4,209	3,707	3,968
Reserves for dividends, contingencies, etc. ....	78	70	75	75
Reserves for interest, taxes, and other expenses accrued and unpaid .....	199	380	484	523
Circulating notes outstanding .....	2,251	2,267	2,067	2,067
Due to banks <sup>1</sup> .....	15,630	12,799	13,152	13,656
Demand deposits .....	46,866	42,774	44,792	43,071
Time deposits (including postal savings deposits) .....	17,632	18,553	16,710	18,809
United States deposits .....	275	498	231	283
<i>Total deposits .....</i>	<i>80,403</i>	<i>74,624</i>	<i>74,885</i>	<i>78,819</i>
Bills payable and rediscounts .....	2,760	795	1,345	720
Acceptances executed for customers .....	30	19	16	4
Securities borrowed .....	374	374	326	326
Other liabilities .....	38	50	16	13
<b>Total .....</b>	<b>104,051</b>	<b>96,938</b>	<b>96,571</b>	<b>97,165</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OHIO—Continued

## CLEVELAND

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	98,201	84,798	89,080	90,881
Overdrafts.....	59	18	25	17
United States Government securities owned.....	12,305	14,200	11,417	12,382
Other bonds, stocks, securities, etc., owned.....	15,296	9,127	9,753	12,450
Customers' liability account of acceptances.....	6,996	6,983	6,425	6,362
Banking house, furniture and fixtures.....	4,633	4,464	4,453	4,437
Other real estate owned.....	275	296	441	432
Reserve with Federal reserve bank.....	6,711	5,979	5,967	6,018
Cash in vault.....	1,235	772	795	636
Due from banks.....	13,648	10,278	12,994	12,184
Outside checks and other cash items.....	372	392	293	205
Redemption fund and due from United States Treasurer.....	180	140	147	148
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2,013	1,179	2,956	2,189
Securities borrowed.....	3,888	3,267	3,217	3,002
Other assets.....	966	832	712	853
<b>Total.....</b>	<b>166,798</b>	<b>142,725</b>	<b>148,675</b>	<b>152,196</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	8,000	7,000	7,000	7,000
Surplus.....	4,350	4,100	4,100	4,100
Undivided profits—net.....	2,284	2,376	2,332	2,505
Reserves for dividends, contingencies, etc.....	42	67	202	43
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,059	1,274	672	1,366
Circulating notes outstanding.....	3,600	2,782	2,928	2,950
Due to banks <sup>1</sup> .....	16,201	8,277	9,570	10,069
Demand deposits.....	44,372	43,865	42,416	40,109
Time deposits (including postal savings deposits).....	65,445	56,641	60,930	64,851
United States deposits.....	3,322	4,665	5,211	6,186
<i>Total deposits.....</i>	<i>129,340</i>	<i>113,448</i>	<i>118,127</i>	<i>121,215</i>
Agreements to repurchase United States Government or other securities sold.....	250	-----	3	3
Bills payable and rediscounts.....	4,664	-----	-----	1,200
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2,013	1,179	2,956	2,189
Acceptances executed for customers.....	7,127	7,038	6,911	6,462
Securities borrowed.....	3,888	3,267	3,217	3,002
Other liabilities.....	181	194	227	161
<b>Total.....</b>	<b>166,798</b>	<b>142,725</b>	<b>148,675</b>	<b>152,196</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OHIO—Continued

## COLUMBUS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	50,018	51,037	47,327	45,459
Overdrafts.....	13	6	13	15
United States Government securities owned.....	5,312	7,430	5,331	7,608
Other bonds, stocks, securities, etc., owned.....	9,664	10,470	11,406	11,220
Customers' liability account of acceptances.....	9	13	24	20
Banking house, furniture and fixtures.....	4,400	4,396	4,411	4,409
Other real estate owned.....	94	215	142	140
Reserve with Federal reserve bank.....	5,800	6,462	5,608	4,883
Cash in vault.....	1,614	1,527	1,473	1,535
Due from banks.....	13,800	12,392	13,250	13,352
Outside checks and other cash items.....	133	36	180	143
Redemption fund and due from United States Treasurer.....	91	92	92	71
Securities borrowed.....	300	800	610	660
<b>Total.....</b>	<b>91,248</b>	<b>94,876</b>	<b>89,867</b>	<b>89,515</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	5,200	5,200	5,200	5,200
Surplus.....	5,150	5,150	5,150	5,150
Undivided profits—net.....	1,273	1,396	1,324	1,395
Reserves for dividends, contingencies, etc.....	184	160	98	48
Reserves for interest, taxes, and other expenses accrued and unpaid.....	301	316	383	360
Circulating notes outstanding.....	1,806	1,830	1,816	1,411
Due to banks <sup>1</sup> .....	15,833	13,997	12,998	14,953
Demand deposits.....	44,898	50,662	48,226	44,712
Time deposits (including postal savings deposits).....	14,214	14,864	12,618	13,589
United States deposits.....	81	286	56	66
<i>Total deposits.....</i>	<i>75,026</i>	<i>79,809</i>	<i>73,898</i>	<i>73,320</i>
Bills payable and rediscounts.....	1,999	202	1,364	1,951
Acceptances executed by other banks for account of reporting banks.....	9	13	24	20
Securities borrowed.....	300	800	610	660
<b>Total.....</b>	<b>91,248</b>	<b>94,876</b>	<b>89,867</b>	<b>89,515</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OHIO—Continued

## TOLEDO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	7,682	7,798	7,271	7,114
United States Government securities owned.....	2,031	2,031	2,125	2,125
Other bonds, stocks, securities, etc., owned.....	1,319	2,957	3,072	3,274
Banking house, furniture and fixtures.....	567	452	568	569
Other real estate owned.....		116		
Reserve with Federal reserve bank.....	632	662	725	551
Cash in vault.....	280	247	167	246
Due from banks.....	1,064	1,218	1,338	1,398
Outside checks and other cash items.....	16	4	13	19
Redemption fund and due from United States Treasurer.....	25	25	25	25
Other assets.....	64	99	86	97
<b>Total.....</b>	<b>13,680</b>	<b>15,609</b>	<b>15,390</b>	<b>15,409</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	700	700	700	700
Surplus.....	1,600	1,600	1,600	1,600
Undivided profits—net.....	503	511	504	531
Reserves for dividends, contingencies, etc.....	15	18	20	15
Reserves for interest, taxes, and other expenses accrued and unpaid.....	68	74	70	95
Circulating notes outstanding.....	492	495	495	496
Due to banks <sup>1</sup> .....	1,843	1,178	1,914	1,307
Demand deposits.....	3,306	3,779	3,895	3,244
Time deposits (including postal savings deposits).....	4,703	6,669	6,139	7,357
United States deposits.....	99	84	52	62
<i>Total deposits.....</i>	<i>9,951</i>	<i>11,710</i>	<i>12,000</i>	<i>11,970</i>
Bills payable and rediscounts.....	350	500		
Other liabilities.....	1	1	1	2
<b>Total.....</b>	<b>13,680</b>	<b>15,609</b>	<b>15,390</b>	<b>15,409</b>

<sup>1</sup>Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	278 banks	273 banks	268 banks	264 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	81,544	84,551	84,224	79,542
Overdrafts .....	207	260	214	307
United States Government securities owned .....	27,089	28,737	27,348	25,538
Other bonds, stocks, securities, etc., owned .....	36,401	39,180	37,715	36,974
Customers' liability account of acceptances .....			4	3
Banking house, furniture and fixtures .....	6,155	6,471	6,474	8,528
Other real estate owned .....	704	739	594	577
Reserve with Federal reserve bank .....	10,479	10,115	9,853	9,313
Cash in vault .....	4,560	4,243	3,820	4,060
Due from banks .....	29,394	24,281	26,648	24,630
Outside checks and other cash items .....	436	346	435	321
Redemption fund and due from United States Treasurer .....	251	287	287	284
Securities borrowed .....	133	130	140	128
Other assets .....	89	220	166	168
<b>Total</b> .....	<b>197,442</b>	<b>199,560</b>	<b>197,922</b>	<b>188,373</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	12,805	13,370	13,220	13,060
Surplus .....	4,666	4,882	4,925	4,892
Undivided profits—net .....	896	2,507	1,983	2,468
Reserves for dividends, contingencies, etc. ....	693	381	491	310
Reserves for interest, taxes, and other expenses accrued and unpaid .....	421	283	217	232
Circulating notes outstanding .....	4,999	5,716	5,731	5,671
Due to banks <sup>1</sup> .....	11,826	8,257	8,592	7,502
Demand deposits .....	116,951	112,863	109,905	100,727
Time deposits (including postal savings deposits) .....	42,917	49,233	49,805	49,617
United States deposits .....	216	302	341	280
<i>Total deposits</i> .....	<i>171,910</i>	<i>170,655</i>	<i>168,643</i>	<i>158,126</i>
Agreements to repurchase United States Government or other securities sold .....	80	98	150	277
Bills payable and rediscounts .....	772	1,443	2,356	3,126
Acceptances executed for customers .....			4	3
Securities borrowed .....	133	130	140	128
Other liabilities .....	67	95	62	80
<b>Total</b> .....	<b>197,442</b>	<b>199,560</b>	<b>197,922</b>	<b>188,373</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OKLAHOMA—Continued

MUSKOGEE<sup>1</sup>

[In thousands of dollars]

	Dec. 31, 1929
	3 banks
<b>RESOURCES</b>	
Loans and discounts (including rediscounts).....	5,726
Overdrafts.....	1
United States Government securities owned.....	3,982
Other bonds, stocks, securities, etc., owned.....	2,205
Banking house, furniture and fixtures.....	365
Other real estate owned.....	28
Reserve with Federal reserve bank.....	633
Cash in vault.....	223
Due from banks.....	1,192
Outside checks and other cash items.....	30
Redemption fund and due from United States Treasurer.....	38
Other assets.....	38
Total.....	14,461
<b>LIABILITIES</b>	
Capital stock paid in.....	900
Surplus.....	345
Undivided profits—net.....	51
Reserves for dividends, contingencies, etc.....	70
Reserves for interest, taxes, and other expenses accrued and unpaid.....	53
Circulating notes outstanding.....	739
Due to banks <sup>2</sup> .....	1,935
Demand deposits.....	5,048
Time deposits (including postal savings deposits).....	5,108
United States deposits.....	90
<i>Total deposits</i> .....	12,181
Agreements to repurchase United States Government or other securities sold.....	100
Other liabilities.....	22
Total.....	14,461

<sup>1</sup> Terminated as a reserve city, effective Mar. 15, 1930.<sup>2</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OKLAHOMA—Continued

## OKLAHOMA CITY

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	7 banks	6 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	47, 918	45, 702	50, 282	48, 210
Overdrafts .....	28	27	38	37
United States Government securities owned .....	13, 184	11, 314	10, 450	9, 445
Other bonds, stocks, securities, etc., owned .....	15, 880	16, 219	17, 006	18, 061
Customers' liability account of acceptances .....	2			
Banking house, furniture and fixtures .....	2, 716	1, 467	1, 460	1, 508
Other real estate owned .....		53	861	983
Reserve with Federal reserve bank .....	6, 542	5, 723	5, 475	6, 010
Cash in vault .....	758	672	692	682
Due from banks .....	21, 724	20, 072	20, 398	20, 880
Outside checks and other cash items .....	210	152	428	198
Redemption fund and due from United States Treasurer .....	4			
Securities borrowed .....	158	158	158	158
Other resources .....	197	163	176	164
<b>Total</b> .....	<b>109, 321</b>	<b>101, 722</b>	<b>107, 424</b>	<b>106, 336</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	6, 200	7, 300	7, 300	7, 300
Surplus .....	1, 320	1, 520	1, 520	1, 520
Undivided profits—net .....	1, 180	1, 064	1, 014	1, 436
Reserves for dividends, contingencies, etc. ....	307	145	150	109
Reserves for interest, taxes, and other expenses accrued and unpaid .....	174	252	195	298
Circulating notes outstanding .....	75			
Due to banks <sup>1</sup> .....	27, 974	19, 077	19, 929	18, 739
Demand deposits .....	43, 206	45, 847	49, 465	48, 235
Time deposits (including postal savings deposits) ..	24, 855	26, 099	27, 606	28, 326
United States deposits .....	265	260	87	215
<i>Total deposits</i> .....	<i>96, 300</i>	<i>81, 283</i>	<i>97, 087</i>	<i>95, 515</i>
Bills payable and rediscounts .....	3, 604			
Acceptances executed for customers .....	2			
Securities borrowed .....	158	158	158	158
Other liabilities .....	1			
<b>Total</b> .....	<b>109, 321</b>	<b>101, 722</b>	<b>107, 424</b>	<b>106, 336</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OKLAHOMA—Continued

## TULSA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	70,561	60,056	63,864	67,693
Overdrafts .....	11	14	21	11
United States Government securities owned .....	10,576	7,749	8,456	7,533
Other bonds, stocks, securities, etc., owned .....	15,067	12,203	11,187	10,663
Customers' liability account of acceptances .....	285	41	15	17
Banking house, furniture and fixtures .....	4,985	4,919	4,958	4,902
Other real estate owned .....	362	370	247	255
Reserve with Federal reserve bank .....	6,512	5,866	7,018	7,199
Cash in vault .....	1,226	1,490	1,217	1,297
Due from banks .....	15,205	19,720	20,450	23,419
Outside checks and other cash items .....	273	168	177	133
Redemption fund and due from United States Treasurer .....	31	31	31	19
Other resources .....	151	234	105	141
<b>Total</b> .....	<b>125,245</b>	<b>112,861</b>	<b>117,746</b>	<b>123,282</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	5,950	5,950	5,950	5,950
Surplus .....	2,650	2,650	2,650	2,650
Undivided profits—net .....	1,574	2,068	2,028	2,316
Reserves for dividends, contingencies, etc. ....	45	20	20	122
Reserves for interest, taxes, and other expenses accrued and unpaid .....	149	422	333	557
Circulating notes outstanding .....	567	551	544	291
Due to banks <sup>1</sup> .....	27,947	14,822	18,048	20,988
Demand deposits .....	54,258	59,040	59,606	60,204
Time deposits (including postal savings deposits) ..	20,149	26,159	27,230	29,751
United States deposits .....	242	572	794	327
<i>Total deposits</i> .....	<i>102,596</i>	<i>100,593</i>	<i>105,678</i>	<i>111,270</i>
Bills payable and rediscounts .....	11,316	464	411	-----
Acceptances executed for customers .....	285	41	15	17
Other liabilities .....	113	102	117	109
<b>Total</b> .....	<b>125,245</b>	<b>112,861</b>	<b>117,746</b>	<b>123,282</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OREGON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	87 banks	87 banks	87 banks	87 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	46,407	45,243	45,942	43,699
Overdrafts.....	61	68	73	99
United States Government securities owned.....	12,171	11,835	11,466	11,075
Other bonds, stocks, securities, etc., owned.....	16,192	16,236	15,728	16,760
Customers' liability account of acceptances.....	12	8	4	-----
Banking house, furniture and fixtures.....	3,220	3,340	3,296	3,303
Other real estate owned.....	763	743	738	726
Reserve with Federal reserve bank.....	4,535	3,950	4,412	4,188
Cash in vault.....	2,928	2,596	2,659	2,777
Due from banks.....	9,778	7,159	9,826	9,329
Outside checks and other cash items.....	151	121	141	113
Redemption fund and due from United States Treasurer.....	141	143	143	145
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5	4	4	3
Other resources.....	28	44	94	157
<b>Total.....</b>	<b>96,392</b>	<b>91,490</b>	<b>94,526</b>	<b>92,374</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	6,245	6,370	6,420	6,420
Surplus.....	3,218	3,183	3,198	3,173
Undivided profits—net.....	1,292	1,395	1,371	1,646
Reserves for dividends, contingencies, etc.....	201	138	186	179
Reserves for interest, taxes, and other expenses accrued and unpaid.....	100	106	85	100
Circulating notes outstanding.....	2,764	2,803	2,831	2,883
Due to banks <sup>1</sup> .....	2,149	1,405	1,691	1,460
Demand deposits.....	46,855	40,441	43,673	42,741
Time deposits (including postal savings deposits).....	31,947	32,636	32,724	32,530
United States deposits.....	81	119	37	77
<i>Total deposits.....</i>	<i>81,032</i>	<i>74,601</i>	<i>78,125</i>	<i>76,808</i>
Agreements to repurchase United States Government or other securities sold.....	19	-----	10	-----
Bills payable and rediscounts.....	1,503	2,880	2,277	1,158
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5	4	4	3
Acceptances executed for customers.....	12	8	16	2
Other liabilities.....	1	2	3	2
<b>Total.....</b>	<b>96,392</b>	<b>91,490</b>	<b>94,526</b>	<b>92,374</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## OREGON—Continued

## PORTLAND

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	7 banks	7 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	55,554	52,355	50,814	51,557
Overdrafts.....	65	50	27	16
United States Government securities owned.....	34,559	32,450	30,506	29,027
Other bonds, stocks, securities, etc., owned.....	25,933	26,932	28,409	29,206
Customers' liability account of acceptances.....	124	196	152	56
Banking house, furniture and fixtures.....	3,446	3,452	3,335	3,328
Other real estate owned.....	30	30	30	20
Reserve with Federal reserve bank.....	7,445	6,806	6,687	7,370
Cash in vault.....	1,596	1,509	1,467	1,513
Due from banks.....	18,490	17,989	23,563	24,428
Outside checks and other cash items.....	430	108	312	91
Redemption fund and due from United States Treasurer....	142	146	147	146
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	33	3	12	109
Other resources.....	313	464	312	482
<b>Total.....</b>	<b>148,160</b>	<b>142,490</b>	<b>145,783</b>	<b>147,349</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	7,000	7,000	7,075	7,075
Surplus.....	3,550	3,550	3,355	3,355
Undivided profits—net.....	2,744	2,718	2,485	2,620
Reserves for dividends, contingencies, etc.....	253	245	195	192
Reserves for interest, taxes, and other expenses accrued and unpaid.....	183	415	218	435
Circulating notes outstanding.....	2,930	2,922	2,930	2,930
Due to banks <sup>1</sup> .....	16,727	14,938	16,846	18,309
Demand deposits.....	54,158	50,637	53,726	53,474
Time deposits (including postal savings deposits).....	58,460	58,551	58,648	58,622
United States deposits.....	142	145	138	172
<i>Total deposits.....</i>	<i>129,487</i>	<i>124,271</i>	<i>129,368</i>	<i>130,577</i>
Bills payable and rediscounts.....	1,800	800	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	33	3	12	109
Acceptances executed for customers.....	110	159	74	48
Acceptances executed by other banks for account of report- ing banks.....	16	75	80	8
Other liabilities.....	54	332	1	-----
<b>Total.....</b>	<b>148,160</b>	<b>142,490</b>	<b>145,783</b>	<b>147,349</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	813 banks	810 banks	810 banks	800 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	928,724	910,362	907,421	888,086
Overdrafts.....	165	177	200	209
United States Government securities owned.....	143,387	139,941	136,708	133,798
Other bonds, stocks, securities, etc., owned.....	482,990	483,291	491,934	491,102
Customers' liability account of acceptances.....	798	838	797	794
Banking house, furniture and fixtures.....	66,218	66,867	67,177	66,692
Other real estate owned.....	11,631	11,912	12,750	13,890
Reserve with Federal reserve bank.....	61,417	60,358	61,109	59,527
Cash in vault.....	31,854	27,845	27,858	27,998
Due from banks.....	69,606	70,147	74,749	81,415
Outside checks and other cash items.....	2,006	1,166	2,195	1,066
Redemption fund and due from United States Treasurer.....	3,160	3,162	3,162	3,137
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	74	32	29	51
Securities borrowed.....	284	280	292	275
Other resources.....	3,674	4,145	4,205	3,532
<b>Total.....</b>	<b>1,805,988</b>	<b>1,780,523</b>	<b>1,790,586</b>	<b>1,771,572</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	98,311	99,171	99,586	99,983
Surplus.....	158,460	159,791	160,811	160,429
Undivided profits—net.....	49,728	53,513	50,949	55,225
Reserves for dividends, contingencies, etc.....	3,677	2,435	3,710	2,290
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3,074	3,566	3,031	3,689
Circulating notes outstanding.....	62,512	62,973	63,021	62,549
Due to banks <sup>1</sup> .....	22,224	18,713	23,558	21,394
Demand deposits.....	443,886	425,370	426,817	420,823
Time deposits (including postal savings deposits).....	907,482	916,472	920,669	918,773
United States deposits.....	1,784	2,913	2,553	3,306
<i>Total deposits.....</i>	<i>1,375,376</i>	<i>1,363,468</i>	<i>1,373,597</i>	<i>1,364,296</i>
Agreements to repurchase United States Government or other securities sold.....			274	38
Bills payable and rediscounts.....	51,520	32,378	32,327	20,164
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	74	32	29	51
Acceptances executed for customers.....	515	616	650	608
Acceptances executed by other banks for account of reporting banks.....	283	222	147	186
Securities borrowed.....	284	280	292	275
Other liabilities.....	2,174	2,078	2,162	1,789
<b>Total.....</b>	<b>1,805,988</b>	<b>1,780,523</b>	<b>1,790,586</b>	<b>1,771,572</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## PENNSYLVANIA—Continued

## PHILADELPHIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	27 banks	26 banks	24 banks	23 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	488,516	478,352	487,746	491,221
Overdrafts.....	14	18	103	20
United States Government securities owned.....	38,790	35,247	36,188	40,985
Other bonds, stocks, securities, etc., owned.....	67,573	72,475	80,365	88,739
Customers' liability account of acceptances.....	25,769	23,841	19,410	21,800
Banking house, furniture and fixtures.....	13,585	13,643	13,974	14,130
Other real estate owned.....	2,036	2,128	1,382	1,473
Reserve with Federal reserve bank.....	42,016	42,419	44,409	46,306
Cash in vault.....	8,806	8,545	5,996	6,142
Due from banks.....	141,793	90,084	119,012	103,597
Outside checks and other cash items.....	2,114	571	1,082	558
Redemption fund and due from United States Treasurer.....	290	270	258	250
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5,872	4,438	2,232	5,619
Securities borrowed.....	279	149	140	140
Other resources.....	12,845	11,766	11,750	11,649
<b>Total.....</b>	<b>850,288</b>	<b>783,946</b>	<b>824,047</b>	<b>832,638</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	37,615	37,115	37,051	37,051
Surplus.....	88,363	87,842	84,318	84,325
Undivided profits—net.....	12,579	14,030	12,673	12,172
Reserves for dividends, contingencies, etc.....	2,405	1,120	2,273	2,686
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2,218	2,277	2,570	3,099
Circulating notes outstanding.....	5,577	5,349	5,079	4,895
Due to banks <sup>1</sup> .....	155,319	128,319	153,679	179,307
Demand deposits.....	373,777	340,661	357,258	327,665
Time deposits (including postal savings deposits).....	114,601	125,286	130,759	141,915
United States deposits.....	2,531	2,501	7,144	3,655
<i>Total deposits.....</i>	<i>646,228</i>	<i>596,767</i>	<i>648,840</i>	<i>662,542</i>
Agreements to repurchase United States Government or other securities sold.....	5,040	41	—	—
Bills payable and rediscounts.....	13,496	6,648	5,192	4,451
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5,872	4,438	2,232	5,619
Acceptances executed for customers.....	23,824	21,988	17,946	20,690
Acceptances executed by other banks for account of reporting banks.....	3,175	2,646	2,314	1,890
Securities borrowed.....	279	149	140	140
Other liabilities.....	3,617	3,536	3,419	3,078
<b>Total.....</b>	<b>850,288</b>	<b>783,946</b>	<b>824,047</b>	<b>832,638</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## PENNSYLVANIA—Continued

## PITTSBURGH

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	11 banks	11 banks	11 banks	11 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	239,767	236,188	217,725	217,313
Overdrafts.....	3	4	2	5
United States Government securities owned.....	105,888	133,874	145,697	188,732
Other bonds, stocks, securities, etc., owned.....	88,294	90,439	124,014	131,871
Customers' liability account of acceptances.....	1,066	1,107	361	118
Banking house, furniture and fixtures.....	18,580	18,558	18,532	18,506
Other real estate owned.....	3,962	3,968	4,121	4,135
Reserve with Federal reserve bank.....	29,910	31,268	36,998	39,843
Cash in vault.....	5,159	5,062	4,394	5,061
Due from banks.....	60,210	50,099	65,549	73,485
Outside checks and other cash items.....	693	125	957	252
Redemption fund and due from United States Treasurer.....	730	730	730	730
Other resources.....	2,643	3,121	3,251	4,202
<b>Total.....</b>	<b>556,905</b>	<b>574,543</b>	<b>622,331</b>	<b>684,253</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	28,450	28,450	28,450	28,450
Surplus.....	39,450	40,450	40,450	41,450
Undivided profits—net.....	8,960	8,454	9,166	8,950
Reserves for dividends, contingencies, etc.....	5,066	5,610	5,707	5,606
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3,286	3,130	2,900	3,487
Circulating notes outstanding.....	14,261	14,487	14,559	14,376
Due to banks <sup>1</sup> .....	76,158	100,407	146,080	201,505
Demand deposits.....	248,183	240,788	241,912	240,695
Time deposits (including postal savings deposits).....	107,079	115,137	119,419	132,063
United States deposits.....	5,172	11,342	9,559	5,572
<i>Total deposits.....</i>	<i>436,592</i>	<i>467,674</i>	<i>516,970</i>	<i>579,835</i>
Bills payable and rediscounts.....	19,023	4,134	2,770	1,025
Acceptances executed for customers.....	480	199	36	53
Acceptances executed by other banks for account of reporting banks.....	586	908	325	65
Other liabilities.....	751	1,047	998	956
<b>Total.....</b>	<b>556,905</b>	<b>574,543</b>	<b>622,331</b>	<b>684,253</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**RHODE ISLAND**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	10 banks	10 banks	10 banks	10 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	35,367	34,263	34,104	34,505
Overdrafts.....	1	6	1	4
United States Government securities owned.....	6,165	5,639	5,406	5,354
Other bonds, stocks, securities, etc., owned.....	12,779	12,784	13,572	14,326
Customers' liability account of acceptances.....	95	44	48	65
Banking house, furniture and fixtures.....	718	731	719	723
Other real estate owned.....	114	123	101	101
Reserve with Federal reserve bank.....	2,486	2,389	2,212	2,168
Cash in vault.....	1,509	1,272	1,288	1,290
Due from banks.....	3,385	2,590	3,230	2,611
Outside checks and other cash items.....	21	7	20	11
Redemption fund and due from United States Treasurer.....	192	167	167	167
Other resources.....	111	137	117	162
Total.....	62,943	60,152	60,985	61,487
<b>LIABILITIES</b>				
Capital stock paid in.....	4,520	4,520	4,520	4,520
Surplus.....	5,730	5,730	5,730	5,730
Undivided profits—net.....	1,943	2,164	2,059	2,133
Reserves for dividends, contingencies, etc.....	382	346	370	346
Reserves for interest, taxes, and other expenses accrued and unpaid.....	341	245	423	223
Circulating notes outstanding.....	3,745	3,325	3,309	3,299
Due to banks <sup>1</sup> .....	2,580	1,804	2,491	2,193
Demand deposits.....	26,206	24,542	22,988	23,558
Time deposits (including postal savings deposits).....	15,679	16,233	18,506	18,949
United States deposits.....	310	332	350	400
<i>Total deposits</i> .....	<i>44,775</i>	<i>42,911</i>	<i>44,335</i>	<i>45,100</i>
Bills payable and rediscounts.....	1,322	783	125	—
Acceptances executed for customers.....	95	44	48	66
Other liabilities.....	90	84	66	70
Total.....	62,943	60,152	60,985	61,487

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	47 banks	40 banks	35 banks	35 banks
<b>RESOURCES</b>				
Loans and discounts (including redcounts) .....	66,119	55,240	49,071	47,940
Overdrafts.....	31	39	17	100
United States Government securities owned.....	9,746	7,422	7,074	7,076
Other bonds, stocks, securities, etc., owned.....	13,538	7,724	8,848	9,863
Customers' liability account of acceptances.....	1,020	351	279	242
Banking house, furniture and fixtures.....	4,600	2,922	2,732	2,759
Other real estate owned.....	2,125	1,408	1,309	1,253
Reserve with Federal reserve bank.....	4,259	2,772	3,247	3,024
Cash in vault.....	2,897	2,151	1,765	2,239
Due from banks.....	15,886	7,797	11,037	9,507
Outside checks and other cash items.....	299	142	189	112
Redemption fund and due from United States Treasurer.....	275	190	172	171
Acceptances of other banks and bills of exchange or drafts sold with endorsement.....	103			
Securities borrowed.....	13	11	12	10
Other resources.....	260	80	45	300
<b>Total.....</b>	<b>121,171</b>	<b>88,249</b>	<b>85,797</b>	<b>84,596</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	8,450	6,250	5,825	5,825
Surplus.....	5,102	4,154	3,981	3,980
Undivided profits—net.....	1,247	1,636	1,298	1,529
Reserves for dividends, contingencies, etc.....	456	505	561	421
Reserves for interest, taxes, and other expenses accrued and unpaid.....	153	145	124	145
Circulating notes outstanding.....	5,315	3,761	3,406	3,402
Due to banks <sup>1</sup> .....	13,271	5,542	5,978	6,209
Demand deposits.....	37,391	26,329	24,386	22,450
Time deposits (including postal savings deposits).....	46,174	37,314	37,115	35,925
United States deposits.....	1,884	1,481	1,637	2,841
<i>Total deposits.....</i>	<i>98,720</i>	<i>70,666</i>	<i>69,116</i>	<i>67,425</i>
Agreements to repurchase United States Government or other securities sold.....	33			
Bills payable and rediscounts.....	529	738	1,162	1,488
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	103			
Acceptances executed for customers.....	1,020	350	279	242
Acceptances executed by other banks for account of reporting banks.....		1		
Securities borrowed.....	13	11	12	10
Other liabilities.....	30	32	33	129
<b>Total.....</b>	<b>121,171</b>	<b>88,249</b>	<b>85,797</b>	<b>84,596</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

**SOUTH DAKOTA**

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	92 banks	93 banks	95 banks	96 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	37,091	36,912	38,014	36,715
Overdrafts.....	59	69	62	101
United States Government securities owned.....	10,129	9,554	8,623	7,957
Other bonds, stocks, securities, etc., owned.....	16,155	16,587	17,426	18,349
Banking house, furniture and fixtures.....	2,421	2,477	2,565	2,635
Other real estate owned.....	811	779	730	720
Reserve with Federal reserve bank.....	3,772	3,548	3,599	3,467
Cash in vault.....	1,575	1,533	1,655	1,407
Due from banks.....	9,077	6,688	7,547	7,769
Outside checks and other cash items.....	181	154	209	145
Redemption fund and due from United States Treasurer.....	95	95	95	95
Securities borrowed.....	30	30	30	30
Other resources.....	236	302	454	636
<b>Total.....</b>	<b>81,632</b>	<b>78,728</b>	<b>81,009</b>	<b>80,026</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	4,365	4,515	4,785	4,810
Surplus.....	2,165	2,190	2,306	2,319
Undivided profits—net.....	1,207	1,166	1,145	1,357
Reserves for dividends, contingencies, etc.....	222	201	241	237
Reserves for interest, taxes, and other expenses accrued and unpaid.....	156	201	198	327
Circulating notes outstanding.....	1,886	1,881	1,899	1,896
Due to banks <sup>1</sup> .....	5,262	4,268	4,399	4,153
Demand deposits.....	36,464	34,195	34,648	33,597
Time deposits (including postal savings deposits).....	28,901	29,096	30,016	29,843
United States deposits.....	297	285	237	193
<i>Total deposits.....</i>	<i>70,924</i>	<i>67,844</i>	<i>69,300</i>	<i>67,786</i>
Bills payable and rediscounts.....	504	516	959	1,125
Securities borrowed.....	30	30	30	30
Other liabilities.....	173	184	146	139
<b>Total.....</b>	<b>81,632</b>	<b>78,728</b>	<b>81,009</b>	<b>80,026</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TENNESSEE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	92 banks	92 banks	92 banks	93 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	119, 176	119, 062	117, 730	116, 176
Overdrafts.....	138	135	96	134
United States Government securities owned.....	12, 806	13, 559	13, 189	13, 709
Other bonds, stocks, securities, etc., owned.....	12, 951	14, 040	14, 027	12, 885
Customers' liability account of acceptances.....	229	238	540	71
Banking house, furniture and fixtures.....	8, 723	8, 723	8, 720	8, 763
Other real estate owned.....	1, 867	2, 039	2, 180	2, 226
Reserves with Federal reserve bank.....	7, 954	7, 540	7, 671	6, 975
Cash in vault.....	4, 406	3, 915	3, 403	3, 691
Due from banks.....	20, 953	18, 629	17, 185	17, 353
Outside checks and other cash items.....	1, 147	590	832	273
Redemption fund and due from United States Treasurer.....	542	507	584	619
Securities borrowed.....	562	422	573	596
Other resources.....	193	155	198	191
Total.....	191, 647	189, 554	186, 928	183, 662
<b>LIABILITIES</b>				
Capital stock paid in.....	14, 114	14, 114	14, 084	14, 159
Surplus.....	8, 131	8, 132	8, 148	8, 086
Undivided profits—net.....	2, 427	2, 886	2, 330	2, 839
Reserves for dividends, contingencies, etc.....	379	200	296	165
Reserves for interest, taxes, and other expenses accrued and unpaid.....	383	347	573	359
Circulating notes outstanding.....	10, 768	10, 775	11, 671	12, 235
Due to banks <sup>1</sup> .....	18, 436	15, 587	12, 590	12, 143
Demand deposits.....	61, 845	60, 645	59, 084	57, 081
Time deposits (including postal savings deposits).....	66, 819	73, 923	72, 345	66, 616
United States deposits.....	965	1, 153	625	1, 067
Total deposits.....	148, 065	161, 308	144, 644	139, 907
Agreements to repurchase United States Government or other securities sold.....	200	185	82	82
Bills payable and rediscounts.....	6, 244	803	3, 863	5, 107
Acceptances executed for customers.....	229	238	540	71
Securities borrowed.....	562	422	573	596
Other liabilities.....	145	144	124	56
Total.....	191, 647	189, 554	186, 928	183, 662

<sup>1</sup> Includes certified and cashier's checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TENNESSEE—Continued

## MEMPHIS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	37,387	36,489	33,872	32,887
Overdrafts .....	52	39	40	106
United States Government securities owned .....	3,032	2,618	2,168	1,764
Other bonds, stocks, securities, etc., owned .....	4,228	4,626	5,757	5,943
Banking house, furniture and fixtures .....	3,372	3,452	3,518	3,465
Other real estate owned .....	123	154	287	272
Reserve with Federal reserve bank .....	2,939	3,159	3,316	2,826
Cash in vault .....	618	658	469	430
Due from banks .....	13,537	12,938	14,915	13,430
Outside checks and other cash items .....	150	72	138	63
Redemption fund and due from United States Treasurer .....	2	167	18	18
Other resources .....	98	121	117	120
<b>Total .....</b>	<b>65,538</b>	<b>64,493</b>	<b>64,615</b>	<b>61,324</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	4,500	4,500	4,500	4,500
Surplus .....	4,400	4,400	4,450	4,450
Undivided profits—net .....	411	454	507	414
Reserves for dividends, contingencies, etc. ....	1,715	1,715	1,529	1,419
Reserves for interest, taxes, and other expenses accrued and unpaid .....	15	135	15	125
Circulating notes outstanding .....	50	350	350	350
Due to banks <sup>1</sup> .....	12,599	7,878	8,133	8,052
Demand deposits .....	23,638	26,115	27,287	23,063
Time deposits (including postal savings deposits) .....	16,980	18,682	17,148	18,062
United States deposits .....	33	86	496	715
<i>Total deposits .....</i>	<i>53,250</i>	<i>52,761</i>	<i>53,064</i>	<i>49,892</i>
Bills payable and rediscounts .....	1,050			
Other liabilities .....	147	178	200	174
<b>Total .....</b>	<b>65,538</b>	<b>64,493</b>	<b>64,615</b>	<b>61,324</b>

<sup>1</sup> Includes certified and cashier's checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TENNESSEE—Continued

## NASHVILLE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	5 banks	5 banks	5 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	56,856	58,148	55,553	56,181
Overdrafts.....	26	13	37	60
United States Government securities owned.....	4,464	3,452	4,276	5,309
Other bonds, stocks, securities, etc., owned.....	3,699	4,281	4,841	3,987
Customers' liability account of acceptances.....	101	330	117	174
Banking house, furniture and fixtures.....	2,050	2,062	2,061	2,066
Other real estate owned.....	382	391	402	396
Reserve with Federal reserve bank.....	3,630	3,459	3,117	3,225
Cash in vault.....	648	560	581	583
Due from banks.....	12,359	11,715	11,916	9,791
Outside checks and other cash items.....	310	219	482	158
Redemption fund and due from United States Treasurer.....	203	153	193	224
Securities borrowed.....	90	90	90	95
Other resources.....	75	81	119	108
Total.....	84,893	84,954	83,785	82,357
<b>LIABILITIES</b>				
Capital stock paid in.....	5,825	5,825	5,825	5,825
Surplus.....	5,135	5,135	5,135	5,135
Undivided profits—net.....	987	1,280	1,219	1,358
Reserves for dividends, contingencies, etc.....	6	6	6	6
Reserves for interest, taxes, and other expenses accrued and unpaid.....	332	330	511	538
Circulating notes outstanding.....	4,029	3,012	3,852	4,436
Due to banks <sup>1</sup> .....	13,196	13,706	10,157	11,737
Demand deposits.....	27,131	24,353	26,901	23,573
Time deposits (including postal savings deposits).....	25,066	30,510	25,580	23,467
United States deposits.....	31	25	27	25
Total deposits.....	65,424	68,594	62,665	58,802
Bills payable and rediscounts.....	2,600	—	4,040	5,682
Acceptances executed for customers.....	5	32	61	18
Acceptances executed by other banks for account of reporting banks.....	96	298	56	156
Securities borrowed.....	90	90	90	95
Other liabilities.....	364	352	325	306
Total.....	84,893	84,954	83,785	82,357

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	574 banks	560 banks	560 banks	556 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	289,179	287,868	275,662	263,755
Overdrafts .....	920	1,019	679	1,206
United States Government securities owned .....	59,262	54,253	50,081	47,882
Other bonds, stocks, securities, etc., owned .....	37,853	32,377	32,734	33,753
Customers' liability account of acceptances .....	7	5	9	17
Banking house, furniture and fixtures .....	17,546	17,674	17,788	17,841
Other real estate owned .....	5,585	5,291	5,345	5,477
Reserve with Federal reserve bank .....	26,267	24,143	23,518	22,402
Cash in vault .....	14,459	13,185	11,361	12,492
Due from banks .....	75,440	64,809	70,976	76,758
Outside checks and other cash items .....	1,986	1,196	1,351	1,237
Redemption fund and due from United States Treasurer .....	1,186	1,147	1,155	1,145
Securities borrowed .....	270	290	376	327
Other resources .....	416	646	617	643
<b>Total</b> .....	<b>530,376</b>	<b>503,903</b>	<b>491,652</b>	<b>484,935</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	44,910	43,753	43,728	43,583
Surplus .....	24,785	25,190	25,202	25,032
Undivided profits—net .....	9,751	11,869	11,317	12,341
Reserves for dividends, contingencies, etc. ....	1,725	1,033	1,236	929
Reserves for interest, taxes, and other expenses accrued and unpaid .....	856	631	629	690
Circulating notes outstanding .....	23,478	22,761	22,858	22,788
Due to banks <sup>1</sup> .....	34,530	27,160	25,818	28,274
Demand deposits .....	314,950	290,930	278,904	266,119
Time deposits (including postal savings deposits) .....	67,435	70,780	70,712	70,682
United States deposits .....	1,154	1,748	1,034	1,649
<b>Total deposits</b> .....	<b>418,069</b>	<b>390,618</b>	<b>376,468</b>	<b>366,724</b>
Agreements to repurchase United States Government or other securities sold .....	1,341	904	424	476
Bills payable and rediscounts .....	4,891	5,530	8,976	11,741
Acceptances executed for customers .....	7	5	9	17
Securities borrowed .....	270	290	376	327
Other liabilities .....	293	1,319	429	287
<b>Total</b> .....	<b>530,376</b>	<b>503,903</b>	<b>491,652</b>	<b>484,935</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## DALLAS

[In thousands of dollars.]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	101,473	95,060	84,786	92,720
Overdrafts.....	116	86	61	163
United States Government securities owned.....	13,365	23,325	20,065	21,852
Other bonds, stocks, securities, etc., owned.....	11,552	9,437	12,694	11,094
Customers' liability account of acceptances.....	6,171	3,019	1,107	3,133
Banking house, furniture and fixtures.....	5,335	4,900	4,934	5,183
Other real estate owned.....	815	1,314	1,325	1,111
Reserve with Federal reserve bank.....	8,163	11,021	6,530	9,425
Cash in vault.....	971	960	973	890
Due from banks.....	32,100	26,470	34,757	35,417
Outside checks and other cash items.....	1,221	573	847	301
Redemption fund and due from United States Treasurer.....	280	280	280	280
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	10			
Other resources.....		23	19	
<b>Total</b> .....	<b>181,572</b>	<b>176,468</b>	<b>168,378</b>	<b>181,569</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	12,650	12,650	12,650	12,650
Surplus.....	4,350	3,850	3,850	3,850
Undivided profits—net.....	5,445	6,363	6,251	6,705
Reserves for dividends, contingencies, etc.....	428	563	565	528
Reserves for interest, taxes, and other expenses accrued and unpaid.....	611	384	473	543
Circulating notes outstanding.....	5,426	5,534	5,540	5,595
Due to banks <sup>1</sup> .....	37,590	27,636	28,750	36,399
Demand deposits.....	69,163	70,113	65,309	67,298
Time deposits (including postal savings deposits).....	30,390	35,906	35,578	33,470
United States deposits.....	6,076	10,251	8,006	8,984
<i>Total deposits</i> .....	<i>143,219</i>	<i>148,906</i>	<i>137,643</i>	<i>146,151</i>
Bills payable and rediscounts.....	1,600			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	10			
Acceptances executed for customers.....	7,822	3,214	1,404	5,538
Securities borrowed.....				
Other liabilities.....	11	4	2	8
<b>Total</b> .....	<b>181,572</b>	<b>176,468</b>	<b>168,378</b>	<b>181,569</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## EL PASO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	3 banks	3 banks	3 banks	3 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	16,383	16,295	16,654	16,129
Overdrafts .....	21	9	19	30
United States Government securities owned .....	4,005	4,371	4,557	4,707
Other bonds, stocks, securities, etc., owned .....	3,849	2,750	2,945	3,038
Customers' liability account of acceptances .....	624	220	276	158
Banking house, furniture and fixtures .....	1,127	1,140	1,154	1,157
Other real estate owned .....	141	133	132	134
Reserve with Federal reserve bank .....	2,067	2,066	2,044	1,953
Cash in vault .....	453	440	425	367
Due from banks .....	5,642	4,551	4,237	4,103
Outside checks and other cash items .....	48	44	64	62
Redemption fund and due from United States Treasurer .....	40	40	40	40
Other resources .....	29	136	393	139
<b>Total</b> .....	<b>34,429</b>	<b>32,195</b>	<b>32,940</b>	<b>32,017</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	1,600	1,600	1,600	1,600
Surplus .....	1,050	1,050	1,050	1,050
Undivided profits—net .....	283	344	388	406
Reserves for dividends, contingencies, etc. ....	27	12	31	15
Reserves for interest, taxes, and other expenses accrued and unpaid .....	26	27	25	51
Circulating notes outstanding .....	800	793	795	800
Due to banks <sup>1</sup> .....	3,959	3,061	3,748	3,331
Demand deposits .....	17,753	17,076	16,953	15,767
Time deposits (including postal savings deposits) .....	7,484	7,304	7,644	7,453
United States deposits .....	572	708	430	721
<i>Total deposits</i> .....	<i>29,768</i>	<i>28,149</i>	<i>28,775</i>	<i>27,272</i>
Bills payable and rediscounts .....	251	—	—	665
Acceptances executed for customers .....	624	220	276	158
<b>Total</b> .....	<b>34,429</b>	<b>32,195</b>	<b>32,940</b>	<b>32,017</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## FORT WORTH

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	5 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	53,750	43,463	44,429	44,885
Overdrafts.....	115	53	92	75
United States Government securities owned.....	9,930	8,963	8,937	8,576
Other bonds, stocks, securities, etc., owned.....	5,522	5,746	5,786	5,757
Customers' liability account of acceptances.....	437	307	275	100
Banking house, furniture, and fixtures.....	2,999	2,372	2,372	2,372
Other real estate owned.....	515	479	479	491
Reserve with Federal reserve bank.....	4,708	5,205	4,863	4,766
Cash in vault.....	1,081	1,161	1,034	1,049
Due from banks.....	16,646	16,794	18,475	17,741
Outside checks and other cash items.....	386	110	334	63
Redemption fund and due from United States Treasurer.....	127	102	103	103
Securities borrowed.....	752	—	—	—
Other resources.....	25	7	10	35
<b>Total.....</b>	<b>96,993</b>	<b>84,762</b>	<b>87,189</b>	<b>86,013</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	4,950	4,450	4,450	4,550
Surplus.....	2,850	2,600	2,600	2,805
Undivided profits—net.....	1,608	1,713	1,752	2,026
Reserves for dividends, contingencies, etc.....	264	275	204	191
Reserves for interest, taxes, and other expenses accrued and unpaid.....	120	180	190	342
Circulating notes outstanding.....	2,550	2,017	2,009	2,050
Due to banks <sup>1</sup> .....	31,862	15,795	17,427	15,824
Demand deposits.....	30,112	39,067	40,520	39,661
Time deposits (including postal savings deposits).....	15,447	16,936	16,843	16,280
United States deposits.....	548	1,062	588	1,571
<i>Total deposits.....</i>	<i>77,069</i>	<i>72,860</i>	<i>75,578</i>	<i>73,336</i>
Bills payable and rediscounts.....	5,405	300	300	566
Acceptances executed for customers.....	437	307	275	100
Securities borrowed.....	752	—	—	—
Other liabilities.....	88	60	31	47
<b>Total.....</b>	<b>96,993</b>	<b>84,762</b>	<b>87,189</b>	<b>86,013</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## GALVESTON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	15,868	16,160	16,683	17,726
Overdrafts.....	15	5	14	31
United States Government securities owned.....	6,187	6,198	6,037	5,136
Other bonds, stocks, securities, etc., owned.....	3,009	3,002	3,354	2,983
Customers' liability account of acceptances.....	60	101	64	288
Banking house, furniture and fixtures.....	958	965	972	972
Other real estate owned.....	161	157	153	136
Reserve with Federal reserve bank.....	1,903	1,592	2,249	1,931
Cash in vault.....	599	621	544	637
Due from banks.....	4,251	2,885	7,508	8,984
Outside checks and other cash items.....	14	6	89	32
Redemption fund and due from United States Treasurer.....	83	68	86	68
Other resources.....		4	1	
<b>Total.....</b>	<b>33,018</b>	<b>31,764</b>	<b>37,754</b>	<b>38,924</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	2,150	2,150	2,150	2,150
Surplus.....	850	850	850	850
Undivided profits—net.....	489	525	514	593
Reserves for dividends, contingencies, etc.....	92	48	56	82
Reserves for interest, taxes, and other expenses accrued and unpaid.....	138	252	166	275
Circulating notes outstanding.....	1,298	1,352	1,335	1,355
Due to banks <sup>1</sup> .....	5,706	5,347	6,454	9,901
Demand deposits.....	7,548	7,483	12,856	9,947
Time deposits (including postal savings deposits).....	13,355	13,293	13,153	13,231
United States deposits.....	172	344	156	252
<i>Total deposits.....</i>	<i>26,781</i>	<i>26,467</i>	<i>32,619</i>	<i>33,331</i>
Agreements to repurchase United States Government or other securities sold.....	598			
Bills payable and rediscounts.....	500			
Acceptances executed for customers.....	60	101	64	288
Other liabilities.....	62	19		
<b>Total.....</b>	<b>33,018</b>	<b>31,764</b>	<b>37,754</b>	<b>38,924</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## HOUSTON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	8 banks	8 banks	8 banks	8 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	88,476	90,099	81,900	84,813
Overdrafts.....	50	68	78	78
United States Government securities owned.....	14,248	15,601	14,202	17,688
Other bonds, stocks, securities, etc., owned.....	9,594	8,615	9,831	10,665
Customers' liability account of acceptances.....	1,977	671	312	646
Banking house, furniture and fixtures.....	7,217	7,527	7,518	7,534
Other real estate owned.....	310	292	291	292
Reserve with Federal reserve bank.....	7,843	8,862	8,369	9,969
Cash in vault.....	2,142	2,171	1,761	2,182
Due from banks.....	29,954	25,963	35,851	37,816
Outside checks and other cash items.....	1,154	252	269	256
Redemption fund and due from United States Treasurer.....	275	275	230	230
A acceptances of other banks and bills of exchange or drafts sold with indorsement.....	144	36	49	121
Other resources.....	201	228	261	307
<b>Total.....</b>	<b>163,585</b>	<b>160,660</b>	<b>160,922</b>	<b>172,597</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	9,400	9,400	9,400	9,400
Surplus.....	6,435	6,450	6,450	6,450
Undivided profits—net.....	2,170	2,413	2,534	2,900
Reserves for dividends, contingencies, etc.....	991	912	929	930
Reserves for interest, taxes, and other expenses accrued and unpaid.....	562	768	793	666
Circulating notes outstanding.....	5,295	5,451	4,587	4,591
Due to banks <sup>1</sup> .....	30,269	25,567	22,466	35,022
Demand deposits.....	66,944	67,732	71,227	70,290
Time deposits (including postal savings deposits).....	35,820	36,325	38,271	37,090
United States deposits.....	1,173	3,188	2,708	3,946
<i>Total deposits.....</i>	<i>134,216</i>	<i>132,812</i>	<i>134,672</i>	<i>146,348</i>
Agreements to repurchase United States Government or other securities sold.....	27	112	67	105
Bills payable and rediscounts.....	1,733	200	185	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	144	36	49	121
Acceptances executed for customers.....	2,168	1,137	312	646
Other liabilities.....	454	969	944	440
<b>Total.....</b>	<b>163,585</b>	<b>160,660</b>	<b>160,922</b>	<b>172,597</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## SAN ANTONIO

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	6 banks	6 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	34, 296	35, 670	31, 331	30, 663
Overdrafts.....	109	27	37	94
United States Government securities owned.....	5, 828	5, 564	5, 548	6, 703
Other bonds, stocks, securities, etc., owned.....	2, 147	2, 298	2, 900	3, 086
Customers' liability account of acceptances.....	11	9		
Banking house, furniture and fixtures.....	4, 365	4, 872	5, 088	5, 174
Other real estate owned.....	377	384	384	389
Reserve with Federal reserve bank.....	3, 235	3, 296	3, 477	3, 413
Cash in vault.....	748	798	633	664
Due from banks.....	7, 706	8, 915	12, 306	14, 680
Outside checks and other cash items.....	82	45	58	35
Redemption fund and due from United States Treasurer.....	188	137	137	137
Other resources.....	83	91	65	69
Total.....	59, 125	62, 106	61, 964	65, 007
<b>LIABILITIES</b>				
Capital stock paid in.....	4, 950	4, 950	4, 950	4, 950
Surplus.....	2, 120	2, 120	2, 120	2, 120
Undivided profits—net.....	1, 412	1, 598	1, 202	1, 341
Reserves for dividends, contingencies, etc.....	129	162	174	170
Reserves for interest, taxes, and other expenses accrued and unpaid.....	184	284	107	232
Circulating notes outstanding.....	2, 702	2, 696	2, 731	2, 794
Due to banks <sup>1</sup> .....	6, 987	7, 751	7, 464	9, 411
Demand deposits.....	26, 394	28, 890	25, 990	27, 359
Time deposits (including postal savings deposits).....	12, 861	12, 904	16, 548	15, 496
United States deposits.....	61	50	225	902
Total deposits.....	46, 303	49, 595	50, 227	53, 168
Agreements to repurchase United States Government or other securities sold.....		500		
Bills payable and rediscounts.....	1, 235	118	375	229
Acceptances executed for customers.....	11	9		
Other liabilities.....	79	74	78	63
Total.....	59, 125	62, 106	61, 964	65, 007

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## TEXAS—Continued

## WACO

[In thousands of dollar.]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	12,322	11,714	10,307	10,429
Overdrafts .....	29	44	30	29
United States Government securities owned .....	4,817	4,692	4,561	4,083
Other bonds, stocks, securities, etc., owned .....	2,574	2,591	3,023	2,652
Customers' liability account of acceptances .....				
Banking house, furniture and fixtures .....	760	764	774	769
Other real estate owned .....	180	175	179	189
Reserve with Federal reserve bank .....	1,637	1,461	1,252	1,257
Cash in vault .....	605	508	447	531
Due from banks .....	2,160	1,668	2,061	2,649
Outside checks and other cash items .....	55	22	41	31
Redemption fund and due from United States Treasurer .....	83	82	82	82
Other resources .....	49	18	49	14
<b>Total</b> .....	<b>25,271</b>	<b>23,739</b>	<b>22,806</b>	<b>22,715</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	1,650	1,650	1,650	1,650
Surplus .....	460	460	460	460
Undivided profits—net .....	266	328	299	350
Reserves for dividends, contingencies, etc. ....	22	22	23	22
Reserves for interest, taxes, and other expenses accrued and unpaid .....	40	31	25	47
Circulating notes outstanding .....	1,610	1,643	1,630	1,640
Due to banks <sup>1</sup> .....	2,249	1,589	1,283	1,802
Demand deposits .....	11,105	10,482	9,482	8,465
Time deposits (including postal savings deposits) ..	7,618	7,398	7,536	7,342
United States deposits .....	251	28	320	639
<i>Total deposits</i> .....	<i>21,223</i>	<i>19,497</i>	<i>18,621</i>	<i>18,248</i>
Bills payable and rediscounts .....		108	98	298
<b>Total</b> .....	<b>25,271</b>	<b>23,739</b>	<b>22,806</b>	<b>22,715</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## UTAH

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	14 banks	14 banks	13 banks	12 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	6,880	6,864	6,490	5,897
Overdrafts.....	23	36	15	25
United States Government securities owned.....	1,253	1,254	1,234	1,141
Other bonds, stocks, securities, etc., owned.....	939	972	958	917
Customers' liability account of acceptances.....				
Banking house, furniture and fixtures.....	466	475	405	404
Other real estate owned.....	51	51	56	46
Reserve with Federal reserve bank.....	525	437	397	377
Cash in vault.....	211	166	161	165
Due from banks.....	1,368	712	496	509
Outside checks and other cash items.....	29	12	21	15
Redemption fund and due from United States Treasurer.....	23	25	23	22
Other resources.....		1		
Total.....	11,798	11,005	10,256	9,518
<b>LIABILITIES</b>				
Capital stock paid in.....	800	800	700	675
Surplus.....	408	408	383	358
Undivided profits—net.....	27	66	83	107
Reserves for dividends, contingencies, etc.....	80	62	73	72
Reserves for interest, taxes, and other expenses accrued and unpaid.....	42	49	35	46
Circulating notes outstanding.....	464	462	468	443
Due to banks <sup>1</sup> .....	95	61	69	101
Demand deposits.....	4,617	3,731	3,064	2,740
Time deposits (including postal savings deposits).....	5,099	5,170	4,966	4,711
United States deposits.....				
<i>Total deposits</i> .....	<i>9,811</i>	<i>8,962</i>	<i>8,099</i>	<i>7,552</i>
Bills payable and rediscounts.....	164	195	413	263
Other liabilities.....	2	1	2	2
Total.....	11,798	11,005	10,256	9,518

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## UTAH—Continued

## OGDEN

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	1 bank	1 bank
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	5, 554	5, 589	3, 801	3, 658
Overdrafts.....	7	23	9	6
United States Government securities owned.....	1, 659	1, 668	883	881
Other bonds, stocks, securities, etc., owned.....	1, 089	1, 138	1, 034	1, 051
Banking house, furniture and fixtures.....	218	218	41	42
Other real estate owned.....	30	30	5	5
Reserve with Federal reserve bank.....	683	700	487	477
Cash in vault.....	115	148	68	72
Due from banks.....	1, 901	943	840	1, 350
Outside checks and other cash items.....	16	10	7	5
Redemption fund and due from United States Treasurer.....	37	37	25	25
Other resources.....	4	3	7	2
Total.....	11, 313	10, 507	7, 207	7, 574
<b>LIABILITIES</b>				
Capital stock paid in.....	750	750	500	500
Surplus.....	150	150	100	100
Undivided profits—net.....	4	29	49	62
Reserves for dividends, contingencies, etc.....	56	56	111	121
Reserves for interest, taxes, and other expenses accrued and unpaid.....	79	77	18	18
Circulating notes outstanding.....	750	744	497	500
Due to banks <sup>1</sup> .....	3, 557	3, 390	2, 939	2, 870
Demand deposits.....	4, 396	3, 887	2, 535	2, 840
Time deposits (including postal savings deposits).....	1, 571	1, 389	458	563
<i>Total deposits.....</i>	<i>9, 524</i>	<i>8, 666</i>	<i>5, 932</i>	<i>6, 273</i>
Bills payable and rediscounts.....		35		
Total.....	11, 313	10, 507	7, 207	7, 574

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' check outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## UTAH—Continued

## SALT LAKE CITY

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	4 banks	4 banks	4 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	22, 615	21, 725	19, 812	18, 000
Overdrafts.....	17	15	16	23
United States Government securities owned.....	4, 153	4, 287	4, 537	4, 976
Other bonds, stocks, securities, etc., owned.....	4, 987	5, 448	6, 356	7, 043
Banking house, furniture and fixtures.....	875	880	876	877
Other real estate owned.....	98	86	83	83
Reserve with Federal reserve bank.....	2, 971	2, 484	2, 232	2, 169
Cash in vault.....	248	213	212	201
Due from banks.....	9, 343	6, 464	8, 015	7, 895
Outside checks and other cash items.....	130	35	130	36
Redemption fund and due from United States Treasurer.....	52	53	76	76
Other resources.....	1	19	34	32
<b>Total.....</b>	<b>45, 490</b>	<b>41, 709</b>	<b>42, 379</b>	<b>41, 411</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	2, 100	2, 100	2, 100	2, 100
Surplus.....	1, 050	1, 050	1, 060	1, 060
Undivided profits—net.....	184	403	406	512
Reserves for dividends, contingencies, etc.....	411	381	344	326
Reserves for interest, taxes, and other expenses accrued and unpaid.....	131	87	98	123
Circulating notes outstanding.....	1, 050	1, 030	1, 524	1, 524
Due to banks <sup>1</sup> .....	10, 628	8, 497	9, 527	9, 543
Demand deposits.....	21, 579	18, 891	17, 166	16, 082
Time deposits (including postal savings deposits).....	7, 908	9, 253	10, 145	9, 880
United States deposits.....	24	17	9	11
<i>Total deposits.....</i>	<i>40, 139</i>	<i>36, 658</i>	<i>36, 847</i>	<i>35, 516</i>
Bills payable and rediscounts.....	425			250
<b>Total.....</b>	<b>45, 490</b>	<b>41, 709</b>	<b>42, 379</b>	<b>41, 411</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## VERMONT

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 21, 1930
	46 banks	46 banks	45 banks	45 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	42,279	40,672	40,164	38,862
Overdrafts.....	35	31	32	34
United States Government securities owned.....	5,436	5,438	5,277	5,301
Other bonds, stocks, securities, etc., owned.....	22,712	22,949	22,807	23,729
Banking house, furniture and fixtures.....	1,230	1,261	1,237	1,241
Other real estate owned.....	148	157	201	198
Reserve with Federal reserve bank.....	2,748	2,760	2,633	2,778
Cash in vault.....	1,217	1,009	1,216	1,133
Due from banks.....	3,568	2,912	3,547	3,979
Outside checks and other cash items.....	250	106	258	88
Redemption fund and due from United States Treasurer.....	216	216	214	213
Securities borrowed.....	9	9	9	9
Other resources.....	294	272	337	284
Total.....	80,142	77,792	77,932	77,849
<b>LIABILITIES</b>				
Capital stock paid in.....	5,260	5,260	5,160	5,160
Surplus.....	3,450	3,450	3,350	3,350
Undivided profits—net.....	2,352	2,736	2,375	2,716
Reserves for dividends, contingencies, etc.....	303	142	309	149
Reserves for interest, taxes, and other expenses accrued and unpaid.....	107	156	103	165
Circulating notes outstanding.....	4,256	4,317	4,270	4,257
Due to banks <sup>1</sup> .....	2,077	1,623	1,792	1,560
Demand deposits.....	16,833	14,993	15,712	16,896
Time deposits (including postal savings deposits).....	42,600	42,878	42,700	42,472
United States deposits.....	107	111	96	94
<i>Total deposits</i> .....	<i>61,617</i>	<i>59,605</i>	<i>60,300</i>	<i>61,022</i>
Bills payable and rediscounts.....	2,733	2,063	1,945	983
Securities borrowed.....	9	9	9	9
Other liabilities.....	55	54	111	38
Total.....	80,142	77,792	77,932	77,849

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## VIRGINIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	157 banks	156 banks	155 banks	155 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	219, 268	211, 952	209, 227	205, 193
Overdrafts .....	91	146	81	169
United States Government securities owned .....	25, 215	24, 028	23, 850	23, 329
Other bonds, stocks, securities, etc., owned .....	25, 206	26, 054	27, 632	27, 523
Customers' liability account of acceptances .....	1, 656	1, 340	676	262
Banking house, furniture and fixtures .....	11, 340	11, 433	11, 479	11, 529
Other real estate owned .....	2, 936	2, 994	2, 760	2, 882
Reserve with Federal reserve bank .....	12, 177	11, 660	11, 598	11, 108
Cash in vault .....	6, 132	5, 749	5, 394	5, 729
Due from banks .....	22, 847	20, 237	21, 987	24, 082
Outside checks and other cash items .....	1, 097	463	841	426
Redemption fund and due from United States Treasurer .....	924	919	922	907
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	495	184	128	136
Securities borrowed .....	427	392	277	235
Other resources .....	723	688	856	634
<b>Total .....</b>	<b>330, 534</b>	<b>318, 239</b>	<b>317, 708</b>	<b>314, 304</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	25, 393	25, 293	25, 319	25, 344
Surplus .....	17, 990	18, 072	18, 082	18, 068
Undivided profits—net .....	4, 728	5, 596	4, 731	5, 700
Reserves for dividends, contingencies, etc. ....	1, 856	1, 007	1, 712	927
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1, 270	1, 415	1, 271	1, 362
Circulating notes outstanding .....	18, 192	18, 269	18, 367	18, 112
Due to banks <sup>1</sup> .....	14, 919	12, 440	10, 431	12, 335
Demand deposits .....	96, 375	91, 107	91, 725	88, 278
Time deposits (including postal savings deposits) ..	131, 949	134, 882	136, 111	135, 369
United States deposits .....	1, 780	1, 829	1, 283	1, 393
<i>Total deposits .....</i>	<i>245, 023</i>	<i>240, 558</i>	<i>239, 560</i>	<i>237, 380</i>
Bills payable and rediscounts .....	13, 093	6, 118	7, 333	6, 408
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	495	184	128	136
Acceptances executed for customers .....	1, 605	1, 312	640	239
Acceptances executed by other banks for account of reporting banks .....	51	28	36	23
Securities borrowed .....	427	392	277	235
Other liabilities .....	411	295	262	430
<b>Total .....</b>	<b>330, 534</b>	<b>318, 239</b>	<b>317, 708</b>	<b>314, 304</b>

<sup>1</sup>Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

## Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued

## VIRGINIA—Continued

## RICHMOND

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts).....	37,691	35,725	32,001	35,865
Overdrafts.....	4	2	3	5
United States Government securities owned.....	5,179	5,054	7,308	4,908
Other bonds, stocks, securities, etc., owned.....	6,600	6,676	7,402	6,310
Customers' liability account of acceptances.....	287	195	-----	95
Banking house, furniture and fixtures.....	265	269	130	136
Other real estate owned.....	110	110	249	248
Reserve with Federal reserve bank.....	2,891	4,009	2,911	3,209
Cash in vault.....	305	268	285	235
Due from banks.....	6,938	7,386	13,845	20,278
Outside checks and other cash items.....	13	12	17	18
Redemption fund and due from United States Treasurer.....	50	50	50	50
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	127	35	111	32
Other resources.....	209	288	211	232
<b>Total.....</b>	<b>60,669</b>	<b>60,079</b>	<b>64,523</b>	<b>71,621</b>
<b>LIABILITIES</b>				
Capital stock paid in.....	4,000	4,006	4,000	4,000
Surplus.....	3,750	3,750	3,750	4,000
Undivided profits—net.....	1,146	1,204	1,253	1,028
Reserves for dividends, contingencies, etc.....	241	248	256	262
Reserves for interest, taxes, and other expenses accrued and unpaid.....	161	297	159	303
Circulating notes outstanding.....	1,000	974	1,000	1,000
Due to banks <sup>1</sup> .....	11,032	12,254	14,236	17,061
Demand deposits.....	22,459	23,447	23,989	29,058
Time deposits (including postal savings deposits).....	12,943	12,899	13,343	13,741
United States deposits.....	153	135	1,631	816
<i>Total deposits</i> .....	<i>46,687</i>	<i>48,735</i>	<i>53,199</i>	<i>60,676</i>
Agreements to repurchase United States Government or other securities sold.....	782	224	-----	-----
Bills payable and rediscounts.....	2,280	200	600	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	127	35	111	32
Acceptances executed for customers.....	295	195	-----	95
Other liabilities.....	300	217	195	225
<b>Total.....</b>	<b>60,669</b>	<b>60,079</b>	<b>64,523</b>	<b>71,621</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WASHINGTON

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	99 banks	97 banks	97 banks	97 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	75,719	75,749	72,390	68,229
Overdrafts .....	61	62	70	97
United States Government securities owned .....	16,381	17,448	16,518	16,627
Other bonds, stocks, securities, etc., owned .....	37,736	38,956	37,255	36,948
Customers' liability account of acceptances .....	5	6	5	-----
Banking house, furniture and fixtures .....	5,380	5,034	4,978	4,994
Other real estate owned .....	487	463	446	456
Reserve with Federal reserve bank .....	7,275	7,284	7,215	6,596
Cash in vault .....	3,793	3,282	3,356	3,289
Due from banks .....	15,078	12,734	16,385	15,494
Outside checks and other cash items .....	334	132	484	174
Redemption fund and due from United States Treasurer .....	268	252	268	262
Securities borrowed .....	155	284	449	160
Other securities .....	106	93	87	105
Total .....	162,778	161,779	159,906	153,431
<b>LIABILITIES</b>				
Capital stock paid in .....	10,340	10,300	10,300	10,300
Surplus .....	4,911	4,763	4,727	4,752
Undivided profits—net .....	1,511	1,903	1,830	2,293
Reserves for dividends, contingencies, etc. ....	875	752	845	784
Reserves for interest, taxes, and other expenses accrued and unpaid .....	270	307	218	347
Circulating notes outstanding .....	4,965	4,896	5,032	5,192
Due to banks <sup>1</sup> .....	4,386	4,080	4,796	4,437
Demand deposits .....	71,917	73,995	71,139	64,956
Time deposits (including postal savings deposits) ..	60,245	57,842	58,555	58,463
United States deposits .....	595	895	599	700
<i>Total deposits</i> .....	<i>157,143</i>	<i>156,812</i>	<i>155,089</i>	<i>128,556</i>
Agreements to repurchase United States Government or other securities sold .....	139	194	98	-----
Bills payable and rediscounts .....	2,360	1,555	1,306	1,038
Acceptance executed for customers .....	5	6	5	-----
Securities borrowed .....	155	284	449	160
Other liabilities .....	104	7	7	9
Total .....	162,778	161,779	159,906	153,431

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WASHINGTON—Continued

## SEATTLE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30 1930	Sept. 24, 1930
	4 banks	4 banks	6 banks	6 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	76,365	69,518	72,897	66,771
Overdrafts .....	28	41	56	39
United States Government securities owned .....	22,920	28,244	22,955	28,349
Other bonds, stocks, securities, etc., owned .....	13,940	13,018	16,074	16,523
Customers' liability account of acceptances .....	1,042	1,841	1,731	1,589
Banking house, furniture and fixtures .....	3,034	3,084	3,080	3,096
Reserve with Federal reserve bank .....	7,654	9,199	9,926	7,690
Cash in vault .....	1,849	1,653	1,847	1,640
Due from banks .....	27,362	22,159	23,100	28,790
Outside checks and other cash items .....	419	137	525	319
Redemption fund and due from United States Treasurer .....	233	233	233	233
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	19	550	21	21
Securities borrowed .....	430			
Other resources .....	435	547	387	591
<b>Total</b> .....	<b>155,730</b>	<b>150,224</b>	<b>152,832</b>	<b>155,651</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	13,500	13,500	13,800	13,800
Surplus .....	3,350	3,350	3,420	3,420
Undivided profits—net .....	1,331	2,026	1,657	2,246
Reserves for dividends, contingencies, etc. ....	331	264	505	441
Reserves for interest, taxes, and other expenses accrued and unpaid .....	203	263	255	425
Circulating notes outstanding .....	4,469	4,593	4,657	4,640
Due to banks <sup>1</sup> .....	23,445	21,435	25,874	27,840
Demand deposits .....	73,048	69,525	66,023	66,891
Time deposits (including postal savings deposits) .....	32,336	30,024	32,331	32,525
United States deposits .....	1,886	2,416	2,221	1,425
<i>Total deposits</i> .....	<i>130,715</i>	<i>123,400</i>	<i>126,449</i>	<i>128,681</i>
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	19	550	21	21
Acceptances executed for customers .....	1,073	1,966	1,752	1,650
Securities borrowed .....	430			
Other liabilities .....	309	312	316	327
<b>Total</b> .....	<b>155,730</b>	<b>150,224</b>	<b>152,832</b>	<b>155,651</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WASHINGTON—Continued

## SPOKANE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	2 banks	2 banks	2 banks	2 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	17,985	18,698	18,307	16,818
Overdrafts .....	22	16	8	12
United States Government securities owned .....	3,464	3,086	3,094	3,222
Other bonds, stocks, securities, etc., owned .....	1,553	1,347	1,313	1,374
Customers' liability account of acceptances .....	13	12		
Banking house, furniture and fixtures .....	1,584	1,603	1,613	1,614
Other real estate owned .....	17	80	67	60
Reserve with Federal reserve bank .....	1,725	1,509	1,340	1,519
Cash in vault .....	400	359	490	226
Due from banks .....	5,003	3,899	6,255	6,718
Outside checks and other cash items .....	27	12	49	9
Redemption fund and due from United States Treasurer .....	100	100	100	100
Other resources .....	516	411	411	84
<b>Total</b> .....	<b>32,409</b>	<b>31,132</b>	<b>33,037</b>	<b>31,756</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	2,000	2,000	2,000	2,000
Surplus .....	355	355	357	357
Undivided profits—net .....	316	386	308	316
Reserves for dividends, contingencies, etc. ....		30	33	8
Reserves for interest, taxes, and other expenses accrued and unpaid .....	101	148	82	128
Circulating notes outstanding .....	1,944	2,000	1,984	2,000
Due to banks <sup>1</sup> .....	4,401	3,864	5,393	5,302
Demand deposits .....	11,746	11,442	12,265	10,961
Time deposits (including postal savings deposits) ..	11,502	10,867	10,595	10,662
United States deposits .....	31	28	20	22
<i>Total deposits</i> .....	<i>27,680</i>	<i>26,201</i>	<i>28,273</i>	<i>26,947</i>
Acceptances executed for customers .....	13	12		
<b>Total</b> .....	<b>32,409</b>	<b>31,132</b>	<b>33,037</b>	<b>31,756</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

### WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	115 banks	115 banks	111 banks	112 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	129,383	125,827	121,285	118,988
Overdrafts .....	52	98	44	86
United States Government securities owned .....	16,505	16,154	16,066	15,788
Other bonds, stocks, securities, etc., owned .....	21,061	21,968	23,726	24,281
Banking house, furniture and fixtures .....	8,101	8,152	7,906	8,029
Other real estate owned .....	3,342	3,545	3,375	3,534
Reserve with Federal reserve bank .....	8,165	7,836	7,657	7,617
Cash in vault .....	4,463	4,125	4,864	4,297
Due from banks .....	11,580	14,873	12,966	12,128
Outside checks and other cash items .....	211	251	271	360
Redemption fund and due from United States Treasurer .....	522	519	512	518
Securities borrowed .....	905	678	195	177
Other resources .....	784	746	694	1,808
<b>Total</b> .....	<b>205,074</b>	<b>204,772</b>	<b>199,651</b>	<b>197,611</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	14,065	14,065	13,890	13,935
Surplus .....	11,344	11,346	11,087	10,535
Undivided profits—net .....	4,060	4,728	4,143	5,160
Reserves for dividends, contingencies, etc. ....	760	597	801	583
Reserves for interest, taxes, and other expenses accrued and unpaid .....	364	372	544	593
Circulating notes outstanding .....	10,171	10,318	10,153	10,190
Due to banks <sup>1</sup> .....	8,948	7,632	7,053	7,019
Demand deposits .....	70,897	75,345	70,446	68,553
Time deposits (including postal savings deposits) ..	73,908	75,466	74,666	75,517
United States deposits .....	453	447	455	482
<i>Total deposits</i> .....	<i>154,206</i>	<i>153,890</i>	<i>152,620</i>	<i>151,571</i>
Agreements to repurchase United States Government or other securities sold .....	427	18	6	6
Bills payable and rediscounts .....	8,705	3,657	6,033	4,645
Securities borrowed .....	905	678	195	177
Other liabilities .....	67	103	179	216
<b>Total</b> .....	<b>205,074</b>	<b>204,772</b>	<b>199,651</b>	<b>197,611</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WISCONSIN

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	151 banks	150 banks	150 banks	149 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	160, 163	162, 735	160, 249	152, 860
Overdrafts .....	96	179	101	149
United States Government securities owned .....	25, 729	26, 174	25, 850	26, 100
Other bonds, stocks, securities, etc., owned .....	70, 218	69, 491	70, 866	72, 638
Banking house, furniture and fixtures .....	10, 777	10, 946	11, 189	11, 350
Other real estate owned .....	1, 513	1, 371	1, 382	1, 232
Reserve with Federal reserve bank .....	11, 161	12, 131	12, 348	11, 274
Cash in vault .....	5, 766	5, 210	5, 674	5, 116
Due from banks .....	23, 824	26, 753	24, 320	25, 679
Outside checks and other cash items .....	740	430	744	375
Redemption fund and due from United States Treasurer .....	590	590	595	593
Securities borrowed .....	2	2	2	2
Other resources .....	541	748	737	864
<b>Total</b> .....	<b>311, 120</b>	<b>316, 760</b>	<b>314, 057</b>	<b>308, 232</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	19, 770	19, 945	19, 945	19, 960
Surplus .....	11, 739	11, 785	11, 858	11, 940
Undivided profits—net .....	6, 476	7, 360	6, 846	7, 817
Reserves for dividends, contingencies, etc. ....	995	958	1, 019	888
Reserves for interest, taxes, and other expenses accrued and unpaid .....	692	1, 042	954	1, 175
Circulating notes outstanding .....	11, 742	11, 727	11, 866	11, 810
Due to banks <sup>1</sup> .....	11, 189	13, 237	12, 734	12, 113
Demand deposits .....	93, 030	99, 117	96, 066	89, 629
Time deposits (including postal-savings deposits) ..	148, 904	147, 121	149, 342	149, 118
United States deposits .....	1, 894	2, 244	1, 469	2, 313
<i>Total deposits</i> .....	<i>255, 017</i>	<i>261, 719</i>	<i>259, 611</i>	<i>253, 173</i>
Agreements to repurchase United States Government or other securities sold .....	252		13	
Bills payable and rediscounts .....	4, 359	2, 094	1, 796	1, 172
Acceptances executed for customers .....			1	
Securities borrowed .....	2	2	2	2
Other liabilities .....	76	128	146	295
<b>Total</b> .....	<b>311, 120</b>	<b>316, 760</b>	<b>314, 057</b>	<b>308, 232</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WISCONSIN—Continued

## MILWAUKEE

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	6 banks	5 banks	5 banks	4 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	143,027	143,072	135,017	137,856
Overdrafts .....	61	21	27	26
United States Government securities owned .....	11,733	17,923	17,776	15,199
Other bonds, stocks, securities, etc., owned .....	8,114	11,586	13,854	14,563
Customers' liability account of acceptances .....	4,932	4,802	4,038	6,023
Banking house, furniture and fixtures .....	5,426	5,184	5,433	5,452
Other real estate owned .....	1,221	1,195	171	143
Reserve with Federal reserve bank .....	10,876	11,810	10,549	11,388
Cash in vault .....	2,597	2,167	2,067	1,818
Due from banks .....	26,818	25,507	30,185	28,744
Outside checks and other cash items .....	424	465	407	117
Redemption fund and due from United States Treasurer .....	214	232	239	239
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	280	13	93	235
Other resources .....	363	561	448	643
<b>Total .....</b>	<b>216,086</b>	<b>224,538</b>	<b>220,304</b>	<b>222,496</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	13,400	13,200	13,200	13,400
Surplus .....	7,900	7,850	7,850	7,050
Undivided profits—net .....	3,706	4,089	4,213	4,154
Reserves for dividends, contingencies, etc. ....	930	1,075	1,036	1,260
Reserves for interest, taxes, and other expenses accrued and unpaid .....	1,111	1,585	1,218	1,434
Circulating notes outstanding .....	4,280	4,630	4,766	4,758
Due to banks <sup>1</sup> .....	29,802	37,143	30,410	37,985
Demand deposits .....	93,148	88,538	89,562	84,918
Time deposits (including postal-savings deposits) .....	54,138	58,507	60,590	58,786
United States deposits .....	605	1,566	847	1,517
<i>Total deposits .....</i>	<i>177,693</i>	<i>185,754</i>	<i>181,409</i>	<i>183,206</i>
Bills payable and rediscounts .....	1,292	-----	180	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....	280	13	93	235
Acceptances executed for customers .....	4,932	4,735	4,034	6,023
Acceptances executed by other banks for account of reporting banks .....	-----	67	4	-----
Other liabilities .....	562	1,540	2,301	926
<b>Total .....</b>	<b>216,086</b>	<b>224,538</b>	<b>220,304</b>	<b>222,496</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.



*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1930 (arranged by States and reserve cities)—Continued*

## WYOMING

[In thousands of dollars]

	Dec. 31, 1929	Mar. 27, 1930	June 30, 1930	Sept. 24, 1930
	25 banks	25 banks	25 banks	25 banks
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	21,321	20,784	20,623	20,034
Overdrafts .....	44	54	29	54
United States Government securities owned .....	6,001	5,786	5,352	5,187
Other bonds, stocks, securities, etc., owned .....	5,815	5,588	5,301	5,275
Banking house, furniture and fixtures .....	1,017	1,028	1,032	1,034
Other real estate owned .....	212	209	186	184
Reserve with Federal reserve bank .....	2,034	1,832	1,824	1,727
Cash in vault .....	1,274	1,191	1,055	1,099
Due from banks .....	6,881	4,671	5,398	6,385
Outside checks and other cash items .....	55	39	64	82
Redemption fund and due from United States Treasurer .....	74	75	74	74
Total .....	44,728	41,257	40,938	41,135
<b>LIABILITIES</b>				
Capital stock paid in .....	2,270	2,270	2,270	2,270
Surplus .....	1,685	1,684	1,695	1,694
Undivided profits—net .....	765	802	767	869
Reserves for dividends, contingencies, etc. ....	86	15	87	16
Reserves for interest, taxes, and other expenses accrued and unpaid .....	10	13	16	19
Circulating notes outstanding .....	1,485	1,489	1,482	1,486
Due to banks <sup>1</sup> .....	4,072	2,942	2,745	2,898
Demand deposits .....	20,044	17,223	17,593	17,661
Time deposits (including postal-savings deposits) ..	13,863	14,258	13,839	13,926
United States deposits .....	121	86	87	74
<i>Total deposits</i> .....	<i>38,100</i>	<i>34,569</i>	<i>34,264</i>	<i>34,559</i>
Bills payable and rediscounts .....	327	475	357	221
Other liabilities .....				1
Total .....	44,728	41,257	40,938	41,135

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE No. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1930

DECEMBER 31, 1929

[In thousands of dollars]

	District No. 1 (367 banks)	District No. 2 (769 banks)	District No. 3 (678 banks)	District No. 4 (696 banks)	District No. 5 (469 banks)	District No. 6 (366 banks)	District No. 7 (936 banks)	District No. 8 (468 banks)	District No. 9 (633 banks)	District No. 10 (872 banks)	District No. 11 (662 banks)	District No. 12 (487 banks)	Total United States (7,403 banks)
<b>RESOURCES</b>													
Loans and discounts (including rediscounts).....	1, 378, 589	3, 701, 147	1, 265, 159	1, 162, 192	771, 715	665, 527	1, 904, 082	540, 299	528, 282	741, 478	663, 848	1, 795, 444	15, 126, 762
Overdrafts.....	512	1, 361	134	410	287	695	1, 021	603	376	996	1, 469	1, 788	9, 652
United States Government securities owned.....	150, 062	691, 567	150, 042	241, 196	108, 850	109, 600	213, 684	87, 107	128, 818	165, 490	127, 841	434, 608	2, 608, 865
Other bonds, stocks, securities, etc., owned.....	324, 099	1, 001, 301	440, 887	404, 146	142, 050	102, 693	410, 031	162, 976	197, 471	205, 457	84, 187	363, 751	3, 839, 049
Customers' liability account of acceptances.....	98, 440	337, 828	26, 593	8, 248	4, 323	8, 100	52, 202	2, 501	13, 135	288	9, 298	56, 546	617, 502
Banking house, furniture and fixtures.....	60, 080	121, 063	70, 064	83, 019	48, 903	41, 301	109, 023	24, 965	22, 877	40, 833	43, 910	99, 797	765, 835
Other real estate owned.....	5, 553	12, 715	12, 710	13, 759	12, 956	11, 613	17, 145	6, 136	5, 995	5, 825	8, 815	10, 377	123, 599
Reserve with Federal reserve banks.....	105, 213	399, 440	91, 810	97, 880	53, 796	52, 461	167, 017	46, 518	53, 470	83, 174	60, 494	136, 773	1, 348, 046
Cash in vault.....	30, 622	61, 852	34, 729	37, 535	23, 983	23, 667	54, 778	15, 932	18, 385	26, 039	23, 312	39, 306	390, 140
Due from banks.....	251, 982	1, 047, 433	199, 876	176, 832	126, 437	146, 035	365, 690	116, 140	120, 587	243, 818	187, 553	425, 829	3, 408, 212
Outside checks and other cash items.....	14, 443	13, 191	3, 753	2, 657	3, 268	6, 181	10, 820	2, 102	5, 323	4, 398	5, 190	21, 353	92, 679
Redemption fund and due from United States Treasurer.....	2, 268	4, 341	2, 784	3, 984	2, 663	2, 345	4, 379	1, 660	1, 358	1, 628	2, 375	3, 104	32, 889
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30, 663	172, 296	5, 946	2, 046	862	5, 278	5, 080	701	532	1, 132	154	6, 271	230, 961
Securities borrowed.....	303	439	467	7, 181	2, 764	1, 808	5, 398	745	85	493	1, 068	6, 234	26, 985
Other resources.....	13, 990	140, 258	15, 534	6, 812	3, 397	2, 672	8, 478	2, 235	6, 352	2, 217	1, 104	15, 357	218, 406
Total.....	2, 466, 819	7, 706, 232	2, 320, 488	2, 247, 897	1, 306, 254	1, 179, 976	3, 328, 828	1, 019, 620	1, 103, 046	1, 523, 266	1, 220, 618	3, 416, 538	28, 839, 582
<b>LIABILITIES</b>													
Capital stock paid in.....	151, 780	437, 072	123, 520	127, 095	87, 122	81, 090	201, 185	66, 992	61, 130	83, 957	88, 220	191, 885	1, 701, 048
Surplus fund.....	126, 656	510, 908	222, 371	140, 458	71, 133	58, 151	136, 864	38, 678	33, 945	41, 812	45, 660	119, 687	1, 546, 323
Undivided profits—net.....	57, 525	131, 972	55, 488	48, 447	22, 220	17, 103	47, 590	17, 187	14, 875	18, 326	22, 244	43, 498	496, 475
Reserves for dividends, contingencies, etc.....	7, 757	25, 463	5, 306	8, 316	5, 937	2, 069	11, 424	4, 013	3, 221	3, 615	4, 015	10, 440	91, 576
Reserves for interest, taxes, and other expenses accrued and unpaid.....	7, 258	17, 721	4, 409	7, 368	3, 648	2, 039	12, 921	2, 320	3, 603	2, 889	2, 782	4, 881	71, 839
National-bank notes outstanding.....	44, 119	84, 376	55, 049	78, 871	52, 249	45, 632	86, 984	32, 506	26, 830	32, 267	46, 400	60, 279	645, 562
Due to banks.....	192, 261	1, 146, 458	174, 696	150, 783	105, 415	123, 374	324, 650	113, 765	108, 780	238, 565	162, 949	302, 276	3, 143, 972

Demand deposits.....	1, 019, 674	3, 026, 941	757, 352	807, 383	436, 250	442, 780	1, 353, 560	403, 664	396, 334	731, 678	596, 043	1, 102, 826	11, 074, 485
Time deposits (including postal savings).....	664, 113	1, 612, 201	812, 584	783, 335	464, 619	345, 166	1, 011, 745	312, 847	424, 008	329, 162	210, 799	1, 448, 442	8, 419, 021
United States deposits.....	6, 973	13, 514	4, 788	10, 016	9, 040	10, 613	9, 593	1, 018	1, 891	2, 774	10, 195	20, 173	100, 588
Agreements to repurchase United States Government or other securities sold.....	12, 129	907	5, 546	387	1, 244	5, 186	682	2, 087	878	693	2, 009	233	31, 981
Bills payable and rediscounts.....	38, 158	140, 883	59, 300	64, 826	37, 693	29, 408	58, 373	18, 849	11, 750	34, 405	15, 757	36, 185	545, 587
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30, 663	172, 296	5, 946	2, 046	862	5, 278	5, 080	701	532	1, 132	154	6, 271	230, 961
Acceptances executed for customers.....	100, 697	343, 096	24, 365	7, 637	4, 226	9, 142	53, 222	2, 398	13, 241	293	11, 140	57, 040	626, 497
Acceptances executed by other banks for account of reporting banks.....	1, 104	5, 437	3, 458	742	105	277	512	117	24	-----	-----	749	12, 525
Securities borrowed.....	303	439	467	7, 181	2, 764	1, 808	5, 398	745	85	493	1, 068	6, 234	26, 985
Other liabilities.....	5, 649	36, 548	5, 843	3, 006	1, 727	860	9, 045	1, 733	1, 919	1, 205	1, 183	5, 439	74, 157
Total.....	2, 466, 819	7, 706, 232	2, 320, 488	2, 247, 897	1, 306, 254	1, 179, 976	3, 328, 828	1, 019, 620	1, 103, 046	1, 523, 266	1, 220, 618	3, 416, 538	28, 839, 582
Oct. 4, 1929.....	2, 253, 028	7, 172, 075	2, 315, 708	2, 230, 814	1, 313, 146	1, 174, 273	3, 280, 085	1, 041, 746	1, 137, 723	1, 531, 704	1, 256, 502	3, 175, 324	27, 882, 128
Increase.....	213, 791	534, 157	4, 780	17, 083	-----	5, 703	48, 743	-----	-----	-----	-----	241, 214	957, 454
Decrease.....	-----	-----	-----	-----	6, 892	-----	-----	22, 126	34, 677	8, 438	35, 884	-----	-----

TABLE NO. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1930—Continued

MARCH 27, 1930

[In thousands of dollars]

	District No. 1 (367 banks)	District No. 2 (766 banks)	District No. 3 (674 banks)	District No. 4 (689 banks)	District No. 5 (460 banks)	District No. 6 (361 banks)	District No. 7 (914 banks)	District No. 8 (459 banks)	District No. 9 (622 banks)	District No. 10 (873 banks)	District No. 11 (642 banks)	District No. 12 (484 banks)	Total United States (7,311 banks)
<b>RESOURCES</b>													
Loans and discounts (including rediscounts).....	1,381,040	3,532,306	1,239,256	1,113,123	732,838	671,854	1,849,238	534,236	515,057	708,225	643,440	1,704,831	14,625,444
Overdrafts.....	338	958	158	439	408	616	1,398	720	447	1,022	1,460	1,941	9,905
United States Government securities owned.....	177,746	708,188	145,916	273,085	104,251	115,174	239,566	84,669	124,961	158,331	132,885	453,535	2,718,307
Other bonds, stocks, securities, etc., owned.....	343,505	977,884	447,152	398,434	135,489	105,558	410,873	164,245	201,730	202,749	75,337	363,300	3,826,256
Customers' liability account of acceptances.....	93,698	274,634	24,715	8,215	3,225	4,697	43,879	1,476	6,469	45	4,336	54,125	519,514
Banking house, furniture and fixtures.....	60,818	124,652	70,568	82,436	46,597	41,347	108,850	24,519	22,935	39,263	43,747	99,732	765,464
Other real estate owned.....	5,496	13,904	13,293	14,029	12,500	11,806	16,727	6,038	5,685	5,726	8,910	11,684	125,798
Reserve with Federal reserve banks.....	107,535	415,314	91,700	95,707	51,296	52,370	170,660	46,004	47,533	79,156	61,725	144,651	1,363,651
Cash in vault.....	23,827	56,551	31,042	32,216	21,008	23,576	47,958	14,297	16,604	25,181	21,868	33,788	347,916
Due from banks.....	151,456	682,898	141,640	156,245	97,379	135,068	298,243	93,862	104,898	223,228	160,992	258,136	2,504,045
Outside checks and other cash items.....	3,307	9,235	1,544	1,457	1,703	2,467	6,271	1,142	2,656	2,852	2,470	9,925	45,029
Redemption fund and due from United States Treasurer.....	2,355	4,444	2,772	3,917	2,555	2,194	4,410	1,814	1,341	1,623	2,291	3,107	32,823
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	25,036	155,202	4,551	1,211	219	1,950	6,443	509	91	538	36	8,180	203,966
Securities borrowed.....	273	235	337	6,755	2,063	1,946	1,179	1,245	84	1,564	336	1,983	18,000
Other resources.....	21,279	110,339	15,432	7,252	5,244	2,206	9,382	2,150	6,871	2,438	1,702	16,104	200,399
<b>Total.....</b>	<b>2,397,709</b>	<b>7,066,744</b>	<b>2,230,076</b>	<b>2,194,521</b>	<b>1,216,775</b>	<b>1,172,829</b>	<b>3,215,077</b>	<b>976,926</b>	<b>1,057,362</b>	<b>1,451,941</b>	<b>1,161,535</b>	<b>3,165,022</b>	<b>27,306,517</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	153,455	440,180	123,749	125,795	83,597	82,605	200,545	66,429	61,063	85,107	86,188	192,270	1,700,983
Surplus fund.....	129,573	513,912	223,207	140,314	69,038	58,366	137,186	38,454	34,070	41,737	45,370	120,265	1,551,492
Undivided profits—net.....	61,592	140,708	60,345	51,397	24,775	19,882	52,227	18,040	14,914	21,911	26,190	48,406	540,387
Reserves for dividends, contingencies, etc.....	6,343	24,010	2,770	8,259	4,064	2,338	11,563	3,379	2,790	2,758	3,368	7,490	79,132
Reserves for interest, taxes, and other expenses accrued and unpaid.....	8,935	19,096	4,838	8,029	4,316	3,031	16,012	2,389	3,718	3,514	2,781	12,008	88,667
National-bank notes outstanding.....	44,964	88,588	55,186	77,896	50,732	44,169	87,635	33,014	26,543	32,107	45,439	61,208	647,481
Due to banks.....	174,032	988,729	144,814	154,077	84,636	109,839	331,243	99,562	103,160	197,080	120,416	253,511	2,761,099
Demand deposits.....	940,984	2,598,151	702,771	780,502	400,527	445,411	1,272,368	377,550	372,909	704,282	576,407	977,519	10,149,381
Time deposits (including postal savings).....	696,513	1,669,278	831,534	785,702	455,474	361,403	1,011,455	315,533	423,745	343,226	221,443	1,384,201	8,499,507

United States deposits.....	21,553	45,948	6,653	18,411	14,491	19,746	13,804	4,040	3,323	3,814	17,528	28,821	198,132
Agreements to repurchase United States Government or other securities sold.....	4,991	674	138	60	514	289	70	708	34	454	1,585	606	10,123
Bills payable and rediscounts.....	24,293	42,682	38,465	24,650	17,890	15,274	19,575	12,682	2,407	12,590	6,806	8,315	225,629
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	25,036	155,202	4,551	1,211	219	1,950	6,443	509	91	538	36	8,180	203,966
Acceptances executed for customers.....	95,299	276,366	22,640	7,256	3,088	5,081	44,681	1,567	6,574	48	4,997	55,631	523,178
Acceptances executed by other banks for account of reporting banks.....	766	4,983	2,868	1,014	137	628	311	10	10			577	11,304
Securities borrowed.....	273	235	337	6,755	2,063	1,946	1,179	1,245	84	1,564	336	1,983	18,000
Other liabilities.....	9,107	58,002	5,210	3,193	1,214	921	8,780	1,815	1,927	1,211	2,645	4,031	98,056
<b>Total</b> .....	2,397,709	7,066,744	2,230,076	2,194,521	1,216,775	1,172,829	3,215,077	976,926	1,057,362	1,451,941	1,161,535	3,165,022	27,306,517
<b>Dec. 31, 1929</b> .....	2,466,819	7,706,232	2,320,488	2,247,897	1,306,254	1,179,976	3,328,828	1,019,620	1,103,046	1,523,266	1,220,618	3,416,538	28,839,582
<b>Decrease</b> .....	69,110	639,488	90,412	53,376	89,479	7,147	113,751	42,694	45,684	71,325	59,083	251,516	1,533,065

TABLE NO. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1930—Continued

JUNE 30, 1930

[In thousands of dollars]

	District No. 1 (365 banks)	District No. 2 (764 banks)	District No. 3 (672 banks)	District No. 4 (682 banks)	District No. 5 (446 banks)	District No. 6 (357 banks)	District No. 7 (900 banks)	District No. 8 (450 banks)	District No. 9 (619 banks)	District No. 10 (870 banks)	District No. 11 (640 banks)	District No. 12 (482 banks)	Total United States (7,247 banks)
<b>RESOURCES</b>													
Loans and discounts (including rediscounts).....	1,351,340	4,016,932	1,241,778	1,088,344	701,004	620,709	1,856,136	517,631	485,481	685,011	608,582	1,681,903	14,864,851
Overdrafts.....	279	2,164	266	357	232	436	943	490	387	846	1,055	1,910	9,365
United States Government securities owned.....	175,793	751,315	142,855	275,667	111,896	114,452	250,456	74,925	129,226	154,595	124,233	442,935	2,748,348
Other bonds, stocks, securities, etc., owned.....	384,853	1,099,906	467,075	437,269	141,894	112,242	437,216	161,620	205,600	208,025	83,053	388,056	4,126,809
Customers' liability account of acceptances.....	81,488	309,801	20,256	6,887	1,942	4,814	37,575	532	392	22	2,043	43,675	509,427
Banking house, furniture and fixtures.....	60,618	142,349	71,101	83,167	45,915	41,621	111,181	23,989	25,057	39,365	43,978	98,969	787,310
Other real estate owned.....	5,998	13,779	13,648	14,324	12,111	11,604	15,312	5,817	5,289	5,897	8,788	12,103	124,570
Reserve with Federal reserve banks.....	110,900	446,739	94,589	101,815	50,711	49,563	177,790	48,341	46,662	81,812	56,200	156,554	1,421,676
Cash in vault.....	25,939	54,835	27,964	31,936	20,027	22,919	48,433	14,226	16,702	23,543	18,980	34,583	340,087
Due from banks.....	208,073	1,332,943	177,412	183,966	118,672	141,291	352,646	106,978	141,329	259,020	195,637	357,724	3,575,691
Outside checks and other cash items.....	4,642	11,885	2,918	2,980	2,510	4,655	8,529	1,888	4,204	5,559	3,235	17,907	70,912
Redemption fund and due from United States Treasurer.....	2,241	4,444	2,765	3,914	2,515	2,325	4,487	1,606	1,337	1,599	2,276	3,149	32,658
Acceptances of other banks and bills of exchange or draft sold with indorsement.....	28,944	195,534	2,308	2,980	239	800	6,898	658	12	2	49	5,676	244,100
Securities borrowed.....	248	265	340	7,058	848	1,744	1,071	2,197	64	1,305	422	2,034	17,596
Other resources.....	17,151	113,642	15,664	7,085	4,529	2,375	9,580	2,295	7,731	2,181	1,925	14,853	199,011
<b>Total.....</b>	<b>2,458,507</b>	<b>8,496,533</b>	<b>2,280,839</b>	<b>2,247,749</b>	<b>1,215,045</b>	<b>1,131,550</b>	<b>3,318,253</b>	<b>963,193</b>	<b>1,069,473</b>	<b>1,478,782</b>	<b>1,150,456</b>	<b>3,262,081</b>	<b>29,072,411</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	154,137	481,717	123,950	125,385	82,723	81,595	200,905	65,035	61,210	85,477	86,088	192,327	1,740,549
Surplus fund.....	129,487	557,309	220,870	139,937	68,125	57,565	137,036	37,965	34,223	41,312	45,405	120,046	1,589,282
Undivided profits—net.....	59,599	172,905	56,931	48,662	22,058	17,176	48,779	14,870	14,159	19,852	25,261	45,075	545,227
Reserves for dividends, contingencies, etc.....	8,255	29,248	5,131	9,206	5,852	3,236	11,191	4,321	2,632	3,252	3,539	8,765	94,628
Reserves for interest, taxes, and other expenses accrued and unpaid.....	8,409	19,392	4,951	7,187	4,036	3,299	14,032	1,963	3,926	3,242	2,646	5,948	79,031
National-bank notes outstanding.....	44,554	88,506	55,008	77,836	50,133	46,300	89,215	32,043	26,493	31,823	44,692	62,495	649,098
Due to banks.....	199,865	1,415,336	174,384	204,359	89,186	96,081	354,350	103,821	107,655	210,146	120,627	340,758	3,416,515
Demand deposits.....	975,660	3,277,677	723,912	780,405	389,771	417,161	1,315,587	370,550	392,154	716,705	562,930	989,217	10,911,729

Time deposits (including postal savings)...	712,525	1,793,520	840,966	794,363	461,043	356,336	1,067,397	307,310	418,066	347,740	228,839	1,408,042	8,736,147
United States deposits.....	21,286	37,777	10,253	15,970	13,106	16,821	9,972	4,717	2,373	3,616	13,637	20,771	170,299
Agreements to repurchase United States Government or other securities sold.....	2,000	100	339	46	2,154	207	55	1,528	224	440	532	548	8,173
Bills payable and rediscounts.....	22,043	34,751	35,341	23,854	22,749	26,537	13,276	14,002	4,001	12,529	11,723	8,227	229,033
Acceptances of other banks and bills of ex- change or drafts sold with indorsement...	28,944	195,534	2,308	2,980	239	800	6,898	658	12	2	49	5,676	244,100
Acceptances executed for customers.....	83,911	307,216	18,645	6,963	1,810	5,541	38,600	536	407	26	2,340	45,012	511,007
Acceptances executed by other banks for account of reporting banks.....	1,110	10,193	2,461	410	132	303	304	-----	7	-----	-----	618	15,538
Securities borrowed.....	248	265	340	7,058	848	1,744	1,071	2,197	64	1,305	422	2,034	17,596
Other liabilities.....	6,474	75,087	5,147	3,128	1,080	898	9,585	1,677	1,867	1,315	1,726	6,472	114,456
Total.....	2,458,507	8,496,533	2,280,839	2,247,749	1,215,045	1,131,550	3,318,253	963,193	1,069,473	1,478,782	1,150,456	3,262,031	29,072,411
Mar. 27, 1930.....	2,397,709	7,066,744	2,230,076	2,194,521	1,216,775	1,172,829	3,215,077	976,926	1,057,362	1,451,941	1,161,535	3,165,022	27,306,517
Increase.....	60,798	1,429,789	50,763	53,228	-----	-----	103,176	-----	12,111	26,841	-----	97,009	1,765,894
Decrease.....	-----	-----	-----	-----	1,730	41,279	-----	13,733	-----	-----	11,079	-----	-----

TABLE NO. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

	District No. 1 (364 banks)	District No. 2 (763 banks)	District No. 3 (671 banks)	District No. 4 (670 banks)	District No. 5 (445 banks)	District No. 6 (356 banks)	District No. 7 (890 banks)	District No. 8 (445 banks)	District No. 9 (614 banks)	District No. 10 (860 banks)	District No. 11 (637 banks)	District No. 12 (477 banks)	Total United States (7,192 banks)
<b>RESOURCES</b>													
Loans and discounts (including rediscounts).....	1,369,401	3,879,926	1,228,361	1,067,994	681,020	605,365	1,806,639	506,341	486,158	685,963	605,210	1,708,506	14,630,884
Overdrafts.....	333	1,697	189	445	458	767	1,261	780	523	1,053	1,803	1,752	11,061
United States Government securities owned.....	171,673	779,395	147,461	323,182	101,743	128,365	259,889	79,808	124,950	154,175	125,910	415,011	2,811,562
Other bonds, stocks, securities, etc., owned.....	394,653	1,150,893	481,661	444,226	151,180	112,209	489,214	162,764	211,689	222,652	82,991	395,734	4,299,866
Customers' liability account of acceptances.....	73,767	273,059	22,644	6,533	1,009	5,419	48,817	2,568	141	20	4,342	37,220	475,539
Banking house, furniture, and fixtures.....	61,162	147,877	71,544	82,745	45,517	40,802	111,388	24,155	25,537	39,300	44,458	98,827	793,312
Other real estate owned.....	6,848	14,385	14,655	14,677	12,375	12,994	15,333	5,689	5,065	5,830	8,717	12,889	129,457
Reserve with Federal reserve banks.....	113,281	484,174	95,484	104,143	48,111	47,866	174,994	42,751	47,145	79,694	58,935	136,314	1,432,892
Cash in vault.....	24,605	53,398	28,675	33,082	20,379	22,066	46,642	13,797	15,312	24,250	20,763	34,280	337,249
Due from banks.....	178,736	663,382	168,515	191,204	117,129	134,100	346,276	106,384	149,960	287,219	208,396	330,630	2,881,931
Outside checks and other cash items.....	1,921	4,026	1,430	1,580	1,645	2,105	5,860	988	2,669	3,369	2,166	8,825	36,584
Redemption fund and due from United States Treasurer.....	2,210	4,468	2,769	3,826	2,458	2,377	4,597	1,592	1,326	1,578	2,248	3,155	32,604
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	27,738	174,027	5,670	2,226	172	1,092	8,275	772	31	27	121	8,376	228,527
Securities borrowed.....	248	330	323	6,881	783	1,859	951	2,842	62	1,034	373	819	16,505
Other resources.....	24,072	116,327	16,097	7,374	5,498	2,161	13,489	2,339	9,051	1,950	1,579	15,024	214,961
<b>Total.....</b>	<b>2,450,648</b>	<b>7,747,364</b>	<b>2,285,478</b>	<b>2,290,118</b>	<b>1,189,477</b>	<b>1,119,547</b>	<b>3,333,625</b>	<b>953,570</b>	<b>1,079,619</b>	<b>1,508,114</b>	<b>1,168,012</b>	<b>3,207,362</b>	<b>28,332,934</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	155,952	481,488	125,172	124,755	81,143	82,940	201,700	64,665	61,000	85,202	86,068	191,615	1,741,700
Surplus fund.....	131,262	557,298	221,469	140,158	66,126	57,915	137,594	37,715	34,197	41,546	45,462	120,014	1,590,756
Undivided profits—net.....	61,878	181,360	60,077	51,850	24,652	16,583	55,013	16,572	16,197	23,119	27,758	50,468	585,527
Reserves for dividends, contingencies, etc.....	7,171	25,970	4,085	7,944	4,281	2,119	12,185	3,438	2,548	3,137	3,199	7,401	83,478
Reserves for interest, taxes, and other expenses accrued and unpaid.....	10,642	20,486	6,031	8,874	4,450	3,818	15,050	2,361	5,687	3,878	3,135	11,108	95,520
National bank notes outstanding.....	44,597	88,860	54,982	76,031	48,838	47,182	91,609	31,628	26,384	31,388	44,789	62,711	648,999
Due to banks.....	189,208	1,067,354	197,913	259,758	88,034	100,716	362,789	102,045	111,727	229,042	146,651	328,705	3,183,942
Demand deposits.....	957,316	2,918,732	689,504	759,995	378,632	397,816	1,251,412	354,975	387,588	703,763	544,672	975,622	10,320,029
Time deposits (including postal savings)....	746,978	1,739,062	862,308	810,420	452,520	348,732	1,108,063	307,329	425,526	371,783	223,043	1,385,598	8,781,362



United States deposits.....	20,917	25,892	7,473	13,505	15,645	22,914	12,060	2,822	2,201	3,650	18,800	14,579	160,458
Agreements to repurchase United States Government or other securities sold.....	2,045	193	63	28	247	222	50	7,847	203	374	682	-----	11,954
Bills payable and rediscounts.....	11,728	47,614	22,487	18,467	21,560	29,024	19,877	14,272	4,216	9,072	15,504	6,029	219,850
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	27,738	174,027	5,670	2,226	172	1,092	8,275	772	31	27	121	8,376	228,527
Acceptances executed for customers.....	74,718	280,905	21,339	6,519	890	5,574	49,437	2,537	95	20	6,747	38,311	487,092
Acceptances executed by other banks for account of reporting banks.....	900	5,608	2,076	114	119	233	164	35	49	-----	-----	532	9,830
Securities borrowed.....	248	330	323	6,881	783	1,859	951	2,842	62	1,034	373	819	16,505
Other liabilities.....	7,350	132,185	4,506	2,593	1,385	806	7,396	1,715	1,908	1,079	1,008	5,474	167,405
Total.....	2,450,648	7,747,364	2,285,478	2,290,118	1,189,477	1,119,547	3,333,625	953,570	1,079,619	1,508,114	1,168,012	3,207,362	28,332,934
June 30, 1930.....	2,458,507	8,496,533	2,280,839	2,247,749	1,215,045	1,131,550	3,318,253	963,193	1,069,473	1,478,782	1,150,456	3,262,031	29,072,411
Increase.....	-----	-----	4,639	42,369	-----	-----	15,372	-----	10,146	29,332	17,556	-----	-----
Decrease.....	7,859	749,169	-----	-----	25,568	12,003	-----	9,623	-----	-----	-----	54,669	739,477

TABLE NO. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930 <sup>1</sup>

DECEMBER 31, 1929

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
						On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks
CENTRAL RESERVE CITIES											
New York.....	74,209	11,980	8,417	152,990	1,319,672	31	17,888	893,831	2,479,018	52,160	375,417
Chicago.....	6,707	4,020	3,086	29,692	228,656	247	1,640	284,709	558,757	1,994	115,736
Total central reserve cities.....	80,916	16,000	11,503	182,682	1,548,328	278	19,528	1,178,540	3,037,775	54,154	491,153
OTHER RESERVE CITIES											
Boston.....	36,225	3,866	23,791	22,393	306,598	2	47,909	285,709	726,493	2,284	108,595
Brooklyn and Bronx.....			50		14,121		1,442	11,051	26,664	4	3,528
Buffalo.....					3,270		451	1,345	5,066		421
Philadelphia.....	12	4,641	3,272	51,726	173,786	7	16,629	238,443	488,516	2,129	118,281
Pittsburgh.....			2,987	15,243	137,739		1,685	82,113	239,767	2,344	51,023
Baltimore.....		17		2,542	37,799		986	43,154	84,498		679
Washington.....			1,214	1,046	41,145	140	1,934	46,287	91,766	271	10,367
Richmond.....			4,691	1,914	13,438		368	17,280	37,691	138	8,956
Charlotte.....					3,426		10	654	10,928		243
Atlanta.....		11	1,525	1,217	31,114		98	776	32,026		318
Savannah.....			300	1,531	13,695		415	1,151	36,288		232
Jacksonville.....	823	37	1,503	793	9,951		12	1,886	16,879		55
Birmingham.....				1,957	9,522	224	1,454	36,830	49,987		24
New Orleans.....	29	458		1,627	6,491		274	22,552	31,431		71
Dallas.....	526		458	1,158	29,517	651	2,270	66,893	101,473	1,283	32,489
El Paso.....		60	90	93	3,535	189	332	12,084	16,383	37	6,325
Fort Worth.....			158	605	13,945	509	671	37,862	53,750	169	18,748
Galveston.....			322		3,266	2	289	11,989	15,868	34	3,319
Houston.....	28		18	1,639	30,882	203	1,583	54,123	88,476	171	15,338
San Antonio.....			50	550	10,234	468	550	22,444	34,296	50	8,037
Waco.....	601		770	75	2,978	368	713	6,817	12,322	312	8,937
Little Rock.....				57	405	217	93	2,660	3,432	15	300

Louisville.....		6	755	5,537	34,238	90	179	27,548	68,353	266	12,700
Memphis.....			257	319	11,387	877	1,157	23,390	37,387	440	6,860
Nashville.....				2,994	17,293	216	873	35,480	56,856	415	12,471
Cincinnati.....			25	3,323	32,700	19	1,437	21,038	58,542	1,207	6,613
Cleveland.....				1,266	44,944	110	17,627	34,254	98,201	155	16,445
Columbus.....				4,258	20,747	51	762	24,200	50,018	754	8,474
Toledo.....				15	4,669	17	408	2,673	7,682	155	1,120
Indianapolis.....	10		619	2,575	11,992	10	723	41,525	57,454	2,609	15,382
Chicago.....			4,047		27,706	50	9,850	19,313	60,966	606	8,255
Peoria.....	50		740		9,220	241	155	11,145	21,815	68	6,657
Detroit.....		101		11,731	85,802		38,010	64,354	199,998	691	12,264
Grand Rapids.....				644	6,310	15	934	7,078	14,981	92	2,535
Milwaukee.....	71		1,520	5,237	42,413	2	2,855	90,929	143,027	670	21,187
Minneapolis.....	3		148	2,593	32,055	497	1,671	97,136	134,103	540	37,081
St. Paul.....			900	2,468	31,970	356	130	37,166	72,990	13,067	28,915
Cedar Rapids.....			333	1,160	6,656	785	867	4,415	14,216	603	1,490
Des Moines.....	48		81	1,713	7,210	309	2,671	16,091	28,123	139	11,538
Dubuque.....					257	435		566	5,154	7	1,685
Sioux City.....			301	1,565	2,502	1,050	535	11,634	17,587	203	6,664
Kansas City, Mo.....			657	2,347	23,914	177	873	54,867	82,835	1,132	27,544
St. Joseph.....	6		4,514	1,924	1,684	82	69	5,795	14,074	126	6,148
St. Louis.....	200	656	12,810	7,027	80,818	9	6,087	47,255	154,862	627	60,245
Lincoln.....			445	3,161	4,294	41	24	9,052	17,017	52	5,673
Omaha.....			1,517	6,002	15,070	168	104	34,377	57,238	743	17,947
Kansas City, Kans.....			128	582	1,180	438	763	4,215	7,306	51	1,553
Topeka.....			80	56	1,905	62	72	5,684	7,859	180	4,703
Wichita.....			702	2,789	5,900	83	241	10,157	19,872	88	6,417
Helena.....			905	15	2,118	68	10	1,866	4,982	4	1,200
Denver.....			175	873	25,298	1,244	1,937	45,276	74,803	1,081	20,826
Pueblo.....			629	122	2,719			2,160	5,630	17	2,737
Muskogee.....			379		1,358	163		3,739	5,726	22	1,509
Oklahoma City.....			572		9,693	361	1,508	34,871	47,918	289	11,053
Tulsa.....				382	24,292	200	2,045	43,642	70,561	384	7,663
Seattle.....	25	399	1,134	646	27,484	13	187	46,477	76,365	796	18,338
Spokane.....			959	1,699	6,122	99	1,052	8,054	17,985	48	2,319
Portland.....	778	738	3,157	931	15,645	10	3,258	31,037	55,554	1,045	12,325
Los Angeles.....	479	2,880	963	1,705	121,721	19,841	170,301	173,977	491,867	1,061	39,550
Oakland.....			50	90	5,652	98	748	15,680	22,318	5	3,395
San Francisco.....	472	4,606	2,937	3,419	204,183	53,241	191,765	294,018	754,641	3,677	98,059
Ogden.....			125	20	1,490	152	75	3,692	5,554	1	2,018
Salt Lake City.....	1,153		275	768	10,121	95	290	9,913	22,615	38	4,569
Total other reserve cities.....	41,544	18,476	84,038	189,299	1,919,589	85,290	547,006	2,554,726	5,439,968	45,011	1,042,066
Total all reserve cities.....	122,460	34,476	95,541	371,981	3,467,917	85,568	566,534	3,733,266	8,477,743	99,165	1,533,219

<sup>1</sup> Loans and discounts of national banks as of June 30, 1930, published in text of this report.

TABLE NO. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930—Continued

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
						On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks
COUNTRY BANKS											
Maine.....	172	14	1,891	271	26,252	1,576	7,353	37,806	75,335	604	11,472
New Hampshire.....			702	62	16,779	612	2,261	24,409	44,825	250	7,189
Vermont.....			45		9,824	1,457	4,106	26,847	42,279	158	6,994
Massachusetts.....	293	5	9,975	235	115,942	1,056	37,394	129,040	293,940	709	42,670
Rhode Island.....		6	2,724		14,586	139	4,358	13,554	35,367	268	5,609
Connecticut.....	245		1,239	891	98,373	557	18,794	74,164	194,263	839	19,140
Total New England States.....	710	25	16,576	1,459	281,756	5,397	74,266	305,820	686,009	2,828	93,074
New York.....	1,145	447	9,551	606	253,008	8,221	84,062	352,906	709,946	1,572	131,025
New Jersey.....	424	435	3,330	1,170	208,282	2,492	78,253	307,562	601,948	1,127	86,875
Pennsylvania.....	1,414	37	9,941	2,854	282,258	13,809	129,449	498,962	928,724	3,600	107,719
Delaware.....			153	104	4,035	1,030	1,388	6,985	13,695	27	2,287
Maryland.....		2	291	68	12,029	3,117	5,619	45,575	66,701	210	10,070
Total Eastern States.....	2,983	921	23,266	4,802	759,612	28,669	298,771	1,201,990	2,321,014	6,536	337,976
Virginia.....	16	151	1,544	4,912	56,215	6,575	12,078	137,777	219,268	1,145	54,552
West Virginia.....			331	1,486	36,044	1,345	11,870	78,307	129,383	2,266	17,144
North Carolina.....			368	1,002	11,221	2,116	2,740	58,745	76,192	436	21,073
South Carolina.....			1,313	1,407	15,383	2,563	2,476	42,977	66,119	542	20,265
Georgia.....	76	1	1,812	532	7,095	3,234	2,442	32,066	47,278	233	15,736
Florida.....	632	124	2,260	1,491	13,527	1,490	9,198	28,852	57,574	272	13,116
Alabama.....		1,470	2,229	621	13,611	3,945	3,552	70,778	95,706	383	30,135
Mississippi.....	193	61	1,915	250	6,999	3,803	5,311	34,137	52,669	44	14,226
Louisiana.....	191		545	376	9,372	3,818	1,892	41,528	57,722	82	12,347
Texas.....	16,664	421	12,467	578	38,990	11,033	6,499	202,527	289,179	1,374	119,369
Arkansas.....	1,918	20	3,181	268	7,810	2,706	3,084	29,584	48,571	334	16,673

Kentucky.....			269	372	24,742	6,283	7,016	77,646	116,328	712	19,018
Tennessee.....			1,659	2,554	24,554	2,535	4,588	83,286	119,176	292	34,948
Total Southern States.....	19,690	2,248	29,893	15,849	265,563	51,446	72,746	917,730	1,375,165	8,115	388,502
Ohio.....	297	70	1,267	1,561	75,343	13,615	28,178	178,673	299,004	4,069	43,028
Indiana.....		156	3,150	3,096	44,513	12,514	24,574	116,774	204,777	1,859	44,814
Illinois.....	882		9,158	3,016	62,682	16,549	13,847	206,164	312,562	2,214	78,352
Michigan.....		63	1,988	1,277	48,325	5,938	27,516	84,035	169,142	481	22,349
Wisconsin.....	434		5,393	818	50,000	6,911	11,231	85,376	160,163	547	39,866
Minnesota.....	221		8,139	796	31,096	13,055	8,830	74,090	136,227	521	45,612
Iowa.....	428	410	3,783	834	14,482	12,143	5,387	80,395	117,862	298	47,304
Missouri.....	73		2,289	794	11,352	3,038	4,978	37,515	60,039	278	14,646
Total Middle Western States.....	2,335	963	35,167	12,192	337,793	83,763	124,541	863,022	1,459,776	10,267	335,971
North Dakota.....	63		2,334	389	4,490	5,810	2,291	29,297	44,674	117	17,865
South Dakota.....	70		2,545	223	5,290	2,666	1,134	25,163	37,091	115	17,354
Nebraska.....	66	364	1,799	163	2,941	2,526	721	52,410	60,990	57	27,527
Kansas.....	196		4,776	476	13,761	4,987	2,355	70,999	97,550	575	41,770
Montana.....			5,152	47	11,634	1,350	1,028	22,380	41,591	184	13,316
Wyoming.....	99		592	136	5,409	1,075	750	13,260	21,321	93	9,285
Colorado.....			1,687	80	12,188	2,804	1,542	31,558	49,859	271	18,868
New Mexico.....	839		726	20	3,031	558	1,659	11,385	18,218	58	6,317
Oklahoma.....	208	7	7,018	625	9,668	3,340	3,158	57,525	81,544	505	35,034
Total Western States.....	1,536	371	26,629	2,159	68,412	25,116	14,638	313,977	452,838	1,975	187,336
Washington.....	599	13	2,507	130	17,085	2,996	3,955	48,434	75,719	158	21,720
Oregon.....	1,099	7	2,656	9	6,039	2,818	1,816	31,963	46,407	185	13,808
California.....	654		5,468	148	40,554	9,601	17,493	99,033	172,951	393	28,348
Idaho.....	79		1,986	68	5,784	1,705	532	14,646	24,800	102	9,918
Utah.....	49		175	2	1,255	647	354	4,378	6,560	5	2,537
Nevada.....	308		462	130	2,306	693	896	7,002	11,797	9	2,029
Arizona.....	200	25	136	3	5,716	845	978	7,780	15,683	38	2,898
Total Pacific States.....	2,988	45	13,390	490	78,739	19,305	26,024	213,236	354,217	890	81,258
Alaska (nonmember banks).....			687		139		325	1,101	2,252	1	656
The Territory of Hawaii (nonmember bank).....			100	280	11,102	213	5,248	4,089	21,032		
Total (nonmember banks).....			787	280	11,241	213	5,573	5,190	23,284	1	656
Total country banks.....	30,242	4,573	145,708	37,231	1,803,116	213,909	616,559	3,820,965	6,672,303	30,612	1,424,773
Total United States.....	152,702	39,049	241,249	409,212	5,271,033	299,477	1,183,093	7,554,231	15,150,046	129,777	2,957,992

TABLE No. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930—Continued

MARCH 27, 1930

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies		Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
				On securities	All other		On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks, including paper under rediscount
CENTRAL RESERVE CITIES												
New York.....	55,342	13,245	18,078	34,118	60,271	1,307,397	24	14,657	821,062	2,324,194	25,105	334,450
Chicago.....	27	8,597	19,578	14,033	4,960	247,748	238	1,655	254,384	551,220	1,748	111,541
Total central reserve cities.....	55,369	21,842	37,656	48,151	65,231	1,555,145	262	16,312	1,075,446	2,875,414	26,853	445,991
OTHER RESERVE CITIES												
Boston.....	22,623	4,083	42,352	11,932	6,664	311,454	2	49,382	284,970	733,462	1,738	108,921
Brooklyn and Bronx.....						10,654		846	12,889	24,389	1	3,113
Buffalo.....						3,493		265	1,315	5,073		328
Philadelphia.....	186	3,662	20,130	26,480	4,683	175,250		14,608	233,343	478,352	1,164	112,278
Pittsburgh.....		4	7,392	8,707	598	138,782		1,382	79,323	236,188	1,721	38,984
Baltimore.....				1,448	567	37,321		429	32,187	71,952	487	12,886
Washington.....				2,607	124	41,142	140	1,925	45,220	91,500	223	10,499
Richmond.....				4,075	239	11,505		388	17,553	35,725	343	11,828
Charlotte.....					30	2,904		567	9,975	13,486	142	2,742
Atlanta.....	112	5	2,808	358	1,016	31,526	65	614	30,091	66,595	272	15,432
Savannah.....			225	74	2,349	18,924	447	1,178	32,499	55,696	263	14,052
Jacksonville.....	473	36	1,896	33	545	12,878	12	1,847	18,192	35,912	51	8,152
Birmingham.....				12	2,467	8,691	223	1,546	33,468	46,407	19	12,240
New Orleans.....	216	874		228	1,081	5,688		272	21,589	29,948	29	4,900
Dallas.....	1,224		355	10	1,205	35,818	673	2,108	53,667	95,060	879	28,979
El Paso.....	203	50	190		40	3,680	92	474	11,566	16,295	49	6,630
Fort Worth.....			167	160	832	11,049	458	552	30,245	43,463	87	17,429
Galveston.....			603		71	6,330	2	289	8,865	16,160	26	4,203

Houston.....			116	145	1,487	30,572	183	1,571	56,025	90,099	173	14,781
San Antonio.....				20	1,014	11,619	527	586	21,904	35,670	56	7,467
Waco.....	391		690	11	75	3,484	352	731	5,980	11,714	557	3,463
Louisville.....	598	7	2,873	647	949	30,261	52	179	25,982	61,548	212	13,700
Memphis.....		5	845	576	948	14,435	967	975	18,238	36,489	627	6,435
Nashville.....			2,037	743	1,258	21,072	175	947	31,916	58,148	161	13,339
Cincinnati.....	325			1,047	486	26,980	19	1,442	20,124	50,423	1,005	6,291
Cleveland.....				1,003	10	34,772	110	14,451	34,452	84,798	179	11,658
Columbus.....				2,164	1,564	23,341	44	765	23,159	51,037	649	8,650
Toledo.....				25		4,106	2	407	3,258	7,798	155	1,118
Indianapolis.....	3		1,988	1,295	2,182	8,380	10	708	38,095	52,611	1,615	14,174
Chicago.....	55		6,491			28,410	35	9,074	14,669	58,734	459	7,781
Peoria.....	100		916			9,595	1,670	189	10,720	23,745	60	7,038
Detroit.....		38		3,573	4,749	86,635		38,190	51,909	185,094	1,222	10,319
Grand Rapids.....				409		6,989	4	947	5,474	13,823	240	2,100
Milwaukee.....	85		3,965	2,582	875	48,968	3	2,608	83,986	143,072	562	24,849
Minneapolis.....	1,230	75	1,128	371	1,818	33,130	536	1,637	90,179	130,104	642	38,552
St. Paul.....			1,103	151	1,547	33,558	371	118	34,440	71,288	14,135	31,231
Cedar Rapids.....			1,186	417	1,051	6,577	514	826	4,436	15,007	503	1,900
Des Moines.....			50	34	1,962	7,221	271	2,620	14,720	26,878	70	11,151
Dubuque.....				9	56	1,891	411	561	2,369	5,297	179	1,790
Sioux City.....		8	1,329	34	1,150	2,412	1,049	517	10,599	17,098	165	6,912
Kansas City, Mo.....	368		2,234	1,176	1,900	22,039	134	865	49,651	78,367	1,100	26,839
St. Joseph.....	26		6,192	146	1,860	1,537	79	77	4,930	14,847	183	7,895
St. Louis.....	716	583	22,080	4,008	2,040	75,293	10	5,787	47,424	157,941	636	60,706
Lincoln.....			1,283	280	1,915	5,238	33	20	8,984	17,703	83	5,018
Omaha.....			4,317	389	3,277	17,863	161	97	28,576	54,680	436	17,959
Kansas City, Kans.....			30	88	500	936	450	756	3,986	6,746	44	1,296
Topeka.....			97	46	28	1,800	39	83	4,961	7,054	167	3,630
Wichita.....			662	403	2,348	4,840	106	293	9,325	17,977	75	4,718
Helena.....			913		105	997	69	12	1,543	3,639	4	1,275
Denver.....	226		145	149	787	28,269	1,176	2,019	37,735	70,506	919	18,004
Pueblo.....			811	4	20	2,716			2,182	5,733	14	1,860
Oklahoma City.....			600	49	1,170	9,068	444	1,485	32,886	45,702	243	9,987
Tulsa.....	773			184		20,885	213	1,915	36,086	60,056	362	6,963
Seattle.....	6	254	1,993	227	70	23,842	13	234	42,879	69,518	764	17,980
Spokane.....			2,004	1,114	729	5,384	103	973	8,391	18,698	25	3,245
Portland.....	24	418	5,162	724	630	14,299	33	2,950	28,115	52,355	353	10,307
Los Angeles.....	3,240	3,167	3,070	547	484	127,212	19,280	170,279	149,752	477,031	839	37,627
Oakland.....			195		2,128	6,099	47	893	12,495	21,857	4	3,685
San Francisco.....	1,057	3,470	7,313	1,273	877	201,236	51,818	189,352	245,400	701,796	1,000	86,067
Ogden.....			160		20	1,251	147	70	3,941	5,589		2,223
Salt Lake City.....			575	135	672	10,816	135	412	9,480	21,725	32	4,051
Total other reserve cities.....	34,260	16,739	166,803	76,162	69,602	1,922,617	83,919	537,293	2,328,263	5,235,658	38,403	989,130
Total all reserve cities.....	89,629	38,581	204,459	124,313	134,833	3,477,762	84,181	553,605	3,403,709	8,111,072	65,256	1,435,121

TABLE NO. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies		Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
				On securities	All other		On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks, including paper under rediscount
COUNTRY BANKS												
Maine.....	60		1, 413	101	75	28, 538	1, 605	7, 323	35, 519	74, 634	572	11, 426
New Hampshire.....	332		1, 140	39	68	16, 379	577	2, 346	23, 570	44, 451	240	7, 092
Vermont.....	14		59			9, 201	1, 538	4, 036	25, 824	40, 672	147	6, 895
Massachusetts.....	373	123	15, 677	325	1, 328	113, 526	1, 074	37, 208	121, 096	290, 730	811	43, 737
Rhode Island.....		5	5, 114			12, 742	193	4, 615	11, 594	34, 263	264	6, 723
Connecticut.....	41		3, 147	420	504	95, 258	550	19, 553	74, 589	194, 062	727	20, 536
Total New England States.....	820	128	26, 550	885	1, 975	275, 644	5, 537	75, 081	292, 192	678, 812	2, 761	96, 409
New York.....	1, 146	206	20, 758	289	3, 867	264, 960	8, 764	84, 726	336, 773	721, 489	1, 420	135, 800
New Jersey.....	2, 439	437	8, 510	831	4, 206	183, 415	2, 482	80, 892	295, 574	578, 786	1, 286	84, 857
Pennsylvania.....	2, 114	51	12, 255	1, 386	1, 420	289, 086	15, 401	128, 584	460, 065	910, 362	3, 588	106, 202
Delaware.....			150	12	53	3, 383	1, 209	1, 336	6, 245	12, 388	8	1, 742
Maryland.....		1	285	35	72	13, 301	3, 128	5, 831	43, 486	66, 139	222	9, 886
Total Eastern States.....	5, 699	695	41, 958	2, 553	9, 618	754, 145	30, 984	301, 369	1, 142, 143	2, 289, 164	6, 524	338, 487
Virginia.....		106	2, 766	435	5, 817	49, 158	6, 330	13, 617	133, 723	211, 952	1, 023	53, 823
West Virginia.....			632	378	1, 058	36, 040	1, 365	12, 306	74, 048	125, 827	1, 559	16, 913
North Carolina.....			188	68	1, 515	10, 995	2, 484	2, 969	56, 795	75, 014	628	21, 604
South Carolina.....			845	93	962	11, 850	2, 138	1, 798	37, 554	55, 240	606	18, 568
Georgia.....			1, 489	16	367	6, 723	3, 281	2, 628	32, 395	46, 899	226	16, 037
Florida.....	518	436	4, 722	15	1, 578	20, 119	1, 480	8, 493	27, 268	64, 629	250	14, 345
Alabama.....		1, 158	1, 449	135	4, 484	11, 494	3, 839	3, 622	66, 390	92, 571	453	29, 947
Mississippi.....		10	1, 070	84	272	7, 688	4, 971	5, 549	35, 502	55, 146	71	15, 304



Louisiana.....			602	150	409	6,695	4,092	1,567	38,695	52,210	24	11,247
Texas.....	11,182	497	9,216	113	986	38,096	11,118	6,722	209,938	287,868	1,010	119,129
Arkansas.....	1,071		2,460	110	726	4,924	2,918	2,954	31,656	46,819	323	15,308
Kentucky.....	26	4	965	1,777	172	21,434	6,412	7,059	72,475	110,324	672	19,767
Tennessee.....	20	13	2,711	120	1,650	26,266	2,585	4,633	81,064	119,062	316	33,611
Total Southern States.....	12,817	2,224	29,115	3,494	19,906	251,482	53,013	73,917	897,503	1,343,561	7,161	385,603
Ohio.....		50	1,800	345	753	72,042	13,872	27,965	167,486	284,313	3,719	42,076
Indiana.....	15	154	2,765	1,576	2,094	41,611	12,174	23,910	108,456	192,755	1,786	40,825
Illinois.....	884	263	10,902	963	1,999	60,889	16,315	13,075	195,272	300,562	1,199	74,093
Michigan.....	91	28	3,969	556	399	49,075	5,645	27,423	78,157	165,343	426	21,971
Wisconsin.....	1,995	80	8,235	356	353	50,012	7,024	11,134	83,546	162,735	517	41,654
Minnesota.....	24	2	9,090	211	840	29,441	12,634	8,743	69,988	130,973	567	42,660
Iowa.....	348	10	4,321	131	955	11,913	11,720	5,435	80,510	115,343	357	44,061
Missouri.....	119		2,732	181	1,732	9,927	3,090	4,733	37,293	59,807	369	15,344
Total Middle Western States.....	3,476	587	43,814	4,319	9,125	324,910	82,474	122,418	820,708	1,411,831	8,940	322,684
North Dakota.....	88	156	1,879	26	714	3,777	5,242	2,323	29,801	44,006	78	16,977
South Dakota.....	10		2,780	43	225	3,820	2,575	1,246	26,213	36,912	111	17,956
Nebraska.....	87		2,336		406	2,623	2,659	786	55,200	64,097	59	28,012
Kansas.....	54	116	4,801	85	675	9,233	4,731	2,306	69,678	91,679	515	38,309
Montana.....			4,447	30	100	10,345	1,268	854	22,675	39,719	188	13,156
Wyoming.....	10		306		213	3,929	841	709	14,776	20,784	72	9,203
Colorado.....			1,738	10	295	9,694	2,744	1,542	32,332	48,355	208	17,243
New Mexico.....	886		573	28	49	2,914	571	1,632	12,381	19,034	36	6,942
Oklahoma.....	104	10	5,154	7	648	10,250	3,474	3,195	61,709	84,551	555	36,050
Total Western States.....	1,239	282	24,014	229	3,325	56,585	24,105	14,593	324,765	449,137	1,822	183,848
Washington.....	255	24	2,746	54	164	16,882	2,681	3,828	49,115	75,749	139	19,938
Oregon.....	476	5	2,131		7	4,762	2,896	1,741	33,225	45,243	161	12,694
California.....	60	24	4,155	51	123	34,825	9,695	17,500	97,116	163,549	897	26,919
Idaho.....	2		1,967	22	104	4,681	1,659	458	14,470	23,393	40	8,153
Utah.....	46		182			802	629	366	4,839	6,864	3	2,309
Nevada.....	195		330		111	1,799	791	902	6,842	10,970	7	1,858
Arizona.....	200	36	660	15	10	6,427	841	953	6,957	16,099	73	2,800
Total Pacific States.....	1,234	89	12,171	142	519	70,178	19,192	25,778	212,564	341,867	1,320	74,671
Alaska (nonmember banks).....			546			78		308	1,183	2,115	1	591
The Territory of Hawaii (nonmember bank).....			700	75	565	10,712	202	5,162	3,778	21,194		
Total (nonmember banks).....			1,246	75	565	10,790	202	5,470	4,961	23,309	1	591
Total country banks.....	25,285	4,005	178,868	11,697	45,123	1,743,734	215,507	618,626	3,694,836	6,537,681	28,529	1,402,293
Total United States.....	114,914	42,586	383,327	136,010	179,956	5,221,496	299,688	1,172,231	7,098,545	14,648,753	93,785	2,837,414

TABLE NO. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies		Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
				On securities	All other		On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks, including paper under rediscount
CENTRAL RESERVE CITIES												
New York.....	68,145	17,737	7,508	30,944	64,565	1,588,971	23	14,898	949,024	2,741,815	36,027	330,209
Chicago.....	5,054	7,135	25,894	10,238	3,124	282,892	235	1,754	245,456	581,782	2,148	108,449
Total central reserve cities.....	73,199	24,872	33,402	41,182	67,689	1,871,863	258	16,652	1,194,480	3,323,597	38,175	438,658
OTHER RESERVE CITIES												
Boston.....	22,727	1,932	46,785	9,985	12,630	312,019	53	55,680	267,335	729,146	1,280	102,531
Brooklyn and Bronx.....			155		45	12,263		1,178	13,616	27,257	51	5,542
Buffalo.....			25			3,555		303	948	4,831		302
Philadelphia.....	85	2,769	47,139	12,009	4,509	194,969	32	17,246	212,463	491,221	757	119,339
Pittsburgh.....		10	7,862	6,635	312	136,850		1,206	64,438	217,313	1,378	38,014
Baltimore.....				1,275	160	25,663		1,108	21,274	48,480	56	8,382
Washington.....			3,616	347	17	40,039	137	2,099	42,495	88,750	231	10,805
Richmond.....			5,482	277	2,259	10,910		420	16,517	35,865	65	13,544
Charlotte.....			75	6	143	2,681	20	601	9,076	12,602	109	2,787
Atlanta.....	161		1,150	1,054	664	25,005	87	423	25,541	54,085	292	13,451
Savannah.....	78		275	138	2,992	16,105	522	1,507	35,034	56,651	271	12,817
Jacksonville.....	25	13	1,428	30	355	6,998	9	1,967	14,374	25,199	55	6,849
Birmingham.....			2,630	140	2,906	8,752	276	1,609	26,888	43,201	4	13,500
New Orleans.....	67	517		570	1,252	6,581		322	16,980	26,289	31	4,400
Dallas.....	449		398	1,101	1,151	29,351	512	1,948	57,810	92,720	1,009	26,172
El Paso.....		40	90		368	3,395	74	556	11,606	16,129	48	6,350
Fort Worth.....			22	25	1,961	12,829	392	600	29,056	44,885	78	13,610
Galveston.....			504		126	5,175	4	278	11,639	17,726	22	3,681

Houston.....			3,426	109	1,536	23,859	272	1,866	53,745	84,813	162	13,695
San Antonio.....			40	10	503	8,437	466	804	20,403	30,663	55	6,590
Waco.....			270		147	2,235	293	789	6,695	10,429	571	2,435
Louisville.....	22		2,957	1,802	1,785	26,795	177	177	25,229	58,767	169	11,525
Memphis.....				1,481	3,708	11,813	800	631	14,454	32,887	603	5,150
Nashville.....				1,173	2,620	17,499	172	1,061	33,656	56,181	122	12,881
Cincinnati.....				1,262	811	27,732	19	854	17,237	47,915	917	5,370
Cleveland.....			2,620	611		44,146		13,966	29,538	90,881	179	16,361
Columbus.....				1,405	657	21,847	39	1,079	20,432	45,459	609	6,613
Toledo.....						3,521	2	440	3,151	7,114	154	1,160
Indianapolis.....			3,069	1,256	1,852	7,989	31	1,064	36,021	51,282	1,555	14,368
Chicago.....			5,335	200		24,059	35	8,654	14,514	52,797	245	5,917
Peoria.....			1,667	53	372	10,782	1,042	739	10,639	25,294	40	8,105
Detroit.....	159		500	2,967	267	90,279		31,454	49,909	175,535	535	5,697
Grand Rapids.....				336	31	6,801	9	956	5,494	13,627	166	1,319
Milwaukee.....			5,740	1,518	507	44,995	3	2,344	82,749	137,856	461	26,967
Minneapolis.....	58		3,761	447	2,449	30,716	517	1,460	91,367	130,775	493	22,601
St. Paul.....			702	10	1,583	30,815	358	189	29,395	63,052	14,840	33,238
Cedar Rapids.....			2,584	521	1,138	6,047	1,029	826	3,504	15,649	261	2,250
Des Moines.....			127	15	1,907	11,877	297	2,292	9,651	26,166	51	3,106
Dubuque.....					68	1,772	424	569	2,193	5,026	421	1,673
Sioux City.....	2		1,720	17	755	3,431	1,036	493	8,043	15,497	52	6,006
Kansas City, Mo.....			3,118	1,239	3,516	16,126	139	383	47,443	71,964	671	24,597
St. Joseph.....			6,114	54	1,789	1,389	83	74	4,115	13,618	142	7,425
St. Louis.....	375		25,415	2,821	5,392	71,553	11	4,244	39,779	149,590	418	61,762
Lincoln.....			2,203	407	1,095	3,045	45	7	9,438	16,240	20	4,367
Omaha.....	200		5,059	230	2,684	16,052	169	114	28,045	52,553	395	16,343
Kansas City, Kans.....			152	84	813	1,036	536	724	3,535	6,880	74	1,680
Topeka.....			1,643	10	3	1,803	52	77	4,374	7,962	136	4,302
Wichita.....			1,587	555	1,851	7,288	85	288	7,218	18,852	86	3,891
Helena.....		303	420		112	791	38	10	1,580	3,254	4	1,200
Denver.....	1,002		1,114	447	1,204	29,806	1,245	2,071	29,437	66,326	494	16,256
Pueblo.....			428	10	42	2,385			2,091	4,956	15	1,295
Oklahoma City.....			288	150	1,763	8,242	338	1,866	35,563	48,210	213	10,102
Tulsa.....			475		93	27,220	157	2,111	37,637	67,693	181	7,255
Seattle.....	9	361	2,185	171	15	20,598	13	313	43,106	66,771	224	16,073
Spokane.....			2,385	71	334	3,710	116	846	9,356	16,818	32	3,223
Portland.....	602	187	6,825	390	180	12,829	60	3,414	27,070	51,557	194	12,714
Los Angeles.....	3,118	1,375	3,810	758	263	147,551	18,832	173,087	135,570	484,364	745	32,906
Oakland.....			135		70	8,061	30	1,117	12,269	21,682	40	3,258
San Francisco.....	9,630	3,300	12,509	1,189	629	230,314	53,131	179,173	240,798	730,673	638	94,623
Ogden.....					17	750		35	2,856	3,658		1,356
Salt Lake City.....			270	209	1,071	7,167	177	332	8,774	18,000	69	3,855
Total other reserve cities.....	38,153	11,423	228,289	57,580	77,482	1,928,283	84,219	531,044	2,175,163	5,131,636	33,189	943,886
Total all reserve cities.....	111,352	36,295	261,691	98,762	145,171	3,800,146	84,477	547,696	3,369,643	8,455,233	71,364	1,882,044

TABLE NO. 62.—Loans and discounts of national banks, December 31, 1929, March 27 and September 24, 1930—Continued

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies		Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
				On securities	All other		On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks, including paper under rediscount
COUNTRY BANKS												
Maine.....			1, 671	125		27, 819	1, 663	11, 344	34, 275	76, 897	565	11, 314
New Hampshire.....	231		1, 102		384	16, 353	675	3, 948	22, 687	45, 380	215	6, 793
Vermont.....		15	85	15	604	8, 142	1, 587	4, 109	24, 305	38, 862	157	7, 212
Massachusetts.....	23	5	16, 482	131	1, 529	115, 902	1, 298	40, 727	112, 853	288, 950	584	39, 856
Rhode Island.....			5, 714			13, 534	223	4, 555	10, 479	34, 505	243	6, 068
Connecticut.....		1	2, 234	266	223	95, 486	967	20, 009	68, 269	187, 455	872	18, 889
Total New England States.....	254	21	27, 288	537	2, 740	277, 236	6, 413	84, 692	272, 868	672, 049	2, 636	90, 132
New York.....	213	178	16, 757	251	871	245, 515	9, 662	87, 318	320, 945	681, 710	1, 293	124, 949
New Jersey.....	253	584	4, 690	428	217	170, 068	2, 480	82, 125	274, 754	535, 599	1, 382	73, 428
Pennsylvania.....	173	228	10, 304	470	2, 064	282, 400	16, 200	127, 929	448, 318	888, 086	3, 113	98, 397
Delaware.....			142		32	3, 147	953	1, 057	6, 763	12, 094	33	1, 714
Maryland.....		1	271	125	10	12, 659	3, 318	5, 851	42, 065	64, 300	215	9, 907
Total Eastern States.....	639	991	32, 164	1, 274	3, 194	713, 789	32, 613	304, 280	1, 092, 845	2, 181, 789	6, 036	308, 395
Virginia.....		83	4, 976	352	6, 711	47, 097	6, 787	13, 644	125, 772	205, 422	785	52, 697
West Virginia.....			231	336	1, 119	36, 191	1, 501	12, 317	67, 293	118, 988	1, 730	17, 038
North Carolina.....			15	111	1, 152	10, 800	2, 455	3, 003	54, 806	72, 342	455	19, 751
South Carolina.....			1, 152	96	969	9, 099	1, 910	1, 648	33, 066	47, 940	521	14, 957
Georgia.....		1	585	54	596	7, 622	3, 500	2, 512	29, 525	44, 395	334	13, 838
Florida.....	97	121	1, 024	13	1, 521	8, 425	1, 404	6, 201	20, 338	39, 144	300	9, 942
Alabama.....		1, 296	125	139	3, 426	9, 347	3, 933	3, 712	66, 800	88, 778	374	28, 219
Mississippi.....		10	115	125	568	8, 125	4, 651	5, 880	34, 667	54, 141	64	14, 342
Louisiana.....			35	64	1, 213	7, 010	4, 616	1, 667	36, 844	51, 449	81	11, 101

Texas.....	1,304	734	4,720	179	1,852	27,303	11,453	7,555	208,655	263,755	994	106,580
Arkansas.....			401	104	1,724	4,921	2,578	2,767	31,227	43,722	230	12,180
Kentucky.....			263	244	372	22,904	6,076	7,684	67,929	105,472	601	19,658
Tennessee.....		4	1,650	270	2,999	22,765	2,652	4,899	81,027	116,176	209	32,151
Total Southern States.....	1,401	2,249	15,292	2,087	24,222	221,609	53,516	73,399	857,949	1,251,724	6,678	352,454
Ohio.....		4	2,079	515	2,401	67,703	14,196	29,090	156,106	272,094	2,965	42,245
Indiana.....	5	131	2,942	1,591	1,389	38,370	11,435	24,559	101,869	182,291	1,770	37,402
Illinois.....	478	12	9,199	514	2,946	59,080	16,052	17,649	173,949	279,879	1,177	67,970
Michigan.....		22	2,515	350	446	50,504	5,463	27,012	69,846	156,158	348	18,397
Wisconsin.....	101		6,511	356	419	46,668	6,814	11,681	80,310	152,860	596	34,867
Minnesota.....	412	3	7,709	222	677	26,441	12,235	8,723	65,580	122,002	509	39,339
Iowa.....	9	6	3,414	178	804	11,113	11,544	5,067	71,262	103,397	319	41,355
Missouri.....	10		3,154	119	793	9,165	3,104	4,464	35,768	56,577	334	14,570
Total Middle Western States.....	1,015	178	37,523	3,845	9,875	309,044	80,843	128,245	754,690	1,325,258	8,018	296,145
North Dakota.....	50		1,557	42	586	2,721	4,613	2,283	29,993	41,845	95	16,115
South Dakota.....			2,134	10	400	3,841	2,566	1,252	26,512	36,715	111	17,844
Nebraska.....			2,797		695	2,078	2,468	838	51,470	60,346	56	27,910
Kansas.....		34	3,125	53	458	8,980	4,395	2,574	67,695	87,314	3,579	35,745
Montana.....			3,328	15	428	7,646	1,152	832	22,544	35,945	191	11,091
Wyoming.....			25	49	392	2,718	873	656	15,321	20,034	50	9,672
Colorado.....	1		504	1	108	7,986	2,751	1,607	33,914	46,872	236	16,970
New Mexico.....	2		286	53		1,292	683	1,562	12,675	16,553	34	6,257
Oklahoma.....	2		1,455	2	460	10,158	3,494	3,273	60,698	79,542	535	32,908
Total Western States.....	55	34	15,211	225	3,527	47,420	22,995	14,877	320,822	425,166	4,887	174,512
Washington.....		16	2,230	7	150	13,239	2,624	3,779	46,184	68,229	119	19,092
Oregon.....		7	1,593		8	4,314	2,766	1,716	33,295	43,699	134	12,083
California.....		73	3,097	48	328	33,243	10,083	19,712	88,624	155,208	272	27,299
Idaho.....			1,545	67	53	3,952	1,688	510	14,411	22,226	46	8,824
Utah.....		20				653	593	363	4,268	5,897	1	2,117
Nevada.....		300		122	1,907	764	935	7,020	11,048	10	1,479	
Arizona.....		10	180		28	4,014	708	1,060	7,358	13,358	52	2,612
Total Pacific States.....		106	8,965	122	689	61,322	19,226	28,075	201,160	319,665	634	73,506
Alaska (nonmember banks).....			752			79		338	1,186	2,355	3	
The Territory of Hawaii (nonmember bank).....			275	560	18	10,200	175	4,890	3,721	19,839		
Total (nonmember banks).....			1,027	560	18	10,279	175	5,228	4,907	22,194	3	
Total country banks.....	3,364	3,579	137,470	8,650	44,265	1,640,699	215,781	638,796	3,505,241	6,197,845	28,892	1,295,144
Total United States.....	114,716	39,874	399,161	107,412	189,436	5,440,845	300,258	1,186,492	6,874,884	14,653,078	100,256	2,677,188

# 586 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930<sup>1</sup>

DECEMBER 31, 1929  
[In thousands of dollars]

Location	Bonds (in- cluding bonds de- posited to secure cir- culation)	Treasury notes	Certifi- cates of indebt- edness	All other	Total
<b>CENTRAL RESERVE CITIES</b>					
New York.....	414, 671	106, 774	11, 712	18, 886	552, 043
Chicago.....	17, 117	3, 958	394	508	21, 977
Total central reserve cities.....	431, 788	110, 732	12, 106	19, 394	574, 020
<b>OTHER RESERVE CITIES</b>					
Boston.....	50, 996	3, 175	4, 124		58, 295
Brooklyn and Bronx.....	1, 598	46		57	1, 701
Buffalo.....	550	82			632
Philadelphia.....	32, 740	5, 132	916	2	38, 790
Pittsburgh.....	97, 356	6, 739	1, 475	318	105, 888
Baltimore.....	9, 832	302	1, 555		11, 689
Washington.....	18, 765	2, 473	1, 893	15	23, 146
Richmond.....	4, 841	318		20	5, 179
Charlotte.....	1, 920	587	400	5	2, 912
Atlanta.....	14, 138	2, 389	1, 214		17, 741
Savannah.....	1, 183		415		1, 598
Jacksonville.....	10, 503	1, 668	2, 115		14, 286
Birmingham.....	5, 980	119	50	5	6, 154
New Orleans.....	2, 828	1, 137	3		3, 968
Dallas.....	9, 464	1, 085	1, 909	907	13, 365
El Paso.....	2, 659	1, 138	208		4, 005
Fort Worth.....	7, 684	1, 496	750		9, 930
Galveston.....	4, 598	1, 330	255	4	6, 187
Houston.....	13, 157	848	100	143	14, 248
San Antonio.....	5, 605	197		26	5, 828
Waco.....	3, 308	1, 089	420		4, 817
Little Rock.....		550		15	565
Louisville.....	8, 863	1			8, 864
Memphis.....	1, 238	1, 696	98		3, 032
Nashville.....	4, 464				4, 464
Cincinnati.....	5, 437	1, 058	515		7, 010
Cleveland.....	5, 376	1, 204	3, 103	2, 622	12, 305
Columbus.....	2, 748	547	83	1, 934	5, 312
Toledo.....	2, 031				2, 031
Indianapolis.....	7, 862	237	582		8, 681
Chicago.....	7, 610	1, 979	179	267	10, 035
Peoria.....	4, 452	558	29		5, 039
Detroit.....	9, 092	445	170		9, 707
Grand Rapids.....	1, 261		300	15	1, 576
Milwaukee.....	9, 141	2, 219	18	355	11, 733
Minneapolis.....	31, 701	4, 367			36, 068
St. Paul.....	19, 439	32	683	235	20, 389
Cedar Rapids.....	1, 221	116		109	1, 446
Des Moines.....	561	764	196	2, 062	3, 583
Dubuque.....	669	685	50		1, 404
Sioux City.....	2, 378	555	442		3, 375
Kansas City, Mo.....	6, 217	1, 794	517	126	8, 654
St. Joseph.....	1, 168	1, 264	86	3	2, 521
St. Louis.....	13, 933	1, 040	289	2	15, 264
Lincoln.....	1, 517	366	175	223	2, 281
Omaha.....	9, 754	358	381		10, 493
Kansas City, Kans.....	2, 643	262	32	15	2, 952
Topeka.....	3, 588	568	37		4, 193
Wichita.....	1, 606	300	127		2, 033
Helena.....	390	75	10	475	950
Denver.....	13, 924	4, 265	125	11	18, 325
Pueblo.....	970	430	9		1, 409
Muskogee.....	2, 897	1, 073	12		3, 982
Oklahoma City.....	6, 330	4, 469	1	2, 384	13, 184
Tulsa.....	3, 327	6, 733	150	366	10, 576
Seattle.....	9, 280	2, 485	1, 726	9, 429	22, 920
Spokane.....	2, 117	629		718	3, 464
Portland.....	28, 544	5, 792	223		34, 559
Los Angeles.....	63, 879	19, 272	1, 898		85, 049
Oakland.....	3, 115		236		3, 351
San Francisco.....	177, 283	17, 977	16, 678	22	211, 960
Ogden.....	1, 357	302			1, 659
Salt Lake City.....	2, 865	1, 216	72		4, 153
Total other reserve cities.....	781, 953	119, 033	47, 034	22, 890	970, 910
Total all reserve cities.....	1, 213, 741	229, 765	59, 140	42, 284	1, 544, 930

<sup>1</sup> United States Government securities owned by national banks as of June 30, 1930, published in text of this report.

TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930—Continued

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
<b>COUNTRY BANKS</b>					
Maine.....	7,994	1,793	178	98	10,063
New Hampshire.....	8,934	516	132	47	9,629
Vermont.....	4,941	293	59	143	5,436
Massachusetts.....	37,403	4,375	1,029	48	42,855
Rhode Island.....	5,615	525	25	-----	6,165
Connecticut.....	18,478	3,592	1,209	1,462	24,741
Total New England States.....	83,365	11,094	2,632	1,798	98,889
New York.....	63,140	10,625	2,873	3,271	79,909
New Jersey.....	49,080	10,450	2,266	1,198	62,994
Pennsylvania.....	118,877	14,826	4,903	4,781	143,387
Delaware.....	1,691	288	5	28	2,012
Maryland.....	6,462	900	40	267	7,669
Total Eastern States.....	239,250	37,089	10,087	9,545	295,971
Virginia.....	21,568	1,821	1,372	454	25,215
West Virginia.....	14,824	1,157	108	416	16,505
North Carolina.....	7,961	416	1,305	735	10,417
South Carolina.....	8,352	605	456	333	9,746
Georgia.....	7,884	700	830	159	9,603
Florida.....	15,683	2,812	2,036	1,108	21,639
Alabama.....	10,780	651	885	32	12,348
Mississippi.....	3,801	826	720	281	5,628
Louisiana.....	3,848	112	339	42	4,341
Texas.....	41,687	9,130	7,176	1,269	59,262
Arkansas.....	7,776	2,628	499	1,166	12,069
Kentucky.....	14,394	526	178	345	15,443
Tennessee.....	11,727	148	704	227	12,806
Total Southern States.....	170,285	21,532	16,608	6,597	215,022
Ohio.....	43,864	3,390	951	435	48,640
Indiana.....	28,095	3,478	1,473	2,052	35,096
Illinois.....	46,522	9,656	3,103	2,275	61,556
Michigan.....	19,054	3,019	1,338	1,188	24,599
Wisconsin.....	21,219	2,599	1,002	909	25,729
Minnesota.....	19,584	4,391	1,567	1,567	27,109
Iowa.....	21,170	2,730	1,117	589	25,606
Missouri.....	13,825	1,824	1,275	266	17,190
Total Middle Western States.....	213,333	31,087	11,826	9,281	265,527
North Dakota.....	6,557	2,388	371	200	9,516
South Dakota.....	6,957	2,471	628	73	10,129
Nebraska.....	10,986	1,271	612	573	13,442
Kansas.....	15,703	2,070	2,153	388	20,314
Montana.....	7,194	2,402	1,277	1,533	12,406
Wyoming.....	4,039	1,398	295	269	6,001
Colorado.....	9,607	1,192	683	269	11,751
New Mexico.....	4,158	1,082	236	84	5,560
Oklahoma.....	19,912	5,332	997	848	27,089
Total Western States.....	85,113	19,606	7,252	4,237	116,208
Washington.....	12,376	2,475	1,124	406	16,381
Oregon.....	9,629	1,637	431	474	12,171
California.....	20,267	2,860	1,272	1,617	26,016
Idaho.....	3,837	2,254	161	132	6,384
Utah.....	945	148	35	125	1,253
Nevada.....	1,999	-----	420	37	2,456
Arizona.....	4,427	2,125	430	675	7,657
Total Pacific States.....	53,480	11,499	3,873	3,466	72,318
Alaska (nonmember banks).....	1,038	64	-----	-----	1,102
The Territory of Hawaii (nonmember bank).....	1,132	98 8	-----	-----	2,120
Total (nonmember banks).....	2,170	1,052	-----	-----	3,222
Total country banks.....	846,996	132,959	52,278	34,924	1,067,157
Total United States.....	2,060,737	362,724	111,418	77,208	2,612,087

TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930—Continued

MARCH 27, 1930

[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
<b>CENTRAL RESERVE CITIES</b>					
New York	417,889	99,422	34,192	16	551,519
Chicago	25,314	25	1,095		26,434
Total central reserve cities	443,203	99,447	35,287	16	577,953
<b>OTHER RESERVE CITIES</b>					
Boston	70,921	7,417	7,219		85,557
Brooklyn and Bronx	1,707	106			1,813
Buffalo	550	31			581
Philadelphia	28,199	5,452	1,595	1	35,247
Pittsburgh	121,753	8,419	3,702		133,874
Baltimore	8,843	1,023			9,866
Washington	19,974	2,264	1,957		24,195
Richmond	4,952	102			5,054
Charlotte	2,060	587	400		3,077
Atlanta	14,858	2,264	4,319		21,441
Savannah	1,280		505		1,785
Jacksonville	10,324	657	3,121		14,102
Birmingham	5,928	119			6,047
New Orleans	2,828	1,138	125		4,091
Dallas	7,282	3,205	12,821	17	23,325
El Paso	2,876	1,075	420		4,371
Fort Worth	7,318	1,489	156		8,963
Galveston	4,602	1,361	235		6,198
Houston	13,344	907	1,350		15,601
San Antonio	5,343	197	24		5,564
Waco	3,562	1,100	30		4,692
Louisville	6,389	2	2,723		9,114
Memphis	1,530	1,088			2,618
Nashville	3,452				3,452
Cincinnati	8,330	1,759	371		10,460
Cleveland	5,632	6,003	2,565		14,200
Columbus	6,332	584	514		7,430
Toledo	2,031				2,031
Indianapolis	7,685	280	440		8,405
Chicago	7,456	2,274	428	236	10,394
Peoria	4,343	634	26		5,003
Detroit	20,531	4,897	469		25,897
Grand Rapids	1,566		340		1,906
Milwaukee	11,356	4,335	1,532	500	17,923
Minneapolis	28,414	3,768	2,306		34,488
St. Paul	19,549	82	150	235	20,016
Cedar Rapids	1,897	96			1,993
Des Moines	2,591	723	245		3,559
Dubuque	628	734			1,362
Sioux City	2,319	638	630		3,587
Kansas City, Mo.	5,744	1,659	765		8,168
St. Joseph	581	1,261			1,842
St. Louis	12,136	770	3,665		16,571
Lincoln	2,106	202	340		2,648
Omaha	9,715	338	20		10,073
Kansas City, Kans.	2,163	262			2,425
Topeka	3,555	547	77	75	4,254
Wichita	1,458	300	80		1,838
Helena	913	76	10		999
Denver	15,973	5,249	430		21,652
Pueblo	974	405	1		1,380
Oklahoma City	7,907	3,209	1	197	11,314
Tulsa	3,072	4,677			7,749
Seattle	18,090	2,706	3,421	4,027	28,244
Spokane	2,977	109			3,086
Portland	26,853	5,292	305		32,450
Los Angeles	63,830	19,272	5,568	992	89,662
Oakland	3,165				3,165
San Francisco	180,966	18,182	25,126	22	224,296
Ogden	1,346	322			1,668
Salt Lake City	3,803	412	72		4,287
Total other reserve cities	847,892	132,260	90,599	6,302	1,077,053
Total all reserve cities	1,291,095	231,707	125,886	6,318	1,655,006



TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930—Continued

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
<b>COUNTRY BANKS</b>					
Maine.....	8,044	1,222	35		9,301
New Hampshire.....	9,588	651	315		10,554
Vermont.....	5,088	283	57		5,438
Massachusetts.....	36,758	5,669	1,086		43,513
Rhode Island.....	5,070	525	34	10	5,639
Connecticut.....	20,540	3,621	1,001		25,162
Total New England States.....	85,088	11,981	2,528	10	99,607
New York.....	67,053	11,351	5,383	9,374	93,161
New Jersey.....	51,104	10,589	5,995	288	67,976
Pennsylvania.....	121,615	14,251	3,444	631	139,941
Delaware.....	1,708	288		28	2,024
Maryland.....	6,483	832	60	5	7,380
Total Eastern States.....	247,963	37,311	14,882	10,326	310,482
Virginia.....	21,743	1,424	710	151	24,028
West Virginia.....	14,837	1,091	109	117	16,154
North Carolina.....	8,506	470	1,248	97	10,321
South Carolina.....	6,864	517	41		7,422
Georgia.....	7,716	605	753	20	9,094
Florida.....	18,326	3,432	1,784	331	23,873
Alabama.....	10,878	675	1,657	6	13,216
Mississippi.....	3,819	725	477		5,021
Louisiana.....	3,786	69	291	25	4,171
Texas.....	40,865	7,640	5,693	55	54,253
Arkansas.....	8,137	2,088	130	34	10,389
Kentucky.....	13,778	702	104	100	14,684
Tennessee.....	12,856	100	574	29	13,559
Total Southern States.....	172,111	19,538	13,571	965	206,185
Ohio.....	43,371	3,231	746	109	47,457
Indiana.....	28,753	3,403	1,460	535	34,151
Illinois.....	47,665	8,967	3,346	442	60,420
Michigan.....	20,171	3,002	1,456	260	24,889
Wisconsin.....	22,595	2,436	1,129	14	26,174
Minnesota.....	20,730	4,284	1,229	554	26,797
Iowa.....	20,955	2,640	748	193	24,536
Missouri.....	13,764	1,660	1,200	141	16,765
Total Middle Western States.....	218,004	29,623	11,314	2,248	261,189
North Dakota.....	6,327	2,441	287	4	9,059
South Dakota.....	6,851	2,255	426	22	9,554
Nebraska.....	11,682	1,532	590	146	13,950
Kansas.....	14,795	2,067	1,277	506	18,645
Montana.....	7,812	2,660	868	191	11,531
Wyoming.....	4,346	1,230	210		5,786
Colorado.....	9,544	1,216	396	271	11,427
New Mexico.....	4,215	1,182	149		5,546
Oklahoma.....	22,154	5,957	537	89	28,737
Total Western States.....	87,726	20,540	4,740	1,229	114,235
Washington.....	12,723	2,665	1,938	122	17,448
Oregon.....	9,433	2,049	346	7	11,835
California.....	21,862	2,672	909	37	25,480
Idaho.....	3,621	1,882	104	45	5,652
Utah.....	1,054	164	36		1,254
Nevada.....	2,035		250		2,285
Arizona.....	5,074	2,303	199	73	7,649
Total Pacific States.....	55,802	11,735	3,782	284	71,603
Alaska (nonmember banks).....	1,053	50			1,103
The Territory of Hawaii (nonmember bank).....	2,445	988			3,433
Total (nonmember banks).....	3,498	1,038			4,536
Total country banks.....	870,192	131,766	50,817	15,062	1,067,837
Total United States.....	2,161,287	363,473	176,703	21,380	2,722,843

TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
<b>CENTRAL RESERVE CITIES</b>					
New York.....	511,813	72,479	23,092	20,063	627,447
Chicago.....	35,664	3,610	1,669	3,000	43,943
Total central reserve cities.....	547,477	76,089	24,761	23,063	671,390
<b>OTHER RESERVE CITIES</b>					
Boston.....	66,629	2,286	10,704	-----	79,619
Brooklyn and Bronx.....	3,007	75	50	-----	3,132
Buffalo.....	660	-----	335	-----	995
Philadelphia.....	37,975	777	2,233	-----	40,985
Pittsburgh.....	177,991	6,109	4,632	-----	188,732
Baltimore.....	3,251	2	5,000	-----	8,253
Washington.....	24,994	1,962	1,393	-----	28,349
Richmond.....	2,292	-----	2,616	-----	4,908
Charlotte.....	1,725	426	-----	-----	2,151
Atlanta.....	19,886	2,459	6,327	-----	28,672
Savannah.....	2,223	142	2,368	-----	4,733
Jacksonville.....	9,074	697	4,863	-----	14,634
Birmingham.....	6,901	-----	-----	-----	6,901
New Orleans.....	2,914	-----	123	-----	3,037
Dallas.....	10,317	3,026	8,509	-----	21,852
El Paso.....	3,272	1,065	370	-----	4,707
Fort Worth.....	6,437	745	1,394	-----	8,576
Galveston.....	3,927	899	310	-----	5,136
Houston.....	13,236	422	4,030	-----	17,688
San Antonio.....	5,103	100	1,500	-----	6,703
Waco.....	3,462	1	620	-----	4,083
Louisville.....	7,967	61	-----	-----	8,018
Memphis.....	1,719	45	-----	-----	1,764
Nashville.....	5,309	-----	-----	-----	5,309
Cincinnati.....	10,576	1,629	359	-----	12,564
Cleveland.....	10,495	-----	1,887	-----	12,382
Columbus.....	7,341	267	-----	-----	7,608
Toledo.....	2,125	-----	-----	-----	2,125
Indianapolis.....	8,375	268	325	-----	8,968
Chicago.....	7,581	1,218	250	-----	9,049
Peoria.....	5,312	534	35	-----	5,881
Detroit.....	19,835	14,113	307	-----	34,255
Grand Rapids.....	2,417	-----	250	-----	2,667
Milwaukee.....	10,742	4,225	232	-----	15,199
Minneapolis.....	26,376	3,940	890	-----	31,206
St. Paul.....	27,009	12	110	-----	27,131
Cedar Rapids.....	1,906	96	-----	-----	2,002
Des Moines.....	2,033	702	93	-----	2,828
Dubuque.....	499	703	-----	-----	1,202
Sioux City.....	2,015	764	804	-----	3,583
Kansas City, Mo.....	7,794	2,008	500	50	10,352
St. Joseph.....	1,277	661	80	-----	2,018
St. Louis.....	13,332	956	595	2,490	17,373
Lincoln.....	1,902	203	612	-----	2,717
Omaha.....	8,703	119	316	-----	9,138
Kansas City, Kans.....	1,495	277	-----	-----	1,772
Topeka.....	3,774	446	75	-----	4,295
Wichita.....	620	1	235	-----	856
Helena.....	1,083	76	-----	-----	1,159
Denver.....	15,591	7,540	2,851	2,289	28,271
Pueblo.....	982	270	-----	-----	1,252
Oklahoma City.....	8,042	1,403	-----	-----	9,445
Tulsa.....	4,796	2,727	10	-----	7,533
Seattle.....	28,172	913	1,965	299	28,349
Spokane.....	3,205	17	-----	-----	3,222
Portland.....	25,089	3,895	43	-----	29,027
Los Angeles.....	60,499	16,053	4,727	-----	81,279
Oakland.....	3,214	-----	35	-----	3,249
San Francisco.....	189,028	948	10,237	-----	200,213
Ogden.....	551	330	-----	-----	881
Salt Lake City.....	4,211	765	-----	-----	4,976
Total other reserve cities.....	945,258	89,378	85,200	5,128	1,124,964
Total all reserve cities.....	1,492,735	165,467	109,961	28,191	1,796,354

TABLE No. 63.—United States Government securities owned by national banks  
December 31, 1929, March 27 and September 24, 1930—Continued

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
<b>COUNTRY BANKS</b>					
Maine.....	7,798	1,329	35		9,162
New Hampshire.....	9,394	371			9,765
Vermont.....	5,059	229	13		5,301
Massachusetts.....	37,786	6,179	1,046		45,011
Rhode Island.....	4,784	510	60		5,354
Connecticut.....	20,617	2,671	1,051		24,339
Total New England States.....	85,438	11,289	2,205		98,932
New York.....	72,253	6,583	6,040		84,876
New Jersey.....	56,932	10,246	2,692		69,870
Pennsylvania.....	119,023	12,100	2,564	111	133,798
Delaware.....	1,863	253			2,116
Maryland.....	6,406	491	23		6,920
Total Eastern States.....	256,477	29,673	11,319	111	297,580
Virginia.....	21,730	1,548	51		23,329
West Virginia.....	14,986	677	124	1	15,788
North Carolina.....	7,252	245	812		8,309
South Carolina.....	5,724	380	972		7,076
Georgia.....	7,369	435	1,209	10	9,023
Florida.....	17,336	4,327	3,251	10	24,924
Alabama.....	11,482	523	2,154	6	14,165
Mississippi.....	3,513	118	228		3,859
Louisiana.....	3,738	66	89		3,893
Texas.....	39,723	5,255	2,467	437	47,882
Arkansas.....	7,568	1,036	31		8,635
Kentucky.....	12,835	428	45		13,308
Tennessee.....	13,296	51	362		13,709
Total Southern States.....	166,552	15,089	11,795	464	193,900
Ohio.....	43,097	1,927	210		45,234
Indiana.....	31,738	2,356	1,156		35,250
Illinois.....	48,225	7,717	3,309	28	59,279
Michigan.....	20,866	2,669	1,097	83	24,715
Wisconsin.....	22,661	2,570	869		26,100
Minnesota.....	23,588	3,449	703		27,740
Iowa.....	17,953	2,439	272	3	20,687
Missouri.....	13,649	1,887	652		16,188
Total Middle Western States.....	221,777	25,034	8,268	114	255,193
North Dakota.....	5,813	1,811	132		7,756
South Dakota.....	6,576	1,264	67	50	7,957
Nebraska.....	11,507	1,408	240		13,155
Kansas.....	14,715	1,433	205		16,353
Montana.....	7,830	2,145	221	1	10,197
Wyoming.....	3,892	1,242	53		5,187
Colorado.....	9,255	939	98		10,292
New Mexico.....	4,230	599			4,829
Oklahoma.....	20,663	4,757	118		25,538
Total Western States.....	84,481	15,598	1,134	51	101,264
Washington.....	14,259	1,494	874		16,627
Oregon.....	8,751	1,832	492		11,075
California.....	22,171	1,853	663	11	24,698
Idaho.....	3,843	1,689	5		5,537
Utah.....	993	148			1,141
Nevada.....	2,117	10	25		2,152
Arizona.....	5,176	1,788	145		7,109
Total Pacific States.....	57,310	8,814	2,204	11	68,339
Alaska (nonmember banks).....	1,055	50			1,105
The Territory of Hawaii (nonmember bank).....	4,455	33			4,488
Total (nonmember banks).....	5,510	83			5,593
Total country banks.....	877,545	105,580	36,925	751	1,020,801
Total United States.....	2,370,280	271,047	146,886	28,942	2,817,155

TABLE NO. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930 <sup>1</sup>

DECEMBER 31, 1929

[In thousands of dollars]

Location	U. S. Govern- ment securi- ties	Domestic securities									Foreign securities		Total bonds, stocks, securi- ties, etc., other than United States	Total, all bonds and se- curities
		State, county, and mu- nicipal bonds	Railroad bonds	Other public service corpo- ration bonds	All other bonds	Stock of Fed- eral reserve banks	Stock of other corpo- rations	Col- lateral trust and other corpo- ration notes	Mun- icipal war- rants	All other, in- cluding claims, judg- ments, etc.	Govern- ment bonds	Other foreign securi- ties, in- cluding bonds of municipal- ities, etc.		
CENTRAL RESERVE CITIES														
New York.....	552,043	85,348	93,552	34,752	65,811	20,933	16,269	21,376	1,263	2	30,607	28,635	398,548	950,591
Chicago.....	21,977	8,593	5,980	6,057	8,826	2,822	1,079	609	15,562	217	764	3,489	53,998	75,975
Total central reserve cities.....	574,020	93,941	99,532	40,809	74,637	23,755	17,348	21,985	16,825	219	31,371	32,124	452,546	1,026,566
OTHER RESERVE CITIES														
Boston.....	58,295	2,973	8,084	11,057	10,776	4,242	9,942	3,912	-----	1,455	973	7,442	60,856	119,151
Brooklyn and Bronx.....	1,701	893	2,180	2,390	2,066	304	100	25	-----	-----	305	405	8,668	10,369
Buffalo.....	632	44	490	500	614	33	-----	5	-----	-----	220	220	2,126	2,758
Philadelphia.....	38,790	10,308	13,101	13,694	10,744	3,732	1,518	5,234	-----	404	5,254	3,584	67,573	106,363
Pittsburgh.....	105,888	3,558	19,997	13,507	28,220	2,037	2,549	12,107	119	322	2,431	3,447	88,294	194,182
Baltimore.....	11,689	4,282	2,983	2,545	2,926	519	228	2,182	55	35	1,596	1,660	19,011	30,700
Washington.....	23,146	838	1,937	2,201	4,457	588	174	595	-----	4	196	580	11,570	34,716
Richmond.....	5,179	923	1,902	516	1,494	233	1,198	222	-----	-----	103	9	6,600	11,779
Charlotte.....	2,912	259	-----	-----	105	117	1,151	-----	1	-----	2	-----	1,635	4,547
Atlanta.....	17,741	1,024	586	425	1,759	365	407	-----	-----	6	85	38	4,695	22,436
Savannah.....	1,598	281	221	95	483	285	478	-----	-----	1	148	91	2,083	3,681
Jacksonville.....	14,286	5,207	539	571	2,830	202	8	36	182	224	74	77	9,950	24,236
Birmingham.....	6,154	1,173	328	754	364	270	324	-----	61	54	109	120	3,557	9,711
New Orleans.....	3,968	372	-----	-----	446	150	101	-----	-----	-----	-----	-----	1,069	5,037
Dallas.....	13,365	2,546	319	700	4,633	535	304	1,893	118	39	373	92	11,552	24,917
El Paso.....	4,005	334	157	7	479	78	581	-----	1,991	206	-----	16	3,849	7,854
Fort Worth.....	9,930	2,690	47	240	1,420	230	227	14	302	171	180	-----	5,522	15,452
Galveston.....	6,187	489	86	224	1,428	90	13	284	-----	72	109	214	3,009	9,196
Houston.....	14,248	1,389	1,307	750	3,356	478	1,046	113	24	41	369	721	9,594	23,842
San Antonio.....	5,828	430	107	192	620	214	381	21	-----	1	65	216	2,147	7,975

Waco.....	4, 817	497	295	245	1, 248	63	11			1	105	109	2, 574	7, 391
Little Rock.....	565				200	15	11			1		75	3, 302	867
Louisville.....	8, 864	319	931	2, 244	3, 097	307	117	574	1, 524			100	9, 213	18, 077
Memphis.....	3, 032	2, 332	96	446	605	264	94			24		177	4, 228	7, 260
Nashville.....	4, 464	510	352	460	1, 503	329	80	13	22	23		267	3, 699	8, 163
Cincinnati.....	7, 010	4, 746	488	1, 186	2, 645	425	118	882				1, 222	12, 381	19, 391
Cleveland.....	12, 305	4, 779	556	732	5, 866	370	593	1, 150		224		318	15, 296	27, 601
Columbus.....	5, 312	2, 120	1, 168	989	3, 726	317	12					594	9, 664	14, 976
Toledo.....	2, 031	137	391	345	310	69						9	1, 319	3, 350
Indianapolis.....	8, 681	586	285	1, 513	1, 450	324	861	124		569		303	1, 250	7, 265
Chicago.....	10, 035	8, 781	3, 718	7, 541	6, 658	347	1, 134	1, 667	412	99	1, 300	2, 105	33, 762	43, 797
Peoria.....	5, 039	1, 095	743	1, 011	1, 533	184		30	320	7	391	713	6, 027	11, 066
Detroit.....	9, 707	5, 837	585	1, 485	2, 018	840	235	1, 002		269	372	125	12, 768	22, 475
Grand Rapids.....	1, 576	77	85	298	327	65	48	12		55	58	89	1, 114	2, 690
Milwaukee.....	11, 733	2, 051	375	911	2, 827	639	765	96	6	21	201	222	8, 114	19, 847
Minneapolis.....	36, 068	5, 860	5, 018	1, 456	4, 525	615	261		2	140	1, 003	663	19, 543	55, 611
St. Paul.....	20, 389	978	3, 328	797	1, 741	348	1, 933			1	700	1, 298	11, 124	31, 513
Cedar Rapids.....	1, 446	1, 249	347	1, 879	1, 209	56	4	20			157	5	4, 926	6, 372
Des Moines.....	3, 583	3, 355	666	1, 561	2, 577	126	806		8	59	123	284	9, 565	13, 148
Dubuque.....	1, 404	1, 361	502	685	910	30		75	12		75		3, 650	5, 054
Sioux City.....	3, 375	462	361	334	1, 536	83	163		184	154	483	139	3, 899	7, 274
Kansas City, Mo.....	8, 654	6, 039	1, 345	512	1, 443	344	7, 133	21	49	20	307	527	17, 740	26, 394
St. Joseph.....	2, 521	157	186	64	290	61	34	39	79		319	146	1, 375	3, 896
St. Louis.....	15, 264	8, 229	2, 550	3, 751	6, 385	741	11, 117	1, 401	102	39	1, 207	996	36, 518	51, 782
Lincoln.....	2, 281	430	258	287	920	64	57	2	208	3	427	326	2, 982	5, 263
Omaha.....	10, 493	3, 497	3, 597	1, 883	1, 450	240	62	68	89	223	742	658	12, 509	23, 002
Kansas City, Kans.....	2, 952	381	29	35	237	39		43		34			3, 798	3, 750
Topeka.....	4, 193	2, 283	34	44	457	54	24	160	423	5	146	97	3, 727	7, 920
Wichita.....	2, 033	6, 550	110	6	148	111		14	1, 135		67		8, 141	10, 174
Helena.....	950	1	213	96	379	25		35	52	8	195	159	1, 163	2, 113
Denver.....	18, 325	5, 891	2, 644	2, 647	2, 246	309	87	1, 087	84	727	426	1, 265	17, 413	35, 738
Pueblo.....	1, 409	1, 867	671	1, 135	921	52	4	84	163		191	96	5, 184	6, 593
Muskogee.....	3, 982	1, 388	50		53	36	5	237			37	328	71	2, 205
Oklahoma City.....	13, 184	11, 611	66	198	1, 791	226	92	288	901	149	435	123	15, 880	29, 064
Tulsa.....	10, 576	2, 607	461	403	4, 361	300	43	14	6, 221	164	302	191	15, 067	25, 643
Seattle.....	22, 920	1, 852	3, 755	1, 744	3, 198	506		81	1, 096	317	415	976	13, 940	36, 860
Spokane.....	3, 464	309	115	44	247	71	78		182	3	456	48	1, 553	5, 017
Portland.....	34, 559	12, 439	3, 226	3, 693	2, 078	317	45		154	49	2, 289	1, 643	25, 933	60, 492
Los Angeles.....	85, 049	45, 036	1, 311	3, 423	22, 235	2, 125	478	286	1, 080	16	2, 183	1, 203	79, 376	164, 425
Oakland.....	3, 351	3, 992	84	107	195	116	1		1		123	81	4, 700	8, 051
San Francisco.....	211, 960	61, 542	1, 485	6, 267	5, 768	4, 062	2, 234	3	1, 386	219	8, 080	5, 519	96, 565	308, 525
Ogden.....	1, 659	48	163	55	290	28	342				96	67	1, 089	2, 748
Salt Lake City.....	4, 153	1, 141	821	278	856	95	1, 164			66	487	79	4, 987	9, 140
Total other reserve cities.....	970, 910	264, 435	97, 835	103, 158	181, 579	30, 440	50, 976	35, 914	18, 986	6, 761	39, 131	43, 423	872, 638	1, 843, 548
Total all reserve cities.....	1, 544, 930	358, 376	197, 367	143, 967	256, 216	54, 195	68, 324	57, 899	35, 811	6, 980	70, 502	75, 547	1, 325, 184	2, 870, 114

<sup>1</sup> United States Government and other bonds, securities, etc., owned by national banks as of June 30, 1930, published in the text of this report.

TABLE No. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930—Continued

DECEMBER 31, 1929—Continued

[In thousands of dollars]

Location	U. S. Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Col- lateral trust and other corporation notes	Municipal war- rants	All other, in- cluding claims, judg- ments, etc.	Government bonds	Other foreign securities, in- cluding bonds of munici- palities, etc.		
COUNTRY BANKS														
Maine.....	10,063	3,512	6,375	17,908	12,893	562	279	1,947	63	182	5,128	4,930	53,779	63,842
New Hampshire.....	9,629	624	2,134	6,673	4,305	323	157	440	1	991	1,202	16,850	26,479	63,842
Vermont.....	5,436	596	2,759	6,268	5,591	261	121	1,483	134	16	2,993	2,490	22,712	28,148
Massachusetts.....	42,855	4,305	16,759	44,980	35,998	1,749	2,200	3,096	25	561	8,006	10,797	128,476	171,331
Rhode Island.....	6,165	341	1,253	5,781	2,502	307	435	720	21	155	555	885	12,779	18,944
Connecticut.....	24,741	2,021	10,029	10,012	7,078	1,188	489	1,131	21	155	3,009	4,028	39,161	63,902
Total New England States.....	98,889	11,399	39,309	91,622	68,367	4,390	3,681	8,817	243	915	20,682	24,332	273,757	372,646
New York.....	79,909	44,101	80,868	99,297	84,114	4,161	5,504	6,415	1,997	695	29,359	40,012	396,523	476,432
New Jersey.....	62,994	31,039	56,038	54,283	44,598	3,480	3,733	2,335	4,362	636	16,513	15,662	232,679	295,673
Pennsylvania.....	143,387	30,052	108,534	121,881	130,833	7,649	3,791	12,043	758	1,883	31,798	33,768	482,990	626,377
Delaware.....	2,012	504	1,278	1,733	1,952	123	53	329	87	2	558	385	7,004	9,016
Maryland.....	7,669	3,451	6,247	10,073	12,249	419	208	681	95	241	2,600	3,371	39,635	47,304
Total Eastern States.....	295,971	109,147	252,965	287,267	273,746	15,832	13,289	21,803	7,299	3,457	80,828	93,198	1,158,831	1,454,802
Virginia.....	25,215	3,939	1,794	2,773	8,091	1,329	1,093	1,607	132	1,237	1,544	1,667	25,206	50,421
West Virginia.....	16,505	963	2,063	3,914	7,870	771	1,054	395	253	394	1,611	1,773	21,061	37,566
North Carolina.....	10,417	3,448	158	332	1,682	483	247	10	8	69	170	342	6,949	17,366
South Carolina.....	9,746	5,180	279	867	5,378	405	914	54	9	99	276	131	13,538	23,284
Georgia.....	9,603	493	383	985	1,267	414	233	54	526	130	362	345	5,192	14,795
Florida.....	21,639	11,882	2,719	1,928	3,727	560	2,914	89	240	293	1,462	1,052	26,866	48,505
Alabama.....	12,348	6,210	1,764	1,914	5,532	674	150	615	555	851	751	1,506	20,522	32,870
Mississippi.....	5,628	9,573	485	759	2,440	282	122	68	125	548	632	760	15,794	21,422
Louisiana.....	4,341	1,751	270	322	928	316	1,039	152	373	94	182	131	5,558	9,599
Texas.....	59,262	11,424	1,454	1,905	8,299	2,180	624	529	7,453	1,847	1,306	832	37,853	97,115

Arkansas.....	12,069	4,453	824	817	2,596	297	107	4	536	191	622	367	10,814	22,883
Kentucky.....	15,443	2,046	3,034	4,603	7,405	717	164	438	839	1,098	1,659	1,320	23,323	38,766
Tennessee.....	12,806	2,781	792	911	3,895	672	558	64	1,214	732	604	728	12,951	25,757
Total Southern States.....	215,022	64,143	16,019	22,030	59,110	9,100	9,219	4,025	12,263	7,583	11,181	10,954	225,627	440,649
Ohio.....	48,640	28,746	10,959	10,549	24,338	2,043	836	1,540	364	985	8,356	8,805	97,521	146,161
Indiana.....	35,098	7,594	8,707	15,455	14,883	1,213	1,416	2,709	188	613	3,669	3,637	60,084	95,182
Illinois.....	61,556	26,760	8,146	20,802	28,203	1,977	1,146	5,638	10,252	4,998	6,000	6,518	120,440	181,996
Michigan.....	24,599	24,335	7,262	19,778	22,109	955	621	1,027	487	686	5,387	5,239	87,886	112,485
Wisconsin.....	25,729	12,745	5,665	19,984	18,433	940	507	2,853	535	593	4,045	3,918	70,218	95,947
Minnesota.....	27,109	19,867	8,484	10,661	17,048	853	256	1,943	4,644	1,176	4,250	3,960	73,142	100,251
Iowa.....	25,606	4,744	4,094	7,917	10,787	720	741	463	726	1,848	2,627	2,006	36,673	62,279
Missouri.....	17,190	7,437	1,516	3,809	4,299	404	163	129	646	318	956	994	20,671	37,861
Total Middle Western States.....	265,527	132,228	54,833	108,955	140,100	9,105	5,686	16,302	17,842	11,217	35,290	35,077	566,635	832,162
North Dakota.....	9,516	2,859	1,245	2,741	4,538	256	22	264	1,323	688	1,545	1,715	17,196	26,712
South Dakota.....	10,129	5,459	1,002	2,007	4,487	209	38	201	936	351	721	744	16,155	26,284
Nebraska.....	13,442	1,679	973	1,234	3,019	368	39	208	1,135	291	1,197	1,299	11,442	24,884
Kansas.....	20,314	13,131	500	925	2,897	608	224	189	2,775	418	1,186	524	23,377	43,691
Montana.....	12,406	3,183	2,029	2,434	4,120	230	19	118	1,694	244	1,555	1,171	16,797	29,203
Wyoming.....	6,001	1,528	532	450	1,638	118	88	781	344	138	198	5,815	11,816	
Colorado.....	11,751	4,856	1,547	2,821	5,596	318	448	282	1,412	495	864	633	19,272	31,023
New Mexico.....	5,560	1,898	448	240	2,463	91	24	202	38	62	76	57	5,599	11,159
Oklahoma.....	27,089	19,863	462	891	3,612	537	112	148	8,229	1,179	900	468	36,401	63,490
Total Western States.....	116,208	54,456	8,738	13,743	32,370	2,735	1,014	1,612	18,323	4,072	8,182	6,809	152,054	268,262
Washington.....	16,381	12,232	4,628	4,701	7,072	450	205	710	2,662	282	2,883	1,911	37,736	54,117
Oregon.....	12,171	6,799	685	1,773	2,372	291	32	188	2,110	238	1,070	634	16,192	28,363
California.....	26,016	35,147	3,139	11,221	12,227	1,021	731	584	553	256	1,559	1,449	67,887	93,903
Idaho.....	6,384	1,806	498	522	1,142	119	52	118	1,466	119	449	273	6,564	12,948
Utah.....	1,253	378	83	144	214	36	9	36	12	53	24	989	2,242	
Nevada.....	2,456	1,548	374	258	528	64	95	1	11	20	244	126	3,269	5,725
Arizona.....	7,657	1,866	229	384	633	94	94	10	991	31	62	24	4,324	11,981
Total Pacific States.....	72,318	59,776	9,636	19,003	24,188	2,075	1,124	1,611	7,829	958	6,320	4,441	136,961	209,279
Alaska (nonmember banks).....	1,102	64	125	159	248	-----	-----	31	13	-----	101	30	771	1,873
The Territory of Hawaii (nonmember bank).....	2,120	2,496	49	305	2,575	-----	463	-----	-----	48	-----	-----	5,936	8,056
Total (nonmember banks).....	3,222	2,560	174	464	2,823	-----	463	31	13	-----	149	30	6,707	9,929
Total country banks.....	1,067,157	433,709	381,674	543,084	600,704	43,237	34,476	54,201	63,812	28,202	162,632	174,841	2,520,572	3,587,729
Total United States.....	2,612,087	792,085	579,041	687,051	856,920	97,432	102,800	112,100	99,623	35,182	233,134	250,388	3,845,756	6,457,843

TABLE NO. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930—Continued

MARCH 27, 1930

[In thousands of dollars]

Location	U. S. Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Col- lateral trust and other corporation notes	Municipal war- rants	All other, in- cluding claims, judg- ments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
CENTRAL RESERVE CITIES														
New York .....	551,519	60,738	89,960	37,852	65,831	21,374	16,506	20,712	1,446	1	17,216	23,057	354,693	906,212
Chicago.....	26,434	4,555	5,783	5,756	10,106	2,833	1,213	378	18,951	919	974	2,935	54,403	80,837
Total central reserve cities .....	577,953	65,293	95,743	43,608	75,937	24,207	17,719	21,090	20,397	920	18,190	25,992	409,096	987,049
OTHER RESERVE CITIES														
Boston.....	85,557	6,618	7,359	17,638	11,903	4,356	9,996	3,864	1,361	2,009	1,617	8,196	74,917	160,474
Brooklyn and Bronx.....	1,813	967	1,853	3,042	1,680	292	55	70			324	576	8,859	10,672
Buffalo.....	581	25	501	548	616	33					151	276	2,150	2,731
Philadelphia.....	35,247	12,992	13,032	14,590	9,982	3,750	1,588	7,571	11	292	5,149	3,518	72,475	107,722
Pittsburgh.....	133,874	2,697	22,535	14,896	25,715	2,067	2,544	13,322	430	391	2,278	3,564	90,439	224,313
Baltimore.....	9,866	4,094	2,204	1,015	2,822	444	118	2,435		18	1,152	1,320	15,622	25,488
Washington.....	24,195	838	1,947	2,606	4,621	591	163	558		4	193	545	12,066	36,261
Richmond.....	5,054	652	2,051	676	1,658	232	1,198	120			80	9	6,676	11,730
Charlotte.....	3,077	259			105	117	1,154			1	2		1,638	4,715
Atlanta.....	21,441	824	509	419	1,796	365	403			6	85	72	4,479	25,920
Savannah.....	1,785	245	305	325	650	285	202		1	1	319	369	2,702	4,487
Jacksonville.....	14,102	4,988	918	1,152	2,302	250	7	273	180	194	88	59	10,411	24,513
Birmingham.....	6,047	1,171	184	468	278	263	200		91	117	49	163	2,984	9,031
New Orleans.....	4,091	128			445	150	101						824	4,915
Dallas.....	23,325	1,708	253	913	3,185	495	968	1,328	60		379	148	9,437	32,762
El Paso.....	4,371	307	99	12	415	80	577		1,124	120		16	2,750	7,121
Fort Worth.....	8,963	3,744		155	1,323	214	55	83	105		67		5,746	14,709
Galveston.....	6,198	530	96	183	1,441	90	15	234	30	31	143	209	3,002	9,200
Houston.....	15,601	1,498	867	592	2,844	478	1,021	40	191	5	322	757	8,615	24,216
San Antonio.....	5,564	432	107	134	727	214	381	21		1	206	75	2,298	7,862



Waco	4,692	501	203	241	1,213	63	11	15	1	118	225	2,591	7,283
Louisville	9,114	325	2,140	2,840	2,599	322	117	1,068	1,165		236	10,812	19,926
Memphis	2,618	2,397	122	492	825	267	94			48	189	4,626	7,244
Nashville	3,452	655	341	477	1,373	329	79	11	481	22	262	4,281	7,733
Cincinnati	10,460	5,118	630	1,252	2,836	425	40	1,073			794	13,176	23,636
Cleveland	14,200	844	603	495	4,287	333	1,304	121		374	290	9,127	23,327
Columbus	7,430	2,997	982	1,037	3,411	317	12				903	10,470	17,900
Toledo	2,031	296	1,054	628	673	69		120			9	108	4,988
Indianapolis	8,405	539	245	1,586	1,281	354	877	125		611	339	1,204	15,566
Chicago	10,394	8,709	3,582	8,124	6,176	359	1,137	1,819	496	112	1,304	2,266	44,538
Peoria	5,003	1,703	759	1,174	1,642	201		39	162	7	354	761	6,802
Detroit	25,897	2,833	351	1,143	1,886	840	235	1,083		323	254	74	9,022
Grand Rapids	1,906	145	75	297	292	68	55			46	69	83	1,130
Milwaukee	17,923	3,310	668	2,922	2,526	639	967	117		16	168	253	29,509
Minneapolis	34,488	5,871	6,036	1,355	3,563	615	251			35	1,009	1,617	54,840
St. Paul	20,016	1,174	2,442	829	1,458	348	1,999				666	1,400	30,332
Cedar Rapids	1,993	1,117	355	1,580	1,280	55	4	88			242	5	4,726
Des Moines	3,559	3,070	616	1,549	2,452	126	794			51	197	94	12,508
Dubuque	1,362	1,378	441	771	1,007	30		50	12		75		3,764
Sioux City	3,587	443	427	445	1,588	87	164	5	246	35	479	217	4,136
Kansas City, Mo.	8,168	6,064	1,364	509	1,400	344	5,818	13	33	84	388	602	16,619
St. Joseph	1,842	96	125	111	254	62	432	39	64		346	124	3,495
St. Louis	16,571	8,183	2,721	4,499	5,856	741	11,574	773	160	74	1,437	1,219	37,237
Lincoln	2,648	380	291	338	852	64	56		198	4	354	227	5,412
Omaha	10,073	3,551	4,432	2,596	1,370	240	63	67	10	223	1,160	508	24,293
Kansas City, Kans.	2,425	313	29	35	282	39				9			707
Topeka	4,254	1,888	37	66	597	54	20	19	369	5	146	73	3,274
Wichita	1,838	6,354	139	110	84	111			671	1	56	5	7,531
Helena	999	11	230	164	377	25		33	90	8	250	253	2,440
Denver	21,652	6,086	2,464	2,781	2,029	310	87	1,008	53	566	402	1,068	38,506
Pueblo	1,380	1,674	656	1,145	934	52	4	94	175	4	200	96	6,414
Oklahoma City	11,314	10,069	60	1,443	983	265	773		1,842	225	306	253	16,219
Tulsa	7,749	2,342	416	595	2,682	300	49	14	5,162	108	392	143	12,203
Seattle	28,244	1,057	4,724	2,415	2,990	505			286	6	552	483	41,262
Spokane	3,086	236	65	73	172	70	77		110	10	391	143	4,433
Portland	32,450	12,582	3,272	4,688	1,942	317	47		141	64	2,457	1,422	59,382
Los Angeles	89,662	46,940	1,327	4,061	22,676	2,126	478	257	640	107	2,766	1,388	172,428
Oakland	3,165	3,967	45	136	191	116	1		13		125	87	7,846
San Francisco	224,296	62,441	1,758	7,906	3,250	4,062	2,267	3	1,148	218	3,907	4,448	91,408
Ogden	1,668	41	163	54	319	28	342		13		91	87	1,138
Salt Lake City	4,287	1,334	822	566	874	95	1,169			37	461	90	5,448
Total other reserve cities	1,077,053	263,751	102,032	122,892	66,990	30,539	52,143	37,959	17,338	6,624	36,572	43,872	880,712
Total all reserve cities	1,655,006	329,044	197,775	166,500	242,927	54,746	69,862	59,049	37,735	7,544	54,762	69,864	1,299,808
													2,944,814

TABLE NO. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930—Continued.

MARCH 27, 1930—Continued

[In thousands of dollars]

Location	U. S. Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Col-lateral trust and other corporation notes	Municipal war-rants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
COUNTRY BANKS														
Maine.....	9,301	3,405	6,355	18,259	13,298	437	275	1,750	63	194	5,417	4,931	54,384	63,685
New Hampshire.....	10,554	638	1,988	6,800	4,224	325	156	426	-----	5	997	1,212	16,771	27,325
Vermont.....	5,438	584	2,660	6,615	5,561	261	148	1,665	116	25	2,959	2,355	22,949	28,387
Massachusetts.....	43,513	4,297	16,301	49,061	35,691	1,781	2,544	2,974	22	158	8,184	10,680	131,693	175,206
Rhode Island.....	5,639	331	1,132	5,644	2,659	307	299	870	-----	-----	554	988	12,784	18,423
Connecticut.....	25,162	2,310	9,792	11,216	7,327	1,260	556	1,110	12	46	2,856	4,111	40,596	65,758
Total New England States.....	99,607	11,565	38,228	97,595	68,760	4,371	3,978	8,795	213	428	20,967	24,277	279,177	378,784
New York.....	93,161	44,871	83,215	107,245	83,848	4,309	5,646	6,750	1,791	1,083	29,639	39,781	408,178	501,339
New Jersey.....	67,976	33,837	56,882	55,805	45,131	3,482	3,770	2,475	3,732	528	16,134	16,137	240,913	308,889
Pennsylvania.....	139,941	29,161	106,404	128,317	129,655	7,767	3,939	11,398	716	1,628	31,188	33,058	483,291	623,232
Delaware.....	2,024	481	1,180	1,697	1,708	131	28	328	-----	2	595	359	6,596	8,620
Maryland.....	7,380	3,496	6,068	10,713	11,897	426	213	618	92	313	2,370	3,414	39,620	47,000
Total Eastern States.....	310,482	111,846	253,809	306,777	272,239	16,115	13,596	21,569	6,418	3,554	79,926	92,749	1,178,598	1,489,080
Virginia.....	24,028	4,644	1,784	2,843	9,148	1,330	1,085	1,845	109	540	1,493	1,733	26,054	50,082
West Virginia.....	16,154	1,040	2,076	4,442	8,115	772	1,202	469	290	504	1,629	1,429	21,968	38,122
North Carolina.....	10,321	3,575	144	337	1,795	494	238	-----	16	68	141	380	7,188	17,509
South Carolina.....	7,422	2,952	280	966	2,452	316	264	-----	-----	66	297	131	7,724	15,146
Georgia.....	9,094	493	376	1,124	1,119	416	223	41	257	130	334	351	4,864	13,938
Florida.....	23,873	12,344	3,635	2,625	4,776	554	2,920	153	206	1,554	1,212	30,239	54,112	84,112
Alabama.....	13,216	5,878	1,546	1,913	5,488	684	264	65	244	470	983	1,256	18,791	32,007
Mississippi.....	5,021	9,595	450	907	1,907	276	125	77	96	514	602	716	15,265	20,286
Louisiana.....	4,171	1,969	164	483	1,217	309	1,123	50	258	83	146	102	5,904	10,075
Texas.....	54,253	11,366	1,242	1,906	8,217	2,170	703	450	3,071	1,180	1,160	912	32,377	86,630

Arkansas.....	10,389	5,130	686	905	1,710	294	114	88	697	405	441	538	11,008	21,397
Kentucky.....	14,684	1,833	3,023	5,242	7,455	713	169	319	559	702	1,469	1,500	22,984	37,668
Tennessee.....	13,559	3,199	767	1,315	4,153	670	572	139	889	795	767	774	14,040	27,599
Total Southern States.....	206,185	64,018	16,173	25,008	57,552	8,998	9,002	3,196	6,692	5,717	11,016	11,034	218,406	424,591
Ohio.....	47,457	27,280	10,441	11,402	22,998	2,011	816	1,441	436	474	8,135	8,561	93,995	141,457
Indiana.....	34,151	6,868	8,151	15,813	14,415	1,258	1,259	2,362	305	932	3,493	3,493	58,295	92,446
Illinois.....	60,420	26,157	8,654	21,993	28,142	1,973	1,102	3,967	13,553	5,432	5,943	6,362	123,278	183,698
Michigan.....	24,889	24,066	6,842	20,929	20,806	932	1,365	1,173	165	177	5,042	5,393	86,890	111,779
Wisconsin.....	26,174	12,030	5,171	20,709	18,272	951	556	3,147	180	413	4,152	3,910	69,491	95,665
Minnesota.....	26,797	20,095	7,947	11,080	17,622	862	141	1,908	6,128	996	4,596	3,850	75,225	102,022
Iowa.....	24,536	4,770	4,067	9,097	10,512	701	736	814	926	1,678	2,681	2,097	38,029	62,565
Missouri.....	16,765	7,132	1,610	3,520	5,016	403	173	79	206	342	884	1,074	20,339	37,104
Total Middle Western States.....	261,189	128,398	52,883	114,543	137,783	9,091	6,148	14,891	21,899	10,344	34,822	34,740	565,542	826,731
North Dakota.....	9,059	2,767	1,162	2,895	4,413	245	34	217	1,455	689	1,406	1,864	17,147	26,206
South Dakota.....	9,554	5,720	934	2,299	4,485	206	48	122	985	331	659	798	16,587	26,141
Nebraska.....	13,950	2,050	997	1,850	3,924	387	41	278	1,011	247	1,420	1,396	13,601	27,551
Kansas.....	18,645	12,911	469	831	2,795	597	208	195	1,696	375	1,194	522	21,793	40,438
Montana.....	11,531	3,197	2,175	2,570	3,981	219	49	159	1,765	233	1,390	1,772	17,510	29,041
Wyoming.....	5,786	1,710	469	450	1,679	119	34	-----	524	313	117	173	5,588	11,374
Colorado.....	11,427	4,726	1,511	2,992	5,580	320	455	370	1,620	519	882	628	19,603	31,030
New Mexico.....	5,546	1,879	394	248	2,561	93	24	180	71	69	75	69	5,663	11,209
Oklahoma.....	28,737	21,223	498	999	3,151	565	360	189	9,162	1,401	1,138	494	39,180	67,917
Total Western States.....	114,235	56,183	8,609	15,134	32,569	2,751	1,253	1,710	18,289	4,177	8,281	7,716	156,672	270,907
Washington.....	17,448	12,333	4,737	5,130	6,964	460	193	786	3,225	205	2,490	2,433	38,956	56,404
Oregon.....	11,835	6,749	653	1,926	2,285	293	29	93	2,375	225	1,035	573	16,236	28,071
California.....	25,480	36,822	2,671	11,751	11,724	1,029	955	491	538	246	1,393	1,695	69,315	94,795
Idaho.....	5,652	1,800	497	576	993	115	54	96	817	67	447	226	5,688	11,340
Utah.....	1,254	320	97	192	226	36	9	4	8	5	53	22	972	2,226
Nevada.....	2,285	1,756	361	309	504	64	95	1	27	20	217	128	3,482	5,767
Arizona.....	7,649	1,568	225	322	694	97	-----	10	393	5	30	60	3,404	11,053
Total Pacific States.....	71,603	61,348	9,241	20,206	23,300	2,094	1,335	1,481	7,383	773	5,665	5,137	138,053	209,656
Alaska (nonmember banks).....	1,103	63	112	191	235	-----	-----	29	16	-----	70	54	770	1,873
The Territory of Hawaii (nonmember bank).....	3,433	2,475	347	305	2,047	-----	463	-----	118	-----	48	-----	5,803	9,236
Total (nonmember banks).....	4,536	2,538	459	496	2,282	-----	463	29	134	-----	118	54	6,573	11,109
Total country banks.....	1,067,837	435,896	379,402	579,759	594,575	43,420	35,775	51,671	61,028	24,993	160,795	175,707	2,543,021	3,610,858
Total United States.....	2,722,843	764,940	577,177	746,259	837,502	98,166	105,637	110,720	98,763	32,537	215,557	245,571	3,832,820	6,555,672

TABLE No. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930—Continued

SEPTEMBER 24, 1930

[In thousands of dollars]

Location	U. S. Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
CENTRAL RESERVE CITIES														
New York .....	627,447	115,275	115,217	42,684	58,978	23,890	23,867	29,715	35	4,591	32,525	35,069	481,846	1,109,293
Chicago .....	43,943	10,610	6,519	7,082	21,129	2,863	1,213	414	51,814	424	1,760	3,213	107,041	150,984
Total central reserve cities .....	671,390	125,885	121,736	49,766	80,107	26,753	25,080	30,129	51,849	5,015	34,285	38,282	588,887	1,260,277
OTHER RESERVE CITIES														
Boston .....	79,619	13,488	11,421	22,034	14,495	4,524	11,634	5,627	10,361	3,101	4,479	7,982	109,146	188,765
Brooklyn and Bronx .....	3,132	697	2,443	3,169	1,988	339	215	110	-----	5	504	561	10,031	13,163
Buffalo .....	995	25	690	693	822	49	62	-----	-----	-----	260	389	2,990	3,985
Philadelphia .....	40,985	15,814	17,345	18,934	15,211	3,644	1,950	5,619	11	267	5,398	4,546	88,739	129,724
Pittsburgh .....	188,732	5,053	37,485	19,667	36,966	2,097	2,347	19,023	226	327	4,026	4,654	131,871	320,603
Baltimore .....	8,253	4,928	1,174	247	2,354	345	37	13,172	-----	-----	847	996	24,100	32,353
Washington .....	28,349	1,232	2,150	2,755	4,958	582	164	780	-----	3	316	771	13,711	42,060
Richmond .....	4,908	769	1,899	509	1,620	233	1,198	46	-----	-----	36	-----	6,310	11,218
Charlotte .....	2,151	665	-----	-----	105	117	-----	1,155	-----	1	2	-----	2,045	4,196
Atlanta .....	28,672	1,515	2,876	2,085	3,943	365	401	163	-----	6	240	59	11,653	40,325
Savannah .....	4,733	329	336	191	1,013	306	240	40	-----	103	367	496	3,421	8,154
Jacksonville .....	14,634	4,767	1,187	715	3,257	250	25	176	122	184	97	179	10,959	25,593
Birmingham .....	6,901	1,255	140	397	355	300	197	-----	131	17	83	173	3,048	9,949
New Orleans .....	3,037	1,064	-----	-----	1,048	150	91	-----	77	-----	-----	-----	2,430	5,467
Dallas .....	21,852	2,704	291	1,196	2,856	495	1,050	947	667	5	775	108	11,094	32,946
El Paso .....	4,707	414	94	8	549	80	322	-----	1,462	93	-----	16	3,038	7,745
Fort Worth .....	8,576	3,705	-----	184	1,267	224	69	79	163	-----	66	-----	5,757	14,333
Galveston .....	5,136	559	77	223	1,382	90	14	175	58	25	169	211	2,983	8,119
Houston .....	17,688	2,163	889	730	3,313	478	1,043	139	725	5	461	719	10,665	28,353
San Antonio .....	6,703	1,186	157	170	468	214	381	67	2	-----	304	137	3,086	9,789

Waco	4,083	419	215	194	1,523	63	12	5	16		95	110	2,652	6,735
Louisville	8,018	269	2,584	3,130	2,691	323	1,930		1,225		149	261	12,565	20,583
Memphis	1,764	3,260	212	555	885	269	74	10		3	337	338	5,943	7,707
Nashville	5,309	408	173	504	1,910	329	101	28	20	41	395	78	3,987	9,296
Cincinnati	12,564	4,514	1,228	1,232	4,154	410	29	1,171	6		1,461	759	14,964	27,523
Cleveland	12,382	1,092	2,226	1,073	4,099	333	1,514	540		819	391	363	12,450	24,832
Columbus	7,608	3,303	1,455	1,413	3,132	316	9				809	783	11,220	18,828
Toledo	2,125	241	1,264	639	649	69	49	134			89	140	3,274	5,399
Indianapolis	8,968	1,428	515	1,627	1,274	354	834	148		585	391	1,219	8,375	17,343
Chicago	9,049	8,308	3,711	8,175	6,782	360	1,163	1,910	714		1,234	2,466	34,889	43,938
Peoria	5,881	1,853	1,001	1,641	1,793	201		33			97	929	7,965	13,846
Detroit	34,255	3,031	458	1,187	1,961	840	210	2,472			377	349	579	11,464
Grand Rapids	2,667	583	452	846	574	90	102				35	454	81	3,217
Milwaukee	15,199	4,533	722	3,787	2,067	631	933	80			68	967	775	14,563
Minneapolis	31,206	6,420	6,052	1,394	3,799	615	151				44	1,243	1,738	21,456
St. Paul	27,131	1,301	2,353	847	1,820	348	1	422	9	10	1,064	1,558	9,733	36,864
Cedar Rapids	2,002	1,512	395	1,961	1,183	56	4	256			177	80	5,624	7,626
Des Moines	2,828	2,973	775	1,309	3,070	126	783			29	280	274	9,619	12,447
Dubuque	1,202	1,721	727	841	842	30			10		127		4,298	5,600
Sioux City	3,583	650	459	617	1,767	88	163		128	53	642	318	4,885	8,468
Kansas City, Mo.	10,352	7,890	2,440	431	1,905	344	5,532	260		42	1,091	826	20,761	31,113
St. Joseph	2,018	198	196	102	327	62	426	25	87		361	144	1,928	3,946
St. Louis	17,373	8,526	2,861	5,172	7,486	706	5,810	892	84	953	1,976	1,274	35,740	53,113
Lincoln	2,717	177	531	543	1,249	57	53	27	125	3	180	352	3,297	6,014
Omaha	9,138	4,190	7,441	3,840	1,763	240	63	124	37	14	1,266	1,049	20,027	29,165
Kansas City, Kans.	1,772	451	25	15	701	39		43	16	30	19		1,339	3,111
Topeka	4,295	2,150	38	58	340	54	24	2	293	16	171	73	3,219	7,514
Wichita	856	6,274	298	67	1,790	111		3	804	1	38	86	9,472	10,328
Helena	1,159	78	414	196	601	25		32	69	8	330	303	2,056	3,215
Denver	28,271	9,877	2,741	2,341	3,073	311	430	813	50	507	511	1,293	21,947	50,218
Pueblo	1,252	1,478	701	1,231	966	53	4	119	111	4	225	93	4,985	6,237
Oklahoma City	9,445	11,515	158	1,195	1,083	265	763		1,970	439	473	200	18,061	27,506
Tulsa	7,533	2,262	347	419	2,478	300	41	32	3,873	52	746	113	10,663	18,196
Seattle	28,349	1,764	6,013	2,300	3,879	517			887		985	178	16,523	44,872
Spokane	3,222	451	39	109	185	71	66		55	6	343	49	1,374	4,596
Portland	29,027	12,402	3,890	5,212	2,694	313	30		77	10	3,066	1,512	29,206	58,233
Los Angeles	81,279	56,498	1,658	5,041	15,309	2,140	1,076	257	702	18	12,075	4,565	99,339	180,618
Oakland	3,249	3,819	25	159	245	116	1	39	370	3	79	62	4,918	8,167
San Francisco	200,213	66,445	2,311	8,180	2,883	4,063	2,741		1,539	155	3,926	4,192	96,435	296,648
Ogden	881	37	162	39	301	18	342				65	87	1,051	1,932
Salt Lake City	4,976	2,362	899	889	1,009	96	1,146			25	503	114	7,043	12,019
Total other reserve cities	1,124,964	308,995	140,819	144,418	194,215	30,634	48,050	57,195	27,282	8,655	57,930	51,411	1,069,604	2,194,568
Total all reserve cities	1,796,354	434,880	262,555	194,184	274,322	57,387	73,130	87,324	79,131	13,670	92,215	89,693	1,658,491	3,154,845

TABLE No. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1929, March 27 and September 24, 1930—Continued.

SEPTEMBER 24, 1930—Continued

[In thousands of dollars]

Location	U. S. Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Col-lateral trust and other corporation notes	Municipal war-rants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
COUNTRY BANKS														
Maine.....	9,162	3,097	6,602	19,609	13,887	443	538	1,795	88	118	5,809	5,179	57,165	66,327
New Hampshire.....	9,765	716	2,538	7,702	4,357	334	556	334	-----	17	1,050	1,278	18,882	28,647
Vermont.....	5,301	714	2,932	6,753	5,803	255	183	1,490	206	18	3,000	2,375	23,729	29,030
Massachusetts.....	45,011	4,441	17,139	51,217	35,510	1,807	3,538	2,921	25	190	8,590	11,590	136,968	181,979
Rhode Island.....	5,354	406	1,312	6,036	2,928	307	316	1,339	-----	-----	665	1,017	14,326	19,680
Connecticut.....	24,339	2,918	10,376	12,355	8,406	1,255	517	1,307	-----	110	3,719	4,163	45,126	69,465
Total New England States.....	98,932	12,292	40,899	103,672	70,891	4,401	5,648	9,186	319	453	22,833	25,602	296,196	395,128
New York.....	84,876	45,070	97,831	115,723	88,111	4,366	6,499	7,170	2,365	1,545	32,332	39,802	440,814	525,690
New Jersey.....	69,870	38,656	62,412	64,137	48,466	3,439	3,705	2,343	2,012	605	16,946	16,320	259,041	328,911
Pennsylvania.....	133,798	28,285	107,808	129,283	133,327	7,816	4,289	12,341	591	1,511	32,472	33,379	491,102	624,900
Delaware.....	2,116	523	1,273	2,021	1,675	131	24	425	87	2	692	412	7,265	9,381
Maryland.....	6,920	3,558	6,030	10,452	11,455	417	345	672	95	247	2,340	3,623	39,234	46,154
Total Eastern States.....	297,580	116,092	275,354	321,616	283,034	16,169	14,862	22,951	5,150	3,910	84,782	93,536	1,237,456	1,535,036
Virginia.....	23,329	4,493	2,137	3,175	9,388	1,329	1,057	1,866	97	591	1,740	1,650	27,523	50,852
West Virginia.....	15,788	2,170	3,057	4,455	8,055	762	1,194	421	348	615	1,814	1,390	24,281	40,069
North Carolina.....	8,309	3,757	166	494	1,507	486	302	-----	-----	16	197	315	7,240	15,549
South Carolina.....	7,076	3,795	433	1,257	2,977	298	346	-----	204	46	352	148	9,863	16,939
Georgia.....	9,023	558	503	1,054	1,342	396	228	30	476	148	392	374	5,501	14,524
Florida.....	24,924	11,880	3,420	2,590	3,626	495	2,736	182	167	211	1,373	637	27,317	52,241
Alabama.....	14,165	5,793	1,428	2,190	5,509	679	337	11	469	861	852	1,390	19,519	33,684
Mississippi.....	3,859	8,799	355	929	1,802	290	136	91	131	127	739	567	13,966	17,825
Louisiana.....	3,893	3,167	290	684	1,191	308	520	18	234	93	158	78	6,741	10,634
Texas.....	47,882	11,531	1,320	1,713	8,368	2,144	605	406	4,394	1,067	1,201	1,004	33,753	81,635

Arkansas.....	8, 635	5, 378	545	616	2, 552	278	104	-----	381	261	466	438	11, 019	19, 654
Kentucky.....	13, 308	1, 854	3, 137	4, 905	7, 140	703	176	-----	393	694	976	1, 734	1, 293	23, 005
Tennessee.....	13, 709	2, 364	849	1, 303	3, 916	676	644	-----	9	850	537	1, 050	687	12, 885
Total Southern States.....	193, 900	65, 539	17, 640	25, 365	57, 373	8, 844	8, 385	-----	3, 434	8, 445	5, 549	12, 068	9, 971	222, 613
Ohio.....	45, 234	26, 365	10, 979	11, 646	23, 679	1, 997	1, 053	-----	1, 561	552	894	7, 907	8, 266	94, 899
Indiana.....	35, 250	7, 122	9, 257	15, 666	15, 366	1, 263	1, 319	-----	2, 118	345	980	4, 102	3, 500	61, 038
Illinois.....	59, 279	25, 580	10, 341	24, 809	29, 012	1, 966	1, 061	-----	4, 484	6, 402	5, 102	6, 635	7, 605	122, 997
Michigan.....	24, 715	22, 841	7, 413	21, 040	21, 765	959	1, 519	-----	1, 575	333	464	4, 980	5, 453	88, 342
Wisconsin.....	26, 100	12, 298	5, 859	21, 497	19, 596	960	507	-----	2, 704	345	423	4, 476	3, 973	72, 638
Minnesota.....	27, 740	20, 902	8, 461	10, 995	20, 018	867	212	-----	1, 990	6, 124	606	4, 656	4, 507	79, 338
Iowa.....	20, 687	6, 270	4, 201	10, 022	11, 078	685	732	-----	582	945	1, 598	2, 985	2, 380	41, 478
Missouri.....	16, 188	7, 861	1, 652	3, 251	5, 495	403	189	-----	59	500	420	970	1, 169	21, 969
Total Middle Western States.....	255, 193	129, 239	58, 163	118, 926	146, 009	9, 100	6, 592	-----	15, 073	15, 546	10, 487	36, 711	36, 853	582, 699
North Dakota.....	7, 756	2, 807	1, 341	2, 664	4, 263	244	27	-----	167	1, 325	1, 017	1, 131	2, 010	16, 996
South Dakota.....	7, 957	6, 855	871	2, 326	4, 564	223	31	-----	215	1, 295	301	873	795	18, 349
Nebraska.....	13, 155	2, 412	1, 528	2, 227	4, 396	393	28	-----	589	952	329	1, 643	1, 661	16, 158
Kansas.....	16, 353	13, 341	671	837	2, 805	611	287	-----	235	1, 983	283	1, 287	523	22, 863
Montana.....	10, 197	3, 385	2, 733	2, 900	4, 587	213	47	-----	265	1, 536	182	1, 677	1, 914	19, 439
Wyoming.....	5, 187	1, 670	301	352	1, 629	119	90	-----	-----	630	226	89	169	5, 275
Colorado.....	10, 292	4, 915	1, 677	2, 789	5, 256	318	465	-----	224	1, 050	378	962	612	18, 646
New Mexico.....	4, 829	1, 934	299	153	2, 758	91	344	-----	141	61	55	49	31	5, 916
Oklahoma.....	25, 538	22, 363	417	968	4, 051	552	159	-----	192	5, 583	937	1, 239	513	36, 974
Total Western States.....	101, 264	59, 682	9, 838	15, 216	34, 309	2, 764	1, 478	-----	2, 028	14, 415	3, 708	8, 950	8, 228	160, 616
Washington.....	16, 627	12, 147	4, 855	4, 739	7, 014	455	199	-----	817	1, 564	280	2, 630	2, 248	36, 948
Oregon.....	11, 075	7, 118	704	1, 975	2, 466	294	33	-----	53	2, 307	187	1, 022	601	16, 760
California.....	24, 698	39, 178	3, 034	11, 573	12, 509	1, 014	942	-----	860	577	385	2, 311	1, 507	73, 890
Idaho.....	5, 537	1, 713	559	594	1, 043	116	55	-----	28	886	79	492	167	5, 732
Utah.....	1, 141	359	88	140	208	31	9	-----	-----	3	9	41	29	917
Nevada.....	2, 152	2, 153	340	237	508	65	88	-----	-----	20	20	134	75	3, 640
Arizona.....	7, 109	1, 582	253	217	833	98	380	-----	20	418	10	37	60	3, 908
Total Pacific States.....	68, 339	64, 250	9, 833	19, 475	24, 581	2, 073	1, 706	-----	1, 778	5, 775	970	6, 667	4, 687	141, 795
Alaska (nonmember banks).....	1, 105	78	112	192	216	-----	-----	-----	15	14	-----	97	13	737
The Territory of Hawaii (nonmember bank).....	4, 488	2, 555	377	425	2, 281	-----	463	-----	344	-----	48	-----	-----	6, 493
Total (nonmember banks).....	5, 593	2, 633	489	617	2, 497	-----	463	-----	15	358	-----	145	13	7, 230
Total country banks.....	1, 020, 801	449, 727	412, 216	604, 887	618, 694	43, 351	39, 134	-----	54, 465	50, 008	25, 077	172, 156	178, 890	2, 648, 605
Total United States.....	2, 817, 155	884, 607	674, 771	799, 071	893, 016	100, 738	112, 264	-----	141, 789	129, 139	38, 747	264, 371	268, 583	4, 307, 096

---

## TABLE No. 65

---

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF  
NATIONAL BANKS, ACCORDING TO COUNTIES  
IN EACH STATE, BY FEDERAL RESERVE  
DISTRICTS, MARCH 27, 1930

---

(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 and other securities owned	Real estate, furniture and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>CONNECTICUT</b> (See also District No. 2)													
Hartford.....	7	51,161	9,021	4,538	836	11,013	76,740	6,600	6,120	3,284	2,609	57,278	269
Litchfield.....	9	11,340	3,724	433	245	1,190	16,993	1,180	795	888	717	13,073	225
Middlesex.....	7	7,136	3,288	415	251	1,141	12,272	1,069	692	208	490	9,488	310
New Haven.....	14	78,219	20,970	4,392	2,032	10,745	117,257	7,610	7,570	4,477	3,157	92,047	990
New London.....	6	8,521	4,927	433	202	1,133	15,275	1,050	800	1,214	569	11,059	503
Tolland.....	3	1,520	591	147	144	299	2,715	250	250	273	199	1,643	98
Windham.....	4	4,976	5,230	187	193	783	11,388	320	710	240	200	9,778	60
Total.....	50	162,873	47,751	10,545	3,903	26,304	252,640	18,079	16,937	10,584	7,941	194,366	2,455
<b>MAINE</b>													
Androscoggin.....	3	9,960	8,374	237	232	1,212	20,089	800	1,200	889	622	16,104	190
Aroostook.....	7	7,424	3,654	483	108	1,379	13,096	640	635	335	174	11,258	...
Cumberland.....	5	22,128	8,372	281	455	3,554	34,957	1,775	1,700	1,045	1,266	28,870	58
Franklin.....	3	1,162	1,841	41	48	465	3,571	150	140	106	89	3,086	...
Hancock.....	2	2,236	2,589	70	85	331	5,328	200	185	256	62	4,511	84
Kennebec.....	4	7,667	7,188	557	171	1,498	17,129	750	650	502	600	14,590	...
Knox.....	5	2,994	7,499	146	106	686	11,465	455	365	344	389	9,792	...
Lincoln.....	3	1,598	1,647	17	56	177	3,571	150	125	163	106	2,975	25
Oxford.....	3	2,047	1,998	87	58	392	4,616	250	200	196	92	3,807	26
Penobscot.....	1	1,428	3,146	120	47	366	5,115	100	200	156	100	4,558	...
Sagadahoc.....	2	1,365	3,463	30	50	296	5,230	525	425	418	475	3,161	156
Somerset.....	2	2,780	3,139	77	52	455	6,513	200	100	824	200	5,111	50
Waldo.....	2	2,995	2,803	152	49	342	6,439	350	325	52	110	5,328	191
Washington.....	2	1,240	2,469	57	29	379	4,183	200	80	323	150	3,260	150
York.....	8	7,639	5,493	442	164	963	14,731	825	990	501	445	11,837	103
Total.....	52	74,663	63,685	2,797	1,710	12,495	156,033	7,370	7,320	6,110	4,880	128,248	1,033
<b>MASSACHUSETTS</b>													
Barnstable.....	5	3,117	1,319	107	115	465	5,133	400	375	115	175	3,990	49
Berkshire.....	10	19,933	9,811	708	443	2,317	33,331	2,350	1,980	2,466	699	24,434	1,133

Bristol	10	32,763	18,349	2,159	1,315	4,447	59,372	3,970	5,195	1,589	2,649	45,181	451
Dukes	2	1,563	574	59	43	161	2,416	75	100	160	75	1,946	34
Essex	25	44,635	24,426	2,889	1,905	6,005	80,138	4,205	3,965	2,972	2,300	64,832	1,512
Franklin	7	5,663	3,341	278	135	812	10,441	700	744	555	674	7,479	162
Hampden	8	47,911	22,623	3,519	1,049	5,213	80,870	4,050	3,825	3,311	1,300	65,747	998
Hampshire	4	8,288	3,224	649	334	1,278	13,814	750	775	666	300	10,922	230
Middlesex	28	51,925	31,906	3,028	1,662	6,878	95,738	5,075	4,290	2,779	2,893	78,948	1,213
Nantucket	1	712	205	75	43	74	1,120	100	100	17	50	758	95
Norfolk	10	7,430	9,440	680	268	1,512	19,382	1,108	1,155	462	604	15,760	198
Plymouth	7	13,312	10,524	770	534	1,880	27,122	1,735	1,435	1,092	446	21,629	545
Suffolk	13	738,565	161,509	30,650	4,809	162,030	1,237,109	83,075	61,729	16,756	3,845	922,685	7,563
Worcester	23	48,572	38,429	2,270	1,674	8,018	99,750	5,063	5,161	2,708	3,692	81,921	432
Total	153	1,024,389	335,680	47,841	14,329	201,090	1,765,736	112,651	90,829	35,648	19,702	1,346,232	14,615
NEW HAMPSHIRE													
Belknap	4	1,448	1,427	150	74	426	3,544	270	240	193	263	2,436	142
Carroll	1	659	2,133	25	24	153	2,999	60	50	31	60	2,748	50
Cheshire	5	4,214	1,752	256	123	618	7,039	775	675	387	769	3,787	643
Coos	7	3,052	2,063	299	92	477	6,036	510	350	326	459	4,060	324
Grafton	6	3,125	1,103	110	155	555	5,070	400	425	335	315	3,473	121
Hillsborough	10	13,855	9,252	715	518	3,178	27,599	1,250	1,275	1,517	1,221	21,713	480
Merrimack	5	6,261	2,275	418	150	1,143	10,319	725	1,005	699	524	6,706	617
Rockingham	7	4,977	2,517	221	184	790	8,875	610	387	235	501	6,684	446
Strafford	6	3,494	2,724	552	176	729	7,712	600	590	240	313	5,621	325
Sullivan	5	3,396	2,079	113	108	382	6,163	375	310	387	374	4,492	196
Total	56	44,481	27,325	2,859	1,604	8,451	85,356	5,575	5,307	4,350	4,799	61,720	3,344
RHODE ISLAND													
Kent	1	411	585	3	55	88	1,144	100	150	105	50	739	-----
Newport	2	6,874	3,108	279	123	483	10,888	420	320	250	409	9,142	328
Providence	6	26,854	14,701	571	1,087	4,383	47,927	3,900	5,235	1,796	2,841	33,000	455
Washington	1	130	29	1	7	25	193	100	25	13	25	30	-----
Total	10	34,269	18,423	854	1,272	4,979	60,152	4,520	5,730	2,164	3,325	42,911	783
VERMONT													
Addison	4	1,766	1,101	54	39	186	3,165	325	125	192	323	2,136	61
Bennington	4	3,771	1,902	200	111	477	6,496	435	285	284	434	4,875	143
Caledonia	3	2,683	1,377	133	48	316	4,579	450	115	249	365	3,271	120
Chittenden	2	4,657	1,511	89	124	646	7,122	650	350	332	650	4,787	286
Essex	1	678	492	14	5	57	1,258	75	25	67	35	951	90
Franklin	3	2,326	1,078	94	48	338	3,912	175	110	74	120	3,380	48
Orange	4	2,525	1,558	54	52	269	4,484	475	200	178	375	3,171	85
Orleans	2	1,583	2,370	105	40	247	4,364	200	150	173	162	3,671	-----
Rutland	10	6,987	6,012	303	191	1,098	14,698	875	765	476	694	11,101	692
Washington	5	5,373	6,364	53	117	811	12,860	550	415	254	377	11,048	187
Windham	2	4,028	1,250	230	75	434	6,076	500	620	134	350	4,182	261
Windsor	7	4,326	3,372	89	159	793	8,778	550	290	323	432	7,032	90
Total	46	40,703	28,387	1,418	1,009	5,672	77,792	5,280	3,450	2,736	4,317	59,605	2,063

FEDERAL RESERVE DISTRICT NO. 2

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>CONNECTICUT</b>													
(See also District No. 1)													
Fairfield.....	12	31,235	18,007	2,884	1,522	6,306	60,451	3,333	3,662	2,049	2,242	47,735	930
<b>NEW JERSEY</b>													
(See also District No. 3)													
Bergen.....	37	40,766	26,084	2,768	1,112	5,360	76,490	4,125	3,667	1,500	1,655	63,898	747
Essex.....	29	99,719	47,943	6,201	2,465	16,671	174,166	12,825	8,642	3,970	3,174	143,328	957
Hudson.....	18	71,149	46,533	4,978	1,952	10,805	136,732	7,325	6,891	1,333	3,816	115,209	175
Hunterdon.....	11	6,514	11,483	270	227	1,128	19,708	755	1,330	642	581	16,292	85
Middlesex.....	19	37,297	16,533	1,484	1,250	4,065	61,600	2,635	2,615	1,686	814	52,780	520
Monmouth.....	23	29,422	14,951	2,114	774	3,095	50,458	2,405	2,567	1,518	520	41,086	1,845
Morris.....	10	22,334	9,383	1,143	591	2,429	36,065	1,175	1,770	695	499	31,371	230
Passaic.....	18	64,031	38,575	4,885	1,595	8,353	118,296	6,705	5,813	2,669	3,615	96,830	1,303
Somerset.....	4	6,086	5,397	342	166	872	12,874	400	525	342	67	10,623	425
Sussex.....	4	5,886	5,280	376	151	630	12,403	625	675	390	468	10,130	10
Union.....	15	34,708	13,012	2,176	1,105	4,457	55,918	2,900	2,908	1,067	1,522	46,386	740
Warren.....	10	8,105	11,937	536	303	1,388	22,363	1,000	1,665	801	584	18,104	80
Total.....	198	426,017	247,111	27,273	11,691	59,853	777,073	42,875	39,068	16,613	17,315	645,987	7,117
<b>NEW YORK</b>													
Albany.....	6	79,484	46,653	1,344	853	12,992	145,554	3,900	6,570	2,305	3,400	117,717	10,030
Allegany.....	8	3,843	1,529	217	91	538	6,253	575	425	170	439	4,478	155
Bronx.....	1	2,000	1,340	132	56	289	3,833	500	150	44	25	3,067	-----
Broome.....	7	14,785	7,888	442	328	3,167	26,646	1,025	1,340	670	199	23,119	163
Cattaraugus.....	5	12,417	4,983	1,015	198	1,682	20,414	1,550	1,135	418	868	16,024	236
Cayuga.....	9	7,910	5,879	181	234	1,073	15,394	705	920	544	655	12,463	59
Chautauqua.....	15	27,832	12,268	1,296	445	3,360	45,324	2,023	2,163	1,215	1,218	37,593	678
Chemung.....	3	11,571	3,298	895	263	1,745	17,896	1,388	1,337	344	306	14,150	100
Chenango.....	10	8,695	6,281	271	217	1,036	16,574	1,150	1,070	536	786	12,327	638
Clinton.....	5	8,757	8,018	449	179	1,466	18,928	950	1,200	401	599	15,537	146
Columbia.....	5	6,263	6,558	183	187	881	14,096	700	485	687	430	11,166	427
Cortland.....	4	6,573	4,524	164	166	928	12,674	700	560	339	520	10,538	-----

Delaware.....	14	10,281	6,647	430	194	1,152	18,759	975	1,318	444	724	14,096	1,139	
Dutchess.....	14	14,894	13,830	926	551	2,941	33,235	1,795	1,747	1,642	839	26,532	545	
Erie.....	9	13,215	8,459	599	265	1,744	24,461	1,850	1,620	331	1,061	19,143	150	
Essex.....	5	3,144	2,830	245	81	706	7,027	350	325	352	263	5,348	314	
Franklin.....	8	6,262	2,811	238	162	886	10,384	575	538	570	180	8,371	93	
Fulton.....	2	7,510	4,175	295	191	760	13,061	1,000	650	314	500	10,330	-----	
Genesee.....	2	3,621	1,751	219	62	474	6,135	200	390	70	149	5,264	-----	
Greene.....	7	3,681	2,219	183	119	707	6,944	550	375	392	168	5,218	229	
Hamilton.....	1	136	249	22	3	27	438	50	25	5	25	332	-----	
Herkimer.....	13	15,045	9,040	968	321	1,959	27,431	1,225	1,230	953	1,007	22,314	488	
Jefferson.....	11	16,270	8,616	1,327	294	2,028	28,648	1,480	1,343	592	1,015	23,306	680	
Kings.....	9	22,399	9,332	1,340	607	3,223	37,310	5,450	3,635	799	624	25,769	355	
Lewis.....	6	2,069	2,756	159	86	440	5,527	225	265	270	183	4,531	25	
Livingston.....	5	4,659	3,630	290	94	662	9,352	515	415	177	258	7,897	25	
Madison.....	5	4,411	3,940	143	79	700	9,301	485	377	297	284	7,687	143	
Monroe.....	6	10,930	4,321	474	202	1,165	17,237	1,425	1,325	611	325	13,095	308	
Montgomery.....	9	9,112	15,198	681	318	2,084	27,503	1,550	2,310	1,192	561	21,482	112	
Nassau.....	37	37,939	24,927	3,904	1,119	4,547	72,673	4,360	3,542	1,471	1,189	59,834	1,753	
New York.....	21	2,324,838	906,212	67,634	24,555	923,372	4,784,033	316,082	394,925	81,095	34,660	3,436,008	4,700	
Niagara.....	5	8,933	3,274	400	170	1,306	14,319	775	765	325	699	11,362	44	
Oneida.....	16	20,392	11,557	1,280	455	2,225	36,095	2,310	1,883	1,136	1,191	28,627	657	
Onondaga.....	9	16,942	10,090	768	334	3,176	31,480	2,850	1,743	963	388	24,969	337	
Ontario.....	5	4,072	6,638	248	149	738	11,857	750	410	438	163	10,045	34	
Orange.....	22	24,970	21,483	1,184	768	3,242	51,870	2,451	2,315	2,199	1,610	41,786	753	
Orleans.....	1	2,588	1,934	85	56	387	5,054	200	110	104	50	4,521	50	
Oswego.....	7	6,846	8,419	345	246	1,293	17,309	800	782	400	588	14,175	398	
Otsego.....	13	10,659	12,620	767	293	1,718	26,154	1,050	1,775	872	760	20,918	760	
Putnam.....	4	1,224	1,614	101	83	568	3,601	300	192	55	112	2,938	-----	
Queens.....	18	21,769	14,846	2,415	877	2,586	42,836	4,150	1,767	671	413	34,803	388	
Rensselaer.....	7	24,386	29,532	903	696	4,498	60,856	2,450	2,575	2,190	725	50,539	1,050	
Richmond.....	3	3,594	2,190	268	197	425	6,710	900	174	194	55	5,167	32	
Rockland.....	7	9,621	8,624	425	330	1,450	20,532	1,125	1,300	817	155	16,869	100	
St. Lawrence.....	14	7,117	7,697	616	189	1,263	16,923	850	865	450	618	13,727	364	
Saratoga.....	8	8,624	8,854	283	272	1,239	19,335	660	845	584	566	16,312	170	
Schenectady.....	2	14,863	4,022	353	332	1,874	21,547	800	800	702	300	18,577	98	
Schoharie.....	3	1,118	4,225	28	52	347	5,778	175	300	328	162	4,740	-----	
Schuylcr.....	2	1,027	1,263	104	50	304	2,755	75	60	149	74	2,393	-----	
Seneca.....	4	1,705	1,861	118	109	291	4,095	200	142	109	130	3,415	55	
Steuben.....	10	8,477	6,245	466	349	1,220	16,817	675	1,083	649	509	13,408	432	
Suffolk.....	26	17,243	13,288	1,218	585	2,850	35,243	1,850	1,976	1,020	727	29,163	366	
Sullivan.....	11	8,346	8,272	472	196	1,101	18,458	775	996	349	427	14,763	1,050	
Tioga.....	7	3,569	3,555	254	127	656	8,192	550	470	275	403	6,205	269	
Tompkins.....	5	5,888	2,940	113	161	1,078	10,202	625	660	320	323	8,202	15	
Ulster.....	13	11,125	8,232	595	296	1,488	21,804	1,350	1,835	868	772	16,674	255	
Warren.....	6	16,377	6,333	459	309	1,558	25,213	476	1,852	1,802	339	20,262	212	
Washington.....	14	10,167	8,252	518	262	1,394	20,666	1,035	1,093	656	526	16,826	443	
Wayne.....	11	6,094	6,041	393	182	852	13,701	720	424	189	359	11,839	136	
Westchester.....	33	98,707	51,546	6,526	2,594	11,465	166,596	7,312	7,866	3,722	2,136	141,761	2,445	
Wyoming.....	7	3,832	4,850	129	88	709	9,695	375	404	254	299	8,278	11	
Yates.....	1	191	190	9	11	38	482	50	10	6	12	384	20	
Total.....		556	3,076,012	1,420,954	108,399	43,338	1,032,053	6,229,220	393,972	471,182	122,046	69,031	4,608,384	34,635

FEDERAL RESERVE DISTRICT NO. 3

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>DELAWARE</b>													
Kent.....	6	4,589	4,482	531	110	580	10,314	775	1,492	438	357	6,822	396
New Castle.....	4	5,130	2,327	316	244	891	8,953	548	850	686	421	6,176	256
Sussex.....	6	2,672	1,811	162	65	296	5,019	325	385	118	125	3,849	208
Total.....	16	12,391	8,620	1,009	419	1,767	24,286	1,648	2,727	1,242	903	16,847	860
<b>NEW JERSEY</b>													
(See also district No. 2)													
Atlantic.....	13	23,958	8,655	3,200	643	2,274	38,917	1,975	4,285	767	580	28,433	2,559
Burlington.....	15	8,176	6,459	531	284	1,106	16,599	1,400	1,196	429	665	12,375	489
Camden.....	18	38,250	8,915	3,125	1,344	4,918	56,874	2,950	3,467	1,182	826	47,100	817
Cape May.....	9	6,486	3,053	798	192	633	11,195	855	1,186	182	531	7,539	808
Cumberland.....	7	9,504	5,289	1,116	517	1,148	17,631	1,000	1,990	455	368	13,466	334
Gloucester.....	12	9,835	4,661	806	317	967	16,681	950	1,967	355	430	12,419	530
Mercer.....	10	41,308	15,854	4,054	865	4,818	68,154	3,250	3,621	4,005	2,125	54,680	192
Ocean.....	10	8,916	3,615	616	197	895	14,347	1,080	794	439	375	11,097	430
Salem.....	7	6,456	5,277	589	227	691	13,272	775	1,280	356	450	9,872	504
Total.....	101	152,889	61,778	14,835	4,586	17,450	253,670	14,235	19,726	8,170	6,350	196,931	6,663
<b>PENNSYLVANIA</b>													
(See also district No. 4)													
Adams.....	9	7,931	4,219	580	117	700	13,698	760	1,210	226	623	10,393	363
Bedford.....	7	2,530	2,143	217	81	280	5,274	365	433	60	339	3,787	237
Berks.....	17	32,459	13,568	4,356	934	4,314	56,288	2,800	6,170	1,136	1,454	40,876	3,274
Blair.....	13	12,756	3,853	1,036	467	2,160	20,965	1,050	1,748	879	726	16,018	508
Bradford.....	17	7,850	7,314	435	261	1,246	17,173	1,075	1,227	626	1,046	12,652	498
Bucks.....	13	9,138	10,158	587	283	1,284	21,501	1,098	3,092	759	667	15,496	386

Cambria	20	30, 570	16, 174	2, 194	701	6, 261	56, 088	2, 560	3, 540	2, 086	2, 403	44, 776	397
Camaron	1	989	855	99	18	146	2, 146	200	50	14	200	1, 682	
Carbon	10	7, 798	7, 457	901	377	1, 115	17, 702	1, 075	1, 385	782	899	13, 253	183
Center	11	8, 572	3, 654	692	281	1, 065	14, 398	1, 175	1, 006	494	573	10, 629	516
Chester	19	22, 627	12, 338	1, 564	680	2, 523	39, 894	2, 965	4, 910	1, 245	1, 734	27, 673	1, 287
Clearfield	14	12, 602	7, 807	823	421	1, 797	23, 563	1, 800	2, 065	1, 145	1, 367	16, 811	215
Clinton	4	2, 558	3, 212	253	99	572	6, 707	310	1, 203	136	146	4, 884	13
Columbia	11	7, 007	5, 191	449	173	1, 040	13, 896	800	1, 235	450	431	10, 721	235
Cumberland	8	5, 299	2, 796	291	138	490	9, 068	750	830	139	549	6, 522	257
Dauphin	10	5, 728	5, 452	182	297	1, 546	13, 438	875	1, 337	698	451	9, 518	333
Delaware	15	24, 397	13, 001	2, 677	801	2, 905	44, 008	2, 525	3, 873	827	1, 667	33, 799	1, 194
Elk	5	4, 368	3, 589	261	188	962	9, 438	875	1, 007	405	549	6, 421	140
Franklin	11	15, 437	8, 175	869	246	1, 515	26, 433	2, 125	2, 794	632	1, 248	19, 220	370
Fulton	1	231	335	28	19	86	702	25	75	20	25	558	
Huntingdon	10	4, 947	3, 023	598	130	647	9, 372	635	936	339	502	6, 688	229
Juniata	7	2, 939	1, 024	161	59	250	4, 451	285	592	165	274	3, 002	132
Lackawanna	13	43, 616	41, 096	4, 662	969	7, 097	97, 675	6, 960	5, 697	3, 514	2, 160	78, 126	906
Lancaster	34	35, 479	23, 115	3, 353	836	4, 689	68, 016	3, 715	7, 090	1, 619	2, 336	51, 757	1, 190
Lebanon	8	7, 862	7, 352	475	260	1, 104	17, 084	1, 000	1, 570	572	460	13, 095	285
Lehigh	13	28, 105	18, 476	1, 342	727	2, 839	51, 734	3, 500	6, 790	1, 398	1, 799	37, 496	507
Luzerne	25	48, 736	44, 429	4, 037	1, 456	6, 456	105, 500	6, 025	12, 795	3, 567	2, 729	78, 026	2, 102
Lycoming	11	8, 385	3, 636	1, 488	234	1, 120	15, 006	1, 485	1, 190	614	951	10, 411	257
McKean	7	12, 666	5, 832	400	427	2, 814	22, 208	1, 330	970	811	603	18, 293	
Mifflin	8	6, 082	1, 682	676	131	650	9, 252	625	670	317	539	6, 726	340
Monroe	4	5, 861	1, 988	536	150	448	9, 028	675	790	331	200	6, 264	709
Montgomery	28	30, 075	23, 307	2, 456	1, 092	3, 596	60, 877	3, 738	7, 450	1, 911	2, 093	44, 162	1, 127
Montour	3	2, 593	3, 038	196	80	399	6, 326	375	805	399	375	4, 292	80
Northampton	17	30, 494	26, 760	3, 711	979	3, 758	65, 921	3, 375	5, 044	1, 703	2, 240	50, 612	2, 718
Northumberland	14	16, 888	10, 104	1, 539	468	2, 054	31, 315	1, 835	4, 258	992	1, 277	21, 807	958
Perry	9	3, 464	2, 409	205	118	411	6, 625	340	665	302	300	4, 924	85
Philadelphia	26	478, 370	107, 722	15, 771	8, 545	132, 503	783, 946	37, 115	87, 842	14, 030	5, 349	596, 767	6, 648
Pike	1	296	732	67	18	85	1, 199	25	75	93	25	981	
Potter	6	1, 436	704	117	70	254	2, 598	225	187	72	220	1, 860	32
Schuylkill	27	32, 035	28, 311	2, 809	1, 090	4, 217	68, 588	3, 305	7, 085	2, 293	1, 669	53, 221	592
Snyder	6	3, 675	1, 891	267	106	558	6, 509	300	585	192	225	5, 114	80
Sullivan	3	728	943	39	25	102	1, 841	100	158	115	99	1, 340	30
Susquehanna	9	5, 730	4, 072	264	177	690	10, 959	650	680	435	496	8, 421	265
Tioga	9	4, 496	2, 862	470	134	512	8, 537	575	502	347	510	6, 425	175
Union	4	1, 469	1, 332	211	49	179	3, 243	300	328	311	153	2, 059	97
Wayne	4	2, 775	2, 955	108	69	331	6, 252	300	375	394	240	4, 937	
Wyoming	6	2, 114	2, 738	179	83	501	5, 631	355	655	204	292	4, 037	88
York	29	31, 971	19, 846	2, 786	973	3, 852	60, 042	3, 510	5, 780	1, 194	2, 720	45, 462	904
Total	557	1, 074, 134	522, 670	68, 017	26, 087	214, 123	1, 952, 120	107, 866	200, 754	50, 933	47, 933	1, 471, 994	30, 942

FEDERAL RESERVE DISTRICT NO. 4

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
KENTUCKY													
(See also district No. 8)													
Bell.....	2	1,687	508	169	71	301	2,745	200	100	38	125	2,272	-----
Bourbon.....	1	827	185	12	23	15	1,067	100	110	31	100	661	67
Boyd.....	4	6,162	1,555	1,370	280	1,274	10,721	1,175	515	233	1,025	7,512	219
Bracken.....	1	790	785	10	15	224	1,856	50	50	80	25	1,651	-----
Breathitt.....	1	434	151	25	34	68	717	50	15	-----	49	588	15
Campbell.....	2	3,164	1,490	285	98	372	5,423	200	400	242	200	4,373	-----
Carter.....	1	453	61	10	20	244	788	50	50	14	-----	669	-----
Clark.....	2	2,517	970	49	40	207	3,787	300	150	258	300	2,724	-----
Clay.....	1	416	121	16	9	62	627	50	10	24	38	505	-----
Fayette.....	3	13,182	2,755	869	321	1,766	19,091	1,450	1,250	538	1,446	13,655	601
Floyd.....	1	321	240	9	24	218	812	25	30	14	6	737	-----
Garrard.....	2	482	336	19	23	136	1,002	100	120	52	100	629	-----
Grant.....	1	395	83	52	3	15	554	50	47	-----	50	383	24
Greenup.....	2	652	393	123	28	212	1,418	100	55	19	37	1,180	20
Harlan.....	3	1,506	1,011	118	78	289	3,017	250	90	30	200	2,439	-----
Harrison.....	1	1,521	505	59	34	229	2,358	200	200	69	200	1,648	-----
Jessamine.....	2	813	259	6	22	131	1,235	125	106	20	100	885	-----
Johnson.....	2	1,972	478	79	51	290	2,909	275	220	24	200	2,157	-----
Kenton.....	4	10,363	2,302	160	178	921	14,026	810	875	337	747	10,933	250
Knox.....	2	905	327	165	31	171	1,603	80	125	9	37	1,350	-----
Laurel.....	2	726	269	25	38	134	1,194	50	77	8	50	1,010	-----
Lawrence.....	2	866	259	23	48	178	1,384	80	100	74	80	1,050	-----
Letcher.....	3	1,059	521	56	81	271	1,998	150	105	22	150	1,569	-----
Lincoln.....	3	1,204	568	80	26	146	2,031	150	150	17	149	1,484	80
Madison.....	4	2,718	612	88	87	540	4,064	375	215	80	300	3,058	-----
Magoffin.....	1	558	82	18	13	57	731	50	23	-----	25	632	-----
Mason.....	1	1,791	445	72	40	389	2,744	150	150	47	115	2,268	-----
Montgomery.....	3	1,453	309	86	41	455	2,351	200	200	210	149	1,590	-----
Morgan.....	1	356	37	4	8	16	422	25	25	7	25	340	-----

Nicholas.....	1	195	207	5	10	75	492	25	38	7	422	
Pendleton.....	1	439	298	7	16	81	844	60	12	9	752	
Perry.....	1	682	160	54	50	155	1,107	100	10		997	
Pike.....	4	3,102	1,095	284	105	496	5,139	450	130	73	310	4,001
Powell.....	1	233	188		4	52	478	25	50	8	25	370
Pulaski.....	4	3,099	1,155	161	99	358	4,886	325	227	59	273	4,001
Scott.....	2	1,071	468	101	35	150	1,831	125	127	13	124	1,439
Whitley.....	3	1,854	118	142	114	541	2,773	100	116	26	72	2,458
Total.....	76	69,968	21,306	4,811	2,198	11,239	110,235	8,080	6,273	2,692	6,842	84,392
OHIO												
Adams.....	2	649	299	32	26	80	1,089	80	50	39	79	841
Allen.....	3	3,217	1,429	346	104	534	5,642	425	95	45	210	4,621
Ashland.....	1	651	285	52	52	246	1,293	150	100	21	50	947
Ashtabula.....	4	3,707	2,492	201	118	735	7,275	500	405	236	343	5,366
Athens.....	4	2,034	1,267	106	86	365	4,007	425	209	250	146	2,661
Anglaize.....	3	3,450	1,311	386	92	326	5,593	510	208	115	509	3,961
Belmont.....	11	10,789	5,504	887	344	1,782	19,408	1,100	1,298	443	934	15,195
Brown.....	7	2,197	1,189	262	81	271	4,019	385	265	123	355	2,748
Butler.....	8	10,290	5,333	904	440	2,360	19,766	1,375	964	863	623	15,223
Carroll.....	1	277	477	13	23	34	828	100	25	35	97	571
Champaign.....	4	2,856	1,016	219	72	274	4,466	502	396	269	502	2,519
Clark.....	3	10,787	2,289	1,468	334	2,399	17,362	1,375	715	173	996	13,584
Clermont.....	5	1,225	1,186	162	91	258	2,937	305	235	71	268	1,956
Ciinton.....	6	3,118	926	347	107	325	5,063	525	385	102	506	3,127
Columbiana.....	6	9,083	5,131	990	385	1,481	17,189	1,075	1,075	807	1,050	12,923
Coshocton.....	2	2,030	2,228	273	87	994	5,618	350	300	142	100	4,601
Crawford.....	5	3,068	1,438	342	96	514	5,481	470	323	71	285	4,143
Cuyahoga.....	3	85,703	24,166	4,804	788	16,334	144,602	7,100	4,160	2,393	2,782	114,982
Darke.....	8	3,319	1,139	328	93	382	5,291	715	455	106	481	3,258
Defiance.....	4	1,726	1,178	253	80	303	3,562	275	85	42	273	2,797
Delaware.....	2	1,173	965	60	64	276	2,550	250	70	135	198	1,891
Erie.....	1	3,440	958	189	118	409	5,126	200	200	254	100	4,371
Fairfield.....	4	2,607	1,608	252	129	718	5,433	475	332	221	255	4,028
Franklin.....	5	51,240	17,916	4,633	1,533	18,872	95,135	5,225	5,165	1,399	1,836	80,019
Fulton.....	1	578	363	43	28	103	1,140	50	9	40	50	932
Gallia.....	1	589	469	34	37	66	1,200	100	80	13	100	907
Geauga.....	2	1,149	752	70	31	207	2,211	150	75	71	50	1,852
Greene.....	4	1,090	791	79	109	513	2,597	250	250	201	215	1,665
Guernsey.....	7	2,932	2,179	355	209	837	6,534	440	434	168	292	5,133
Hamilton.....	11	56,538	29,911	2,878	1,437	20,323	111,890	9,025	6,297	4,752	2,561	87,350
Hancock.....	1	3,323	811	224	61	575	5,006	225	14	225	4,208	83
Hardin.....	5	1,902	1,050	91	58	227	3,345	225	237	78	225	2,486
Harrison.....	5	2,096	1,178	172	80	395	3,947	385	144	59	332	3,015
Henry.....	1	839	150	116	17	32	1,157	50	50	3	50	961
Highland.....	4	1,942	1,262	142	56	270	3,684	310	155	180	180	2,832
Hocking.....	1	855	306	70	23	124	1,381	100	25	34	50	1,172
Huron.....	3	2,211	1,224	368	79	309	4,203	275	132	61	125	3,585
Jackson.....	2	902	1,247	16	56	262	2,491	200	100	105	99	1,988
Jefferson.....	7	7,657	4,844	873	234	1,299	14,996	1,025	907	248	825	11,562
Knox.....	4	1,427	985	107	79	387	2,995	225	235	66	187	2,143



## FEDERAL RESERVE DISTRICT NO. 4—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OHIO—continued													
Lake.....	2	3,804	1,642	437	126	294	6,327	350	175	48	100	5,580	60
Lawrence.....	2	2,520	1,165	365	136	291	4,507	800	160	58	525	2,647	302
Licking.....	3	3,104	1,117	203	95	692	5,222	500	260	125	140	4,176	-----
Logan.....	1	663	312	76	30	131	1,218	100	50	24	100	944	-----
Lorain.....	2	2,029	1,148	144	70	175	3,572	210	140	54	100	3,019	30
Lucas.....	2	7,798	4,988	568	247	1,879	15,609	700	1,600	511	495	11,709	500
Madison.....	3	1,311	466	81	47	262	2,176	210	95	68	185	1,612	-----
Mahoning.....	5	21,490	8,156	5,075	913	5,219	41,550	4,275	2,192	1,308	2,324	30,563	34
Marion.....	3	2,640	758	493	93	386	4,392	530	188	56	430	2,935	250
Medina.....	3	3,398	1,606	82	91	347	5,565	250	188	146	188	4,603	161
Meigs.....	3	700	501	51	58	269	1,583	150	95	59	72	1,207	-----
Mercer.....	4	2,357	587	105	35	196	3,292	225	227	29	123	2,689	-----
Miami.....	8	5,492	2,784	845	242	1,279	11,054	940	745	519	882	7,316	63
Monroe.....	3	927	620	41	25	218	1,839	115	135	30	93	1,466	-----
Montgomery.....	5	20,134	4,903	1,312	830	3,650	31,001	1,750	975	596	1,527	25,868	102
Morgan.....	5	1,301	910	62	79	267	2,638	300	145	73	289	1,777	47
Morrow.....	3	1,411	283	116	29	113	1,974	160	120	37	158	1,413	86
Muskingum.....	3	6,450	6,052	388	251	1,520	14,688	550	553	877	525	11,295	775
Noble.....	3	1,003	903	81	34	242	2,273	145	125	84	145	1,759	12
Ottawa.....	3	2,183	1,153	71	42	376	3,835	175	100	105	55	3,369	30
Paulding.....	2	807	281	63	36	141	1,334	105	48	12	95	1,071	-----
Perry.....	1	513	459	71	18	104	1,169	75	75	8	72	889	50
Pickaway.....	5	2,247	875	138	78	431	3,786	435	225	244	291	2,540	40
Pike.....	2	724	367	22	19	176	1,315	125	68	42	125	922	32
Portage.....	4	4,466	2,308	143	127	578	7,645	430	410	244	339	6,197	25
Preble.....	4	2,266	946	80	86	399	3,795	195	219	157	128	3,077	15
Putnam.....	2	573	333	24	21	131	1,084	60	35	12	55	861	60
Richland.....	3	2,464	2,245	398	139	448	5,762	300	444	31	200	4,639	84
Ross.....	5	4,814	2,758	393	133	779	8,911	600	615	252	530	6,690	224
Sandusky.....	2	3,006	2,379	113	118	416	6,042	300	250	53	128	5,221	50
Scioto.....	2	8,160	2,701	850	286	1,114	13,246	900	1,500	245	500	9,946	-----
Seneca.....	6	6,942	2,386	516	250	1,318	11,642	800	1,266	185	692	8,364	146
Shelby.....	3	1,680	576	121	86	380	2,873	233	133	236	233	1,972	49

Stark.....	4	16,660	5,230	2,508	335	3,079	28,155	1,250	1,775	802	1,250	22,240	117
Summit.....	1	357	120	23	15	28	544	40	10	10	20	459	5
Trumbull.....	3	4,401	3,866	844	206	964	10,303	450	325	197	380	8,857	-----
Tuscarawas.....	6	4,240	3,671	186	241	936	9,306	475	508	261	350	7,527	40
Union.....	1	407	72	15	8	21	526	40	20	2	39	399	25
Van Wert.....	3	2,308	1,055	221	53	425	4,072	300	380	38	188	3,090	77
Vinton.....	1	197	400	31	13	119	762	50	50	37	25	600	-----
Warren.....	6	2,421	1,244	232	85	469	4,469	550	409	82	358	2,988	69
Washington.....	5	5,718	3,669	510	148	672	10,950	800	747	303	710	7,733	533
Wayne.....	4	3,074	1,501	195	137	646	5,575	575	270	117	321	4,136	135
Williams.....	3	2,917	1,653	96	46	492	5,299	410	175	99	387	4,013	75
Wood.....	3	581	576	24	21	115	1,330	110	27	91	105	965	29
Wyandot.....	3	1,274	326	42	26	146	1,819	180	150	30	77	1,280	101
Total.....	313	478,598	211,303	41,762	14,141	108,534	873,541	59,175	45,303	23,012	34,598	680,737	10,404
PENNSYLVANIA													
(See also district No. 3)													
Allegheny.....	50	303,551	281,981	28,118	7,803	92,906	720,043	34,475	50,825	11,853	18,264	586,603	6,118
Armstrong.....	11	6,972	6,246	512	251	1,316	15,337	835	960	421	780	12,189	114
Beaver.....	16	12,576	8,115	1,123	489	1,785	24,434	1,300	1,695	1,046	1,210	18,753	380
Butler.....	10	11,682	3,965	960	263	1,507	18,552	905	1,503	736	595	14,477	253
Clarion.....	8	8,464	3,822	338	184	964	13,803	680	940	443	390	11,196	50
Crawford.....	9	9,638	4,222	539	306	1,224	16,034	975	1,239	375	922	12,163	327
Erie.....	14	29,798	12,597	1,840	796	4,126	49,271	1,860	3,875	1,019	1,354	40,600	457
Fayette.....	23	23,301	19,848	3,396	742	4,657	52,707	1,880	5,023	1,214	1,450	41,881	612
Forest.....	3	1,048	769	50	36	275	2,187	150	325	41	148	1,508	-----
Green.....	4	3,419	1,697	432	129	413	6,161	375	460	136	225	4,869	40
Indiana.....	10	8,702	6,669	847	188	959	17,411	885	1,205	286	781	14,128	65
Jefferson.....	12	5,792	5,764	484	284	1,222	13,597	920	1,145	480	764	10,162	25
Lawrence.....	9	8,560	9,525	1,136	376	1,721	21,371	1,750	1,882	1,535	882	14,874	328
Mercer.....	13	20,283	10,958	937	505	2,643	35,403	1,685	1,695	1,140	1,263	28,983	455
Somerset.....	24	7,070	8,800	886	337	1,357	18,657	1,060	1,856	624	904	13,967	206
Venango.....	6	16,912	1,828	980	290	2,364	22,502	775	1,535	512	649	18,377	219
Warren.....	5	15,584	3,321	602	301	2,019	21,877	975	1,140	426	949	18,043	229
Washington.....	26	24,947	17,915	2,292	793	3,315	49,438	2,640	4,748	880	1,509	37,418	1,820
Westmoreland.....	37	32,668	24,555	3,587	1,342	5,479	68,107	2,745	4,978	1,897	1,837	55,724	520
Total.....	290	550,967	432,597	49,059	15,415	130,252	1,186,892	56,870	87,329	25,064	34,876	955,915	12,218
WEST VIRGINIA													
(See also district No. 5)													
Brooke.....	1	858	298	173	35	142	1,511	100	50	3	100	1,268	-----
Hancock.....	1	398	288	69	23	105	885	50	90	-----	50	653	23
Marshall.....	2	1,400	824	87	39	312	2,668	150	120	66	100	2,226	-----
Ohio.....	3	8,198	4,500	479	304	1,012	14,632	1,100	950	437	1,083	10,417	462
Tyler.....	2	2,247	256	63	38	212	2,885	205	134	36	197	2,140	93
Wetzel.....	1	928	147	22	23	144	1,272	65	65	87	50	984	50
Total.....	10	14,029	6,313	893	462	1,927	23,853	1,670	1,409	629	1,580	17,648	623

## FEDERAL RESERVE DISTRICT NO. 5

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
DISTRICT OF COLUMBIA													
Washington.....	12	91,540	36,261	12,287	2,870	22,348	168,457	10,775	8,925	2,941	4,886	138,194	930
MARYLAND													
Allegany.....	9	12,571	3,351	581	410	1,328	18,293	940	1,040	556	590	15,099	47
Anne Arundel.....	1	2,177	762	86	52	211	3,300	252	198	70	---	2,769	---
Baltimore.....	6	4,936	3,751	128	96	860	9,785	365	460	258	207	8,230	215
Baltimore (independent city).....	7	74,112	26,648	4,056	1,526	26,158	134,404	7,500	7,500	3,420	3,339	109,533	800
Caroline.....	2	1,263	513	59	17	84	1,940	125	158	12	74	1,571	---
Carroll.....	7	3,759	4,499	137	82	882	8,897	552	840	136	506	6,662	160
Cecil.....	5	2,278	3,089	223	109	465	6,178	325	450	135	198	4,904	140
Charles.....	1	342	576	8	11	75	1,016	25	55	16	21	889	---
Dorchester.....	2	1,281	919	46	42	158	2,454	110	140	22	110	2,072	---
Frederick.....	5	6,349	10,123	237	163	972	17,947	450	1,425	315	413	15,155	99
Garrett.....	5	1,355	1,557	171	65	274	3,442	225	295	87	225	2,584	10
Harford.....	5	4,216	1,794	185	87	336	6,631	340	560	107	187	5,197	228
Howard.....	1	710	937	18	11	60	1,738	100	100	113	50	1,316	20
Kent.....	1	1,000	612	72	21	66	1,770	50	50	45	13	1,567	31
Montgomery.....	4	3,607	1,061	161	71	390	5,308	275	235	121	181	4,411	86
Prince Georges.....	3	3,634	1,411	351	57	373	5,849	300	250	137	102	4,989	55
Queen Anne.....	2	1,298	773	138	31	147	2,389	150	125	47	38	1,983	47
St. Marys.....	1	784	962	80	25	100	1,952	50	90	33	24	1,745	---
Talbot.....	1	1,672	1,840	63	18	153	3,757	200	300	74	197	2,886	100
Washington.....	6	6,107	5,192	508	179	882	12,902	555	990	221	404	10,492	128
Wicomico.....	1	2,359	691	102	44	170	3,370	120	200	140	49	2,819	---
Worcester.....	4	2,344	1,427	366	71	301	4,519	300	170	130	125	3,615	156
Total.....	79	138,154	72,488	7,774	3,188	33,945	257,841	13,309	15,631	6,195	7,053	210,488	2,322

NORTH CAROLINA													
Alamance.....	3	1,928	1,129	128	121	399	3,716	250	135	28	185	2,901	200
Anson.....	1	1,079	127	48	35	122	1,424	100	110	66	77	1,015	26
Ashe.....	1	356	9	9	8	60	444	25	27	5	6	380	
Beaufort.....	1	974	202	157	51	147	1,539	100	90	13	100	1,117	119
Buncombe.....	2	3,927	402	312	131	675	5,459	400	150	30	196	4,444	233
Burke.....	1	1,460	125	56	70	275	2,055	100	100	19	20	1,757	
Cabarrus.....	1	1,012	226	148	58	255	1,720	100	200	41	100	1,266	
Caldwell.....	1	597	28	119	24	113	885	75	75	18	13	583	122
Catawba.....	2	2,992	445	194	166	661	4,511	400	150	207	110	3,490	55
Cleveland.....	2	3,814	593	135	116	794	5,472	350	515	82	300	4,136	17
Cumberland.....	1	1,289	206	270	56	338	2,159	150	90	11		1,622	283
Davidson.....	1	1,001	246	132	39	184	1,607	100	100	26	97	1,239	25
Duplin.....	1	64	12	17	6	7	105	50		3		39	13
Durham.....	2	5,302	2,514	386	244	1,809	10,294	700	500	42	686	8,172	50
Edgecombe.....	2	1,936	522	144	71	417	3,371	300	160	78	25	2,738	
Forsythe.....	2	3,250	935	419	120	415	5,161	650	125	9	445	3,374	533
Franklin.....	1	330	52	28	20	97	530	50	5	5	50	420	
Gaston.....	3	6,800	1,159	633	192	1,094	10,022	1,100	650	258	1,000	6,250	480
Granville.....	1	2,507	641	67	32	235	3,486	200	200	100		2,890	70
Greene.....	1	115	37	8	11	82	254	50	15	5		184	
Guilford.....	1	6,367	1,070	546	201	1,243	10,392	1,000	875	150	500	6,450	421
Haywood.....	1	341	100	13	16	141	617	50	60	57	50	393	
Henderson.....	1	1,193	273	211	32	297	2,039	100	145		49	1,324	397
Iredell.....	2	1,517	304	95	44	311	2,284	150	170	20	149	1,670	103
Lenoir.....	3	1,939	380	399	87	252	3,069	270	85	22	50	2,304	243
Lincoln.....	1	1,518	82	45	46	127	1,821	100	150	24	50	1,495	
McDowell.....	1	1,017	147	30	28	106	1,331	100	100	24	50	974	83
Mecklenburg.....	5	13,490	4,715	1,271	144	2,674	22,584	1,800	2,100	1,323	1,446	14,927	572
Pasquotank.....	1	2,802	277	119	88	338	3,640	200	200	42	190	2,803	195
Person.....	1	650	54	65	19	38	829	150	40	2		563	71
Pitt.....	2	949	132	179	61	230	1,559	175	57	6	25	1,270	26
Randolph.....	1	658	175	34	46	337	1,255	50	60	5	49	1,080	
Robeson.....	2	1,094	266	88	74	223	1,749	140	111	26		1,413	37
Rockingham.....	2	1,371	172	80	52	376	2,056	140	90	17	75	1,724	
Rowan.....	1	927	185	136	31	191	1,485	100	60	28	97	1,199	
Scotland.....	1	123	26	21	9	22	204	25	15	1	25	107	30
Stanley.....	1	406	91	10	19	89	615	50	10	11		533	
Surry.....	2	1,981	146	141	66	264	2,609	150	110	28	25	2,229	49
Union.....	1	1,264	118	88	9	94	1,581	100	55	30	98	1,290	
Vance.....	1	1,032	241	192	32	105	1,614	200	29	15	200	1,129	40
Wake.....	1	3,872	2,084	691	158	1,453	8,276	600	150	29	166	7,302	
Wayne.....	3	2,553	1,261	726	225	458	5,337	475	200	126	322	4,115	60
Wilson.....	1	755	315	506	61	191	1,831	200	300	72	25	1,234	
Total.....	66	88,552	22,224	9,096	3,119	17,739	142,991	11,575	8,569	3,104	7,051	105,545	4,553

## FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
SOUTH CAROLINA													
Anderson.....	1	1,728	285	9	58	331	2,413	200	50	27		2,101	
Charleston.....	2	20,813	5,916	1,387	741	4,268	33,594	1,700	1,300	612	1,000	28,257	
Cherokee.....	1	804	323	21	70	116	1,344	125	75	65	100	979	
Chester.....	2	1,077	509	115	26	230	1,970	150	125	25	98	1,516	32
Florence.....	1	757	433	59	55	124	1,438	100	50	17		1,160	110
Greenville.....	2	4,064	684	181	238	828	6,013	400	800	116	100	4,538	
Greenwood.....	1	1,001	144	146	11	75	1,405	100	20	2	100	1,110	74
Horry.....	2	592	278	23	32	170	1,101	75	55	38	75	838	20
Kershaw.....	1	420	157	39	22	65	713	75	25	6	49	546	
Laurens.....	2	446	136	138	8	89	834	150	50	16	100	494	24
Lee.....	1	394	92	93	42	57	679	75	72	6		526	
Lexington.....	3	1,602	782	90	54	169	2,705	225	120	22	147	2,065	108
Marion.....	2	973	215	125	33	152	1,509	150	38	24	123	1,174	
Marlboro.....	1	179	139	53	15	17	409	100	25	2	100	136	46
Newberry.....	1	179	74	25	11	24	332	50	7	7		269	
Orangeburg.....	5	3,814	605	226	92	656	5,411	285	247	168	231	4,476	3
Richland.....	1	3,056	1,576	817	134	734	6,343	500	200	40	335	5,192	75
Saluda.....	1	572	106	16	9	54	756	100	20	1		624	11
Spartanburg.....	4	7,703	1,221	339	373	1,652	11,330	1,100	410	329	672	8,588	225
Sumter.....	2	3,121	780	180	62	263	4,431	400	330	77	342	3,189	
York.....	4	1,984	691	248	65	495	3,519	190	135	36	189	2,888	10
Total.....	40	55,279	15,146	4,330	2,151	10,569	88,249	6,250	4,154	1,636	3,761	70,666	738
VIRGINIA													
Accomac.....	4	2,275	610	130	67	201	3,305	235	470	44	184	2,085	276
Albemarle.....	4	8,439	4,370	702	168	1,065	14,857	1,075	480	180	943	11,891	8
Alexandria.....	3	5,557	1,591	255	195	648	8,282	550	740	279	400	6,097	189
Alleghany.....	4	5,313	1,529	336	139	458	7,829	400	275	95	400	6,416	290
Appomattox.....	1	366	113	18	4	36	550	50	10	2	50	411	10

Augusta	4	4,771	1,674	455	133	695	7,877	500	1,015	212	310	5,380	176
Bath	1	517	136	44	25	39	763	50	40	12	49	613	
Bedford	2	3,547	203	87	41	257	4,150	200	200	59	55	3,390	209
Botetourt	2	662	273	20	7	49	1,017	85	75	2	85	698	34
Buckingham	1	140	17	48	5	14	333	50	1			195	19
Campbell	5	14,338	2,450	788	410	2,733	20,914	2,600	1,975	454	1,550	13,608	306
Clarke	1	470	63	2	12	64	612	25	50	16	8	510	
Craig	1	253	45	15	5	13	332	25	25	3	25	254	
Culpeper	2	2,161	519	169	41	231	3,133	200	180	48	149	2,539	
Dinwiddie	2	5,695	2,267	316	115	713	9,319	1,400	150	64	1,383	6,038	107
Elizabeth City	3	2,301	1,255	167	76	289	4,114	200	170	61	199	3,249	157
Fairfax	2	856	268	43	20	118	1,310	100	115	17	75	981	22
Fauquier	3	3,529	349	198	79	297	4,467	350	259	97	212	3,316	200
Franklin	2	1,726	378	98	44	170	2,560	150	90	49	150	2,059	20
Frederick	2	6,053	1,025	258	107	509	7,987	600	800	150	600	5,378	429
Giles	2	1,126	210	53	18	63	1,481	150	95	10	150	1,024	45
Gloucester	1	171	230	18	10	24	455	35	18	5	34	357	
Grayson	4	1,397	137	125	29	119	1,815	150	104	19	94	1,404	30
Greensville	2	2,671	271	126	50	396	3,561	280	230	74	100	2,771	15
Halifax	2	2,782	619	227	48	274	3,969	325	65	12	295	3,136	80
Hanover	2	1,107	85	25	10	81	1,309	75	32	21	10	1,167	
Henrico	2	35,727	11,730	379	268	11,394	60,079	4,000	3,750	1,204	974	48,735	200
Henry	3	3,463	612	149	98	371	4,710	300	232	30	279	3,636	200
James City	1	408	530	16	10	44	1,003	30	30	27		851	45
Lancaster	1	359	154	16	18	48	597	25	20	4	25	520	
Lee	1	255	26	11	7	43	345	25	8	3	10	299	
Loudoun	6	4,341	1,575	296	97	628	6,973	365	285	317	312	5,524	125
Louisa	1	721	96	45	7	55	925	50	22	9		840	
Lunenburg	1	188	60	17	7	16	290	25	8	1	25	231	
Mecklenburg	1	775	63	27	13	59	1,036	100	100	6	50	763	
Montgomery	4	2,724	256	112	64	412	3,579	335	225	59	172	2,741	24
Nelson	1	740	115	18	11	93	984	50	35	9	50	775	
Norfolk	4	42,042	7,213	2,942	1,207	7,864	62,917	5,600	3,550	879	3,142	46,642	1,468
Nottoway	2	1,270	165	116	23	137	1,720	170	8	8	150	1,218	50
Orange	3	2,451	739	139	52	281	3,674	350	127	59	225	2,826	57
Page	1	1,573	795	186	56	179	2,796	205	145	45	100	2,295	
Patrick	1	299	89	19	9	47	467	50	10	4	50	349	
Pittsylvania	3	8,697	1,339	196	108	538	11,004	625	1,004	233	600	8,204	132
Prince Edward	2	1,778	356	79	23	243	2,488	175	150	42	150	1,927	20
Prince William	3	1,122	424	71	35	193	1,852	105	92	53	77	1,470	38
Pulaski	2	1,652	402	117	55	224	2,473	250	130	110	247	1,592	126
Rappahannock	2	403	169	8	9	68	659	75	21	30	19	508	5
Roanoke	3	21,189	4,741	2,269	953	5,554	34,886	2,100	1,600	609	1,800	28,582	
Rockbridge	4	3,061	619	296	68	329	4,430	375	275	76	110	3,457	114
Rockingham	4	4,653	684	461	94	388	6,310	575	475	139	400	4,428	260
Russell	2	1,208	124	69	20	134	1,559	95	32	28	84	1,312	
Scott	2	1,084	92	36	29	198	1,475	53	48	20	53	1,292	
Shenandoah	6	2,628	553	182	57	242	3,684	255	257	67	150	2,821	130
Smyth	3	2,017	325	158	51	199	2,761	210	210	51	155	2,074	19
Spotsylvania	2	1,647	814	157	57	430	3,112	150	110	37	125	2,690	
Suffolk	1	1,702	532	164	35	177	2,641	500	100	64	350	1,407	197
Tazewell	4	1,370	590	64	44	253	2,332	175	160	136	171	1,660	13
Warren	1	382	30	26	15	47	501	60	6	3		423	9

## FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VIRGINIA—continued													
Warwick.....	2	8,718	1,883	504	270	1,332	12,904	700	200	101	400	10,853	448
Washington.....	2	3,687	1,034	252	68	515	5,604	500	175	87	497	4,271	-----
Wise.....	7	3,413	1,241	375	176	752	6,005	525	357	106	503	4,407	57
Wythe.....	3	1,372	357	97	25	188	2,051	200	134	83	150	1,431	39
York.....	2	488	598	19	20	61	1,191	50	50	55	48	962	10
Total.....	158	247,825	61,812	14,806	6,017	43,292	378,318	29,293	21,822	6,800	19,243	288,993	6,318
WEST VIRGINIA (See also district No. 4)													
Barbour.....	3	1,660	795	238	57	217	2,976	140	110	47	119	2,368	185
Berkeley.....	2	2,694	1,132	205	81	279	4,410	350	175	65	360	3,464	-----
Boone.....	1	1,005	99	117	37	70	1,330	100	150	6	50	1,014	-----
Braxton.....	1	690	69	34	23	173	994	60	15	4	60	855	-----
Cabell.....	1	10,631	2,397	1,917	380	2,696	18,134	2,000	1,000	122	1,450	13,531	-----
Doddridge.....	1	440	130	40	14	53	679	50	9	4	50	567	-----
Fayette.....	8	3,455	874	458	179	945	5,950	390	333	73	389	4,689	75
Grant.....	2	133	236	20	6	36	433	50	20	12	50	296	5
Greenbrier.....	4	1,767	171	132	40	274	2,389	150	112	24	87	1,966	50
Hampshire.....	1	412	115	19	11	87	647	50	40	12	50	495	-----
Hardy.....	1	479	119	24	11	56	695	100	40	6	98	389	61
Harrison.....	4	9,871	3,414	734	344	1,877	16,429	910	1,090	250	910	12,950	152
Jackson.....	2	879	67	70	32	94	1,146	105	55	10	40	910	27
Jefferson.....	1	330	162	5	5	60	564	50	40	10	50	414	-----
Kanawha.....	5	14,795	2,980	1,584	328	3,365	23,589	1,335	1,217	558	917	18,853	341
Lewis.....	1	1,270	261	175	25	118	1,855	150	50	16	60	1,554	-----
Lincoln.....	2	552	91	30	32	245	953	50	100	22	32	749	-----
Logan.....	1	1,491	412	239	44	355	2,543	150	150	78	12	2,052	100
McDowell.....	9	7,112	1,520	670	202	1,678	11,475	700	705	225	472	9,157	127

Marion.....	6	7,945	4,333	524	452	1,585	15,239	965	786	316	744	11,641	524
Mason.....	2	965	54	49	32	200	1,304	130	31	51	29	1,041	22
Mercer.....	5	8,019	694	902	254	1,214	11,151	1,025	603	304	367	8,758	24
Mineral.....	3	1,723	1,861	150	64	372	4,185	205	190	102	185	3,492	
Mingo.....	1	3,270	571	173	219	612	4,860	350	190	137	248	3,935	
Monongalia.....	3	1,570	511	248	80	122	2,535	100	250	19	80	1,988	78
Monroe.....	2	802	205	83	24	173	1,306	125	79	40	100	962	
Nicholas.....	1	339	209	23	13	85	670	40	6	8	25	570	20
Pleasants.....	1	1,211	195	25	27	73	1,538	100	50	94	100	1,140	54
Pocahontas.....	1	345	135	26	9	39	555	50	17	2	25	462	
Preston.....	5	1,226	538	69	38	181	2,057	125	92	33	99	1,654	50
Raleigh.....	2	2,597	367	344	77	390	3,802	300	220	22	78	3,122	39
Randolph.....	3	1,843	643	98	42	291	2,919	250	166	71	47	2,385	
Ritchie.....	1	1,194	415	144	18	128	1,904	100	25	8	100	1,532	105
Roane.....	2	1,028	314	42	25	236	1,649	85	105	29	66	1,352	
Summers.....	3	3,929	797	223	67	367	5,419	250	300	150	247	4,225	104
Taylor.....	1	1,469	582	254	69	376	2,762	200	100	111		2,307	
Tucker.....	3	535	504	76	29	81	1,228	100	100	25	62	913	14
Upshur.....	1	856	102	79	23	175	1,260	50	100	5	49	1,032	
Wayne.....	2	670	262	51	22	101	1,112	90	40	36	90	828	25
Webster.....	2	511	141	61	21	91	827	50	31	13	6	724	
Wood.....	4	9,932	3,292	414	203	1,206	15,106	790	1,020	977	720	10,658	832
Wyoming.....	1	251	40	35	4	6	340	25	25	2	25	248	15
Total.....	105	111,896	31,809	10,804	3,663	20,782	180,919	12,395	9,937	4,099	8,738	141,242	3,029

## FEDERAL RESERVE DISTRICT NO. 6

[In thousands of dollars]

ALABAMA													
Autauga.....	1	524	26	44	17	88	713	50	20	8	12	616	7
Barbour.....	1	509	109	30	22	80	756	150	75	25	100	405	
Blount.....	1	290	103	9	39	231	676	25	30	13	20	588	
Bullock.....	2	984	259	37	38	91	1,415	100	60	78	73	1,040	20
Butler.....	1	1,269	509	150	289	323	2,548	250	50	59	98	2,065	
Calhoun.....	6	4,968	2,277	479	280	947	8,995	900	350	225	698	6,619	187
Chilton.....	1	414	62	13	20	46	557	50	50	7	28	421	
Clay.....	2	365	241	44	12	62	730	125	45	15	98	439	
Coffee.....	3	1,831	281	111	59	132	2,441	350	250	73	249	1,065	452
Colbert.....	2	1,087	206	107	70	132	1,609	125	75	15	90	1,274	30
Conecuh.....	1	542	63	26	15	33	681	50	22	11	25	446	126
Coosa.....	1	85	61	6	8	30	191	30	6	2	24	129	
Covington.....	3	2,719	569	308	111	320	4,081	500	225	69	450	2,588	239
Crenshaw.....	3	573	127	36	52	131	924	130	46	45	14	614	68
Cullman.....	1	485	127	6	19	113	756	100	26	12	99	503	
Dale.....	1	150	37	15	5	8	217	35	16	3	35	74	54
Dallas.....	2	2,796	1,388	102	225	442	4,991	600	500	140	594	2,498	648
De Kalb.....	2	901	175	53	72	314	1,521	100	70	38	98	1,215	



## FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ALABAMA—continued													
Elmore.....	1	732	341	31	49	343	1,498	25	150	75	20	1,229	-----
Escambia.....	1	233	35	16	15	30	330	50	15	5	23	212	27
Etowah.....	3	3,427	1,107	553	151	378	5,637	575	175	80	220	4,329	241
Fayette.....	1	623	161	66	20	95	970	100	50	21	97	645	58
Franklin.....	1	367	35	45	6	42	496	25	8	1	5	409	47
Geneva.....	4	659	151	27	44	243	1,128	165	155	43	59	703	3
Greene.....	1	534	130	28	11	61	770	100	75	13	97	486	-----
Hale.....	1	494	115	28	8	11	688	100	50	7	100	316	115
Henry.....	3	832	134	82	25	166	1,249	215	91	36	125	624	151
Houston.....	3	2,050	1,118	231	179	679	4,272	475	251	29	233	3,018	241
Jackson.....	3	776	102	95	26	90	1,097	100	70	22	74	757	41
Jefferson.....	8	49,578	10,825	3,515	1,139	12,746	78,277	4,900	4,715	3,097	4,632	59,016	1,055
Lauderdale.....	1	1,782	691	180	160	563	3,381	300	186	100	100	2,495	-----
Lee.....	4	2,235	1,122	128	107	359	3,977	465	368	130	445	2,348	215
Madison.....	2	3,002	346	67	118	507	4,100	200	450	191	196	2,587	378
Marengo.....	2	792	137	60	29	69	1,104	125	70	20	117	571	190
Marshall.....	4	1,185	460	86	61	560	2,359	275	175	38	125	1,745	-----
Mobile.....	4	23,975	8,116	1,199	818	5,478	42,945	2,700	2,810	591	1,931	30,318	850
Monroe.....	1	196	40	23	7	30	286	50	13	9	25	178	22
Montgomery.....	2	11,019	3,667	1,498	757	3,366	20,385	1,300	260	665	-----	18,050	-----
Morgan.....	4	2,778	1,015	225	131	456	4,771	700	146	73	596	2,609	510
Pike.....	3	1,527	1,300	29	124	673	3,669	300	520	185	277	2,376	-----
Talladega.....	6	3,136	1,170	88	143	670	5,244	450	376	84	446	3,684	203
Tallapoosa.....	1	653	92	13	59	348	1,168	100	150	13	50	850	-----
Tuscaloosa.....	2	5,279	1,666	274	509	1,248	9,001	350	250	245	300	7,855	-----
Walker.....	1	566	292	61	13	91	1,028	100	20	22	97	788	-----
Wilcox.....	1	153	50	7	13	38	261	30	23	5	10	193	-----
Total.....	102	139,075	41,038	10,231	6,075	32,863	233,903	17,945	13,652	6,724	13,205	170,990	6,178

FLORIDA												
Alachua.....	2	1,409	2,156	39	118	606	4,335	125	106	167	125	3,776
Bay.....	1	1,025	263	115	40	109	1,575	250	100	68	125	727
Brevard.....	1	161	208		38	331	833	50	10			683
Columbia.....	1	450	399	101	19	128	1,099	50	50	43	37	886
Dade.....	5	15,633	14,885	721	1,396	6,300	39,166	3,000	2,505	105		32,882
De Soto.....	2	1,264	416	209	66	366	2,366	175	123	30	119	1,677
Duval.....	3	35,914	24,513	3,552	1,067	16,163	81,503	6,000	2,350	886	658	71,298
Escambia.....	2	3,473	3,783	3,777	432	1,271	9,407	1,000	325	232	996	6,775
Hamilton.....	1	153	48	46	10	6	265	30	8	7	30	174
Hernando.....	1	287	112	30	17	29	480	50		2	50	328
Highlands.....	1	727	46	7	22	193	565	50	10			317
Hillsborough.....	2	15,305	12,595	1,698	868	6,259	36,906	2,200	1,500	356	1,104	31,538
Jackson.....	2	590	328	63	45	277	1,307	85	36	15	85	1,052
Lake.....	3	627	440	169	78	618	1,935	175	98	31	50	1,565
Lee.....	1	502	378	144	69	409	1,505	100	100	40	49	1,210
Manatee.....	1	787	434	104	48	354	1,734	150	80	19	40	1,445
Marion.....	2	822	2,511	101	94	550	4,087	175	225	87	125	3,475
Monroe.....	1	870	835	38	128	239	2,117	100	100	26	100	1,779
Nassau.....	1	546	868	24	26	196	1,665	100	50	88	100	1,327
Orange.....	2	1,724	688	168	287	643	3,468	150	160	39	99	2,919
Osceola.....	1	144	122	24	33	142	467	50		2		415
Palm Beach.....	2	2,266	1,409	4	177	1,665	6,325	200	75	63		5,752
Pinellas.....	4	7,691	4,107	1,491	536	2,323	16,319	1,175	740	136	24	14,220
Polk.....	4	3,088	2,144	177	158	1,640	7,237	500	225	10	24	6,475
Putnam.....	2	1,678	1,071	190	79	376	3,449	200	220	127	49	2,411
St. Johns.....	1	720	1,254	103	111	274	2,484	50	50	9	48	2,326
Santa Rosa.....	1	302	287	40	50	111	792	50	50	16	25	566
Sarasota.....	1	245	272	28	38	143	728	100	100	3		525
Seminole.....	1	462	553	5	115	1,007	2,233	100	20	20		2,006
Suwannee.....	1	526	237	15	42	239	1,061	50	50	82	42	820
Taylor.....	1	419	165	65	36	54	743	50	50	2	50	551
Volusia.....	2	899	820	155	134	1,025	3,223	150	70	28		2,791
Walton.....	1	298	194	18	33	188	790	50	30	17	35	88
Washington.....	1	175	84	34	14	25	335	50	6		49	224
Total.....	58	100,561	78,625	10,655	6,374	44,259	242,504	16,790	9,622	2,756	4,238	205,509
GEORGIA												
Baldwin.....	1	326	158	14	17	67	594	75	25	5	75	374
Barrow.....	1	371	120	112	15	61	689	100	50	4	100	432
Bartow.....	1	1,150	393	90	48	438	2,130	200	50	34	147	1,678
Ben Hill.....	2	1,152	458	229	56	148	2,074	225	80	30	194	1,426
Bibb.....	1	2,764	336	289	160	490	4,053	200	200	49	200	3,382
Brooks.....	2	757	226	70	37	73	1,177	200	57	28	200	636
Bryan.....	1	186	50		9	21	267	25	30	1	25	176
Bulloch.....	1	730	111	61	10	74	997	100	130	42	100	445
Burke.....	1	684	102	38	21	60	906	50	100	61	25	594
Butts.....	1	382	114	46	4	27	578	75	25	48	72	358
Calhoun.....	1	179	11	9	6	18	224	30	8	8	10	144
Carroll.....	1	464	128	82	25	35	743	100	30	15	100	491

## FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
GEORGIA—continued													
Chatham.....	1	55,780	4,487	3,102	1,290	16,388	81,598	5,000	4,500	742	248	70,809	71
Clarke.....	1	1,287	452	119	77	334	2,280	250	400	22	14	1,290	40
Clay.....	1	193	16	11	3	18	243	50	12	9	75	118	39
Cobb.....	1	1,015	414	98	39	196	1,768	100	50	38	145	1,505	31
Colquitt.....	1	300	3	2	20	147	527	100	15	13	8	348	60
Coweta.....	2	1,526	393	83	48	154	2,214	375	300	135	121	1,219	29
Decatur.....	1	464	215	38	18	92	836	125	25	71	246	494	39
Dougherty.....	2	2,010	646	168	115	436	3,432	250	220	58	132	2,613	31
Douglas.....	1	97	32	7	7	20	164	25	5	2	40	132	29
Early.....	1	311	45	42	19	48	466	100	20	28	80	277	31
Elbert.....	1	457	314	210	26	69	1,082	120	30	25	6	795	29
Evans.....	1	142	8	16	4	28	200	50	7	5	79	130	29
Floyd.....	2	3,505	1,641	390	234	917	6,736	350	450	189	344	5,372	29
Franklin.....	1	68	599	20	15	62	773	80	40	3	150	574	29
Fulton.....	2	66,610	25,920	3,802	1,034	23,887	123,041	6,400	5,750	1,490	2,459	105,104	29
Glynn.....	1	1,599	791	62	74	230	2,764	150	200	120	38	2,136	29
Gordon.....	1	564	95	17	51	167	904	75	25	8	3	758	29
Gwinnett.....	1	141	3	11	7	25	187	50	8	3	30	126	29
Habersham.....	1	211	31	16	11	46	318	30	8	1	99	249	29
Hall.....	2	1,077	421	54	41	256	1,555	175	125	39	25	1,396	29
Hancock.....	1	250	33	11	15	34	345	25	12	11	75	243	29
Hart.....	1	201	103	20	12	37	379	75	15	8	70	206	29
Henry.....	1	331	106	27	20	37	525	80	60	24	51	251	29
Irwin.....	1	275	73	63	17	42	474	75	20	14	132	305	29
Jackson.....	2	436	238	59	19	76	842	250	61	16	99	375	29
Jasper.....	2	402	271	31	20	117	848	100	115	21	11	512	29
Jefferson.....	1	216	93	15	15	104	444	50	50	41	25	293	29
Jenkins.....	1	162	27	10	6	9	216	25	10	4	50	123	1
Lamar.....	1	608	58	45	18	66	801	50	80	38	125	583	42
Lowndes.....	1	1,854	474	42	73	431	2,881	125	200	41	282	2,387	42
Macon.....	1	321	17	22	26	66	464	100	25	8	282	282	42

McDuffie.....	1	251	203	27	19	70	571	90	30	19	26	405	
Mitchell.....	1	227	30	26	10	18	314	40	17	5	20	194	39
Morgan.....	1	271	224	30	12	27	568	100	30	5	100	334	
Muscogee.....	3	6,234	552	385	249	1,309	8,765	1,000	800	278	200	6,437	
Paulding.....	1	175	45	6	5	126	357	25	15	12		305	
Polk.....	2	458	30	83	24	83	679	140	8	8	25	499	
Randolph.....	1	124	51	7	4	39	227	25	25	15	24	137	
Richmond.....	1	2,479	680	163	89	291	3,732	400	150	64	400	2,704	
Spalding.....	1	1,213	217	117	27	114	1,690	200	50	21	70	1,153	171
Taylor.....	1	210	27	18	11	21	288	25	25	17	25	186	10
Terrell.....	2	984	234	97	21	118	1,467	300	140	73	200	556	197
Thomas.....	1	676	64	23	27	105	897	100	50	31	50	598	68
Tift.....	1	500	104	63	21	20	711	100	30		50	444	88
Toombs.....	2	558	72	54	25	47	760	60	44	8	60	516	72
Troup.....	1	1,045	842	78	62	309	2,345	150	100	34	146	1,843	
Ware.....	1	764	334	404	66	98	1,672	200	50	12	50	1,296	64
Whitfield.....	1	1,194	346	44	47	219	1,856	100	110	30	100	1,507	
Wilkes.....	1	473	84	57	10	43	682	50	100	2	50	438	42
Total.....	75	169,394	44,365	11,335	4,511	49,108	281,620	19,295	15,397	4,183	7,681	230,673	1,598
LOUISIANA													
(See also district No. 11)													
Acadia.....	1	631	140	137	34	252	1,198	100	50	16	98	934	
Allen.....	1	197	4	24	6	59	291	25	5	4		257	
Beauregard.....	1	685	240	66	21	107	1,124	100	25	34	100	860	
Calcasieu.....	3	13,543	1,181	1,246	408	1,194	17,662	1,825	478	72	225	12,701	2,348
East Baton Rouge.....	1	2,460	449	763	81	658	4,431	300	300	87	300	3,422	
Evangeline.....	1	174	26	7	13	36	260	25	5	7	25	198	
Iberia.....	4	1,435	1,037	120	103	405	3,117	400	320	78	247	2,072	
Jefferson Davis.....	1	116	2	13	6	81	218	50	1	1		165	
Lafayette.....	2	1,236	349	196	65	289	2,146	300	120	41	197	1,479	
La Fourche.....	1	214	153	16	14	43	442	50	10	4		378	
Orleans.....	1	29,979	4,915	3,767	320	9,336	49,814	2,800	2,200	1,087	2,750	38,691	
Tangipahoa.....	1	346	225	108	12	32	727	100	25	4	100	325	173
Vermilion.....	1	692	271	50	15	146	1,177	50	100	56	33	939	
Total.....	19	51,708	8,992	6,513	1,098	12,638	82,607	6,125	3,639	1,491	4,075	62,421	2,521
MISSISSIPPI													
(See also district No. 8)													
Adams.....	1	1,835	624	100	96	413	3,281	100	200	23	97	2,667	110
Forrest.....	2	4,248	1,190	280	147	864	6,744	450	261	54	243	5,562	131
Harrison.....	3	4,301	2,321	527	131	974	8,305	500	200	86	348	6,830	279
Hinds.....	2	5,005	2,086	168	258	1,806	9,374	500	375	124	195	7,748	397
Jackson.....	2	2,553	1,352	355	108	628	5,102	275	225	46	269	3,706	579
Jones.....	2	5,086	913	336	151	1,474	8,083	200	500	63	196	6,739	250
Lamar.....	1	438	380	21	18	96	961	50	50	16	50	780	

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSISSIPPI—continued													
Lauderdale.....	2	6,599	1,300	288	209	1,332	9,859	410	390	150	248	8,527	127
Lincoln.....	1	1,256	303	67	29	172	1,831	100	50	25	75	1,388	181
Madison.....	1	660	211	25	27	149	1,122	65	65	13	50	882	-----
Pike.....	1	559	344	54	38	139	1,189	50	25	13	50	1,001	-----
Warren.....	2	8,261	3,768	350	185	1,037	13,753	800	800	182	99	10,674	988
Wayne.....	1	769	102	18	21	54	964	25	50	9	-----	827	51
Yazoo.....	1	955	1,263	13	57	559	2,853	150	150	15	95	2,433	-----
Total.....	22	42,525	16,157	2,602	1,475	9,697	73,421	3,675	3,341	829	2,015	59,764	3,093
TENNESSEE													
(See also district No. 8)													
Anderson.....	2	432	57	43	16	71	622	75	60	2	35	447	4
Bedford.....	2	1,564	330	51	38	133	2,132	200	135	10	198	1,560	27
Bledsoe.....	1	313	34	49	5	21	430	60	20	-----	8	269	74
Blount.....	1	431	587	120	22	110	1,275	100	25	8	98	1,043	-----
Bradley.....	1	1,421	352	41	27	166	2,015	150	100	65	150	1,538	-----
Campbell.....	3	1,394	104	62	46	315	1,926	150	56	28	48	1,636	-----
Carter.....	2	1,554	213	111	85	365	2,339	125	65	9	98	2,028	-----
Cocke.....	1	465	84	40	16	38	647	50	10	5	50	532	-----
Coffee.....	3	917	546	56	36	230	1,791	125	125	55	105	1,365	-----
Cumberland.....	1	442	66	13	5	90	618	50	10	1	15	540	-----
Davidson.....	5	58,162	7,733	2,453	560	15,174	84,954	5,825	5,135	1,280	3,012	68,594	-----
De Kalb.....	1	107	42	8	13	31	203	30	4	-----	20	149	-----
Dickson.....	2	1,216	645	47	41	293	2,253	150	30	38	94	1,912	-----
Franklin.....	3	929	283	33	36	217	1,503	110	51	29	105	1,170	-----
Greene.....	1	855	152	150	13	397	1,569	65	65	13	19	1,407	-----
Grundy.....	1	200	59	6	8	57	332	25	20	2	25	260	-----
Hamblen.....	2	1,967	271	193	49	124	2,630	250	122	58	220	1,871	99
Hamilton.....	2	38,874	6,224	3,784	1,118	8,730	59,120	4,500	2,750	1,347	3,000	47,318	-----

Hickman	1	353	78	7	10	57	505	50	35	1	12	406	
Jefferson	1	271	184	16	13	59	544	25	25	10	25	459	
Knox	3	27,001	6,100	2,896	888	5,768	43,609	2,750	1,650	401	2,338	35,642	
Lawrence	1	904	98	105	8	78	1,196	75	30	13	59	1,018	
Lewis	1	126	55	17	7	32	239	35	5	1	35	164	
Lincoln	4	2,130	264	56	51	170	2,715	215	149	67	214	1,882	166
Loudon	2	646	157	42	53	219	1,125	150	34	13	67	861	
McMinn	3	1,738	293	158	70	414	2,700	225	50	53	221	2,148	
Marion	1	740	346	14	31	114	1,258	100	50	16	100	953	40
Marshall	1	773	111	6	19	152	1,065	80	120	12	80	774	
Maury	3	2,151	665	177	80	253	3,355	450	136	23	322	2,370	52
Monroe	1	183	57	32	10	25	309	60	6		40	187	15
Montgomery	2	1,652	555	54	84	576	2,933	200	225	66	200	2,238	
Perry	1	94	87	6	5	37	231	25	10	4	24	168	
Polk	1	439	62	22	29	124	677	25	30	11	25	587	
Putnam	1	748	154	17	15	150	1,090	50	50	9	50	907	23
Rhea	1	549	153	57	6	25	791	25	75		25	556	109
Roane	5	2,482	409	164	100	527	3,699	275	110	39	262	3,012	
Robertson	1	402	154	20	23	313	916	50	35	3	50	778	
Rutherford	2	2,181	104	47	37	165	2,543	225	117	12	94	1,965	122
Scott	2	535	130	27	13	65	772	50	25	11	31	656	
Sevier	1	363	50	29	6	58	506	60	15	1		431	
Sullivan	2	3,150	1,207	333	111	968	5,785	350	315	45	300	4,577	
Sumner	1	761	212	41	19	154	1,192	100	20	19	97	956	
Union	1	370	28	47	14	64	525	25	15	4		481	
Warsaw	2	1,738	574	133	32	535	3,025	235	225	17	230	2,282	
Washington	3	4,005	1,190	599	140	963	7,009	625	255	46	556	5,488	
White	2	941	178	13	19	199	1,356	125	105	46	125	928	27
Williamson	1	538	118	22	16	47	745	75	15	6	73	529	45
Total	85	169,207	31,555	12,417	4,043	38,873	258,774	18,775	12,715	3,899	12,955	207,042	803

## FEDERAL RESERVE DISTRICT NO. 7

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ILLINOIS													
(See also district No. 8)													
Boone.....	3	1, 124	739	76	49	161	2, 186	200	108	28	137	1, 643	38
Bureau.....	4	2, 810	867	98	72	269	4, 130	225	199	63	200	3, 406	-----
Carroll.....	3	1, 579	796	100	50	277	2, 820	200	145	44	200	2, 193	25
Cass.....	3	1, 325	1, 449	96	34	378	3, 299	250	265	48	232	2, 473	-----
Champaign.....	8	5, 045	2, 928	343	304	1, 613	10, 260	370	362	153	243	9, 121	5
Christian.....	7	2, 399	1, 002	284	329	648	4, 786	617	146	28	417	3, 595	48
Clark.....	5	1, 296	818	154	49	254	2, 587	250	104	86	198	1, 925	20
Coles.....	5	4, 421	1, 679	301	236	559	7, 221	453	341	117	307	5, 659	329
Cook.....	56	627, 024	130, 787	29, 253	8, 784	185, 245	1, 033, 193	64, 475	45, 450	10, 724	9, 463	841, 551	1, 207
Cumberland.....	3	679	429	60	16	99	1, 291	150	35	17	150	905	32
De Kalb.....	4	3, 540	1, 313	224	115	519	5, 725	325	183	108	221	4, 835	50
De Witt.....	2	1, 094	520	74	47	258	2, 020	175	75	20	173	1, 577	-----
Douglas.....	7	1, 616	643	216	98	476	3, 076	320	202	26	299	2, 218	-----
Du Page.....	6	3, 420	1, 315	253	123	365	5, 488	525	201	101	85	4, 287	219
Edgar.....	8	3, 776	1, 522	399	129	765	6, 637	505	332	155	459	4, 916	197
Ford.....	3	888	959	68	52	358	2, 335	205	120	25	205	1, 776	-----
Fulton.....	4	2, 297	2, 000	236	123	445	5, 123	325	283	122	300	4, 072	-----
Grundy.....	7	2, 873	1, 689	277	109	502	5, 500	425	410	292	406	3, 788	151
Hancock.....	6	1, 889	474	348	43	267	3, 057	400	68	18	272	2, 237	61
Henderson.....	1	683	175	26	11	95	993	50	100	41	50	752	-----
Henry.....	6	4, 623	2, 927	437	143	814	9, 013	535	500	210	352	7, 398	-----
Iroquois.....	4	1, 084	444	70	30	189	1, 825	150	65	41	137	1, 394	38
Jo Daviess.....	2	979	2, 544	52	40	228	3, 847	200	150	183	50	3, 135	-----
Kane.....	14	17, 398	8, 150	1, 855	750	3, 122	31, 616	2, 175	1, 415	1, 389	1, 389	24, 797	430
Kankakee.....	3	2, 145	647	222	95	298	3, 443	275	171	95	250	2, 649	-----
Kendall.....	1	156	29	6	6	41	242	25	7	7	12	173	-----
Knox.....	4	7, 343	4, 848	228	192	1, 052	13, 711	570	527	200	383	11, 973	7
Lake.....	7	8, 631	5, 529	660	266	1, 681	16, 841	775	535	378	520	14, 244	250
La Salle.....	16	14, 178	6, 848	962	542	2, 213	24, 875	1, 455	1, 274	621	679	20, 340	298

Lee	5	4,504	2,818	528	136	730	8,731	375	370	335	225	7,391	35
Livingston	5	2,098	968	207	69	249	3,620	200	211	30	189	2,744	228
Logan	5	3,053	1,104	280	136	476	5,068	490	365	57	346	3,604	204
Macon	3	8,677	4,905	684	570	3,215	18,119	1,050	450	636	1,000	14,935	-----
Marshall	5	1,953	884	130	42	170	3,184	240	152	46	85	2,563	70
Mason	1	700	1,133	33	25	228	2,119	100	150	131	-----	1,680	-----
McDonough	5	2,227	939	100	103	478	3,865	330	222	153	319	2,825	9
McHenry	3	2,117	665	57	55	270	3,170	200	110	92	37	2,693	3
McLean	4	3,571	1,348	334	162	608	6,037	640	261	101	227	4,786	11
Menard	2	844	303	31	10	126	1,319	225	27	14	85	961	3
Mercer	2	869	96	97	16	63	1,147	105	28	8	44	855	107
Moultrie	1	321	115	41	15	64	562	50	15	6	50	441	-----
Ogle	2	1,073	237	72	24	127	1,538	115	65	16	85	1,201	57
Peoria	5	24,147	12,243	2,537	860	5,249	45,165	3,210	3,600	394	1,900	35,519	5
Piatt	3	1,111	370	103	50	351	1,993	210	100	17	160	1,506	-----
Putnam	1	459	155	68	13	45	741	50	32	5	-----	586	65
Sangamon	2	6,763	2,594	615	389	1,589	12,085	800	300	262	400	10,101	90
Shelby	3	699	287	85	36	131	1,244	150	65	7	125	890	6
Stark	1	428	90	20	7	32	580	50	25	10	50	419	26
Stephenson	1	2,862	744	182	108	847	4,754	150	300	199	100	3,970	-----
Tazewell	7	4,188	2,904	245	181	1,227	8,800	560	630	374	520	6,559	5
Vermilion	13	8,089	3,737	801	335	2,003	15,079	1,740	961	136	1,362	10,531	232
Warren	5	4,232	2,009	357	105	704	7,435	450	281	479	348	5,864	10
Whiteside	6	3,603	2,335	339	151	581	7,034	475	235	140	374	5,775	27
Will	8	16,225	11,167	939	508	6,076	34,957	2,155	945	770	382	29,797	344
Winnebago	7	21,577	8,204	2,892	632	4,301	37,727	2,575	2,025	1,023	1,062	30,590	200
Woodford	4	1,055	159	167	31	129	1,548	200	41	18	25	1,135	117
Total	311	853,760	252,584	49,325	17,606	233,260	1,454,731	93,400	65,807	20,526	27,289	1,178,963	5,259
INDIANA													
(See also district No. 8)													
Adams	1	666	283	28	42	84	1,108	100	20	2	98	883	-----
Allen	3	35,283	10,493	2,937	1,078	5,649	57,062	3,750	2,475	682	2,329	44,482	1,458
Bartholomew	1	922	140	177	31	227	1,499	100	70	11	50	1,268	-----
Benton	2	598	181	47	16	115	959	100	57	13	21	727	40
Blackford	2	850	214	88	21	67	1,246	125	45	8	99	969	-----
Boone	2	941	270	179	39	216	1,652	130	55	23	130	1,300	-----
Carroll	2	614	593	15	28	161	1,417	100	24	14	95	1,183	-----
Cass	2	3,028	1,872	188	105	439	5,672	450	134	79	450	4,535	-----
Clay	5	1,044	1,299	122	74	274	2,830	300	73	47	299	2,108	-----
Clinton	2	1,006	278	87	37	146	1,571	250	60	5	250	888	-----
Dearborn	4	1,767	1,600	54	101	455	3,994	300	260	128	300	3,006	117
Decatur	4	1,723	498	161	80	260	2,740	355	85	46	244	1,882	128
De Kalb	2	1,259	347	68	31	191	1,901	100	50	17	75	1,630	20
Delaware	2	4,115	2,470	467	369	1,284	8,748	700	350	199	675	6,622	200
Elkhart	4	4,349	2,241	353	140	857	7,957	465	403	40	263	6,773	-----
Fayette	1	1,264	453	126	50	162	2,071	200	28	15	200	1,498	94
Fountain	3	956	481	101	65	193	1,804	155	45	31	145	1,400	8
Franklin	3	976	441	42	40	162	1,670	175	203	22	150	1,092	28
Fulton	1	728	463	33	42	243	1,512	50	50	33	50	1,330	-----



## FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA—continued													
Grant.....	3	5,544	2,251	632	174	585	9,319	550	200	160	449	7,507	363
Hamilton.....	4	1,261	213	104	37	182	1,820	155	60	37	105	1,406	57
Hancock.....	2	353	74	22	8	26	485	50	40	3	50	313	28
Hendricks.....	4	901	326	49	28	112	1,426	175	71	37	175	915	50
Henry.....	4	2,418	721	248	100	212	3,721	335	210	115	295	2,510	199
Howard.....	3	4,725	1,158	499	249	839	7,569	875	202	48	417	5,974	289
Huntington.....	1	2,116	686	111	86	243	3,254	200	100	9	100	2,843	-----
Jasper.....	2	367	133	64	12	61	640	105	19	5	30	481	-----
Jay.....	1	620	236	16	10	132	1,017	50	26	9	50	882	-----
Jennings.....	3	703	647	115	27	109	1,612	160	134	14	160	1,120	15
Johnson.....	7	1,747	596	122	71	328	2,879	275	134	55	226	2,145	37
Lake.....	10	11,459	6,877	1,228	618	2,626	22,969	1,625	910	511	773	18,779	180
Laporte.....	3	4,953	2,655	338	179	953	9,100	525	350	210	250	7,502	-----
Madison.....	1	434	234	24	16	50	765	50	20	10	46	619	20
Marion.....	4	52,631	15,566	3,695	2,983	19,588	96,063	7,650	4,150	2,443	3,833	76,182	314
Marshall.....	1	1,323	289	65	35	259	1,992	130	65	17	130	1,651	-----
Miami.....	3	1,815	948	233	79	316	3,409	240	156	41	199	2,751	20
Monroe.....	2	2,268	1,633	208	98	539	4,763	220	215	62	220	3,999	46
Montgomery.....	2	1,511	760	96	84	348	2,817	200	250	61	197	2,107	-----
Morgan.....	2	1,327	166	168	31	111	1,923	130	50	8	125	1,424	69
Newton.....	1	149	74	9	8	60	301	50	10	2	50	181	8
Noble.....	2	471	372	68	17	102	1,035	105	35	23	90	782	-----
Ohio.....	1	469	177	68	16	48	784	100	20	11	100	553	-----
Owen.....	1	683	126	40	23	68	947	50	25	1	35	790	47
Parke.....	3	563	374	48	26	162	1,179	100	60	26	99	892	-----
Porter.....	1	873	245	128	33	142	1,431	150	30	6	100	1,125	3
Pulaski.....	2	808	518	12	31	86	1,463	75	37	44	74	1,227	-----
Putnam.....	3	1,127	716	142	53	294	2,348	225	149	15	205	1,657	93
Randolph.....	2	195	57	91	9	40	395	75	6	3	-----	285	25
Ripley.....	2	443	549	98	9	90	1,146	55	45	20	55	948	19
Rush.....	5	2,413	672	112	106	312	3,635	375	300	71	298	2,485	100

St. Joseph	5	10,234	3,637	1,033	608	2,188	17,786	1,975	775	577	1,066	11,945	1,426
Shelby	4	1,787	523	298	83	387	3,134	325	331	34	295	2,082	33
Steuben	2	1,048	563	90	18	121	1,844	100	100	16	75	1,553	
Tippecanoe	2	4,496	3,013	383	181	1,076	9,170	425	300	94	400	7,883	50
Tipton	1	1,013	429	22	46	155	1,670	100	50	17	100	1,395	
Union	1	871	216	4	9	85	1,187	50	125	36	50	923	
Vermillion	3	1,009	989	50	56	207	2,315	95	150	19	80	1,954	15
Vigo	3	8,463	6,862	1,077	407	1,681	18,733	1,300	1,150	449	1,080	14,363	287
Wabash	1	1,583	769	98	73	176	2,708	160	200	10	148	2,187	
Wayne	5	5,097	1,785	701	321	917	8,868	550	470	184	523	7,095	46
Wells	2	663	523	72	44	168	1,488	200	100	6	175	1,005	
Total	160	205,033	83,975	17,899	9,491	47,369	368,543	27,975	16,307	6,934	18,841	288,005	5,932
IOWA													
Adair	1	177	115	12	10	97	412	25	10	9	25	343	
Adams	2	1,042	896	39	48	483	2,512	125	42	26	75	2,242	
Appanoose	2	626	1,027	129	108	493	2,392	150	50	25	100	2,066	
Audubon	3	1,024	692	100	26	219	2,066	185	42	45	46	1,748	
Benton	2	1,220	420	76	27	182	1,927	125	41	8	49	1,704	
Black Hawk	5	8,068	3,847	557	471	2,274	15,299	940	845	311	240	13,341	73
Boone	2	1,157	801	209	44	230	2,445	250	51	28	57	2,012	14
Bremer	2	1,444	920	57	29	249	2,708	150	45	119	145	2,247	
Buchanan	1	1,006	253	40	20	238	1,561	125	25	16		1,394	
Buena Vista	6	1,748	511	149	34	512	2,983	250	110	30	134	2,424	35
Calhoun	4	1,177	344	151	27	186	1,896	180	75	18	142	1,449	32
Carroll	3	1,347	1,326	88	29	354	3,152	150	85	21	149	2,746	
Cass	1	1,036	391	75	36	262	1,804	100	25	7	50	1,621	
Cedar	2	687	295	42	16	142	1,184	80	25	11	25	1,043	
Cerro Gordo	5	5,162	2,815	641	467	1,662	10,873	635	275	53	341	9,484	7
Cherokee	3	1,580	483	112	40	482	2,705	175	110	23	124	2,268	
Chickasaw	2	821	533	79	27	206	1,671	150	45	6	100	1,350	
Clay	4	1,459	727	143	46	409	2,794	185	75	35	75	2,404	20
Clayton	2	724	576	82	40	128	1,555	100	62	10	48	1,329	
Clinton	6	7,402	2,592	245	291	1,685	12,277	650	488	295	521	10,081	127
Crawford	3	972	1,160	60	33	326	2,559	165	78	39	152	2,098	
Dallas	1	954	177	44	26	142	1,342	50	50	17		1,210	
Decatur	1	93	26	14	4	15	155	25	3		25	94	8
Dickinson	3	819	555	129	51	189	1,750	135	47	25	74	1,431	37
Dubuque	3	5,622	5,164	441	287	1,938	13,561	750	320	210	284	11,946	
Fayette	4	995	949	95	54	183	2,287	150	105	23	149	1,846	
Floyd	4	1,551	950	54	76	622	3,262	175	100	34	145	2,788	12
Franklin	2	1,380	537	48	54	301	2,327	140	110	34	140	1,883	20
Fremont	4	969	531	90	33	194	1,823	185	55	35	95	1,433	16
Greene	2	441	204	40	15	70	773	50	35	9	50	630	
Grundy	2	359	144	51	32	151	741	75	29	5	75	549	9
Guthrie	2	433	54	42	20	69	621	60	23	6	40	476	16
Hamilton	4	2,365	894	170	83	435	3,959	200	130	95	184	3,231	117
Hancock	4	1,222	466	98	34	292	2,126	150	50	20	100	1,779	26
Hardin	7	2,167	1,843	343	89	712	5,167	350	120	74	248	4,362	
Harrison	3	1,078	1,059	131	47	309	2,634	150	95	40	148	2,186	
Henry	3	1,072	393	154	58	148	1,837	175	16	24	149	1,458	14

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IOWA—continued													
Howard.....	2	448	379	333	23	140	1,027	75	40	8	75	828	-----
Humboldt.....	2	572	560	84	26	249	1,495	75	20	16	56	1,327	-----
Jackson.....	3	1,308	945	187	37	216	2,697	150	125	35	52	2,303	21
Jasper.....	4	2,147	914	272	83	458	3,886	225	86	39	121	3,412	-----
Jefferson.....	1	968	1,062	91	31	144	2,301	100	60	84	100	1,949	-----
Johnson.....	1	810	1,290	111	46	418	2,697	100	100	-----	99	2,198	200
Jones.....	2	977	237	47	13	88	1,370	150	5	1	149	1,064	-----
Keokuk.....	3	764	608	76	44	209	1,716	165	55	21	148	1,327	-----
Kossuth.....	2	460	96	105	9	71	753	65	17	-----	50	612	8
Lee.....	1	1,004	770	81	57	311	2,226	150	60	127	45	1,848	-----
Linn.....	3	15,191	6,846	1,394	460	6,240	30,830	1,150	765	178	1,050	26,311	360
Louisa.....	1	487	73	8	10	63	642	50	25	10	50	508	-----
Lucas.....	1	832	311	73	52	402	1,675	100	50	16	98	1,412	-----
Lyon.....	6	1,767	1,241	194	51	355	3,684	315	57	34	308	2,904	-----
Madison.....	2	838	286	21	25	116	1,296	225	15	10	207	830	10
Mahaska.....	1	1,127	714	119	48	305	2,334	100	50	24	-----	2,160	-----
Marion.....	4	2,003	1,029	148	85	456	3,735	275	120	14	173	3,153	-----
Marshall.....	1	163	70	11	4	121	373	25	10	10	10	317	-----
Mills.....	2	529	148	97	14	54	847	90	36	11	66	583	61
Mitchell.....	3	1,264	974	56	30	216	2,547	150	98	52	49	2,183	10
Monona.....	2	290	167	45	7	56	569	75	15	7	24	443	-----
Monroe.....	2	642	431	43	50	89	1,258	125	50	2	70	1,011	-----
Montgomery.....	6	3,533	1,072	194	110	671	5,610	385	257	52	315	4,528	68
Muscatine.....	1	734	511	105	18	174	1,545	100	70	40	25	1,311	-----
O'Brien.....	3	1,542	659	121	42	447	2,817	150	98	36	99	2,411	-----
Osceola.....	2	583	104	48	23	143	905	75	25	4	12	789	-----
Page.....	6	2,176	801	120	73	322	3,520	300	127	43	244	2,684	119
Palo Alto.....	2	354	27	32	15	54	484	50	2	2	20	375	35
Plymouth.....	5	2,765	1,208	156	72	697	4,910	255	248	58	204	4,118	20
Pocahontas.....	2	521	149	37	17	148	875	75	25	13	37	724	-----
Polk.....	4	27,247	12,891	1,566	1,139	9,440	52,984	2,775	1,475	766	574	46,579	125

Pottawattamie.....	2	3, 523	2, 055	216	156	807	6, 776	420	140	50	302	5, 587	244
Poweshiek.....	1	656	298	104	32	127	1, 221	75	25	3	50	1, 068	-----
Ringgold.....	1	139	168	16	6	64	395	25	25	6	25	314	-----
Sac.....	1	630	864	45	17	117	1, 680	140	140	40	98	1, 255	-----
Scott.....	1	2, 864	2, 343	1, 287	134	557	7, 205	400	200	32	400	5, 878	-----
Shelby.....	1	612	163	40	7	100	922	50	35	9	-----	762	67
Sioux.....	5	1, 459	659	139	42	474	2, 781	210	120	28	134	2, 273	-----
Story.....	5	2, 277	977	257	106	646	4, 276	305	74	38	204	3, 577	68
Tama.....	6	2, 054	1, 244	69	78	605	4, 064	335	114	58	200	3, 346	-----
Taylor.....	4	991	493	67	54	293	1, 906	150	70	16	111	1, 543	15
Union.....	3	1, 364	1, 052	116	59	150	2, 752	160	50	28	160	2, 336	-----
Van Buren.....	1	135	17	11	6	27	195	25	10	2	7	142	9
Wapello.....	4	2, 609	1, 420	348	154	691	5, 246	525	247	84	425	3, 871	90
Warren.....	1	344	119	38	14	52	581	50	10	1	-----	519	-----
Washington.....	1	980	300	42	18	135	1, 481	100	25	12	98	1, 216	30
Wayne.....	1	254	76	29	9	25	396	50	8	1	48	263	26
Webster.....	6	4, 462	2, 722	655	225	1, 434	9, 537	585	380	185	580	7, 780	-----
Winnebago.....	4	1, 101	217	118	29	136	1, 608	175	65	18	150	1, 136	63
Winnshiek.....	1	289	153	19	12	68	544	50	20	4	50	420	-----
Woodbury.....	5	17, 134	7, 722	1, 098	676	6, 291	33, 148	2, 050	725	182	1, 064	27, 928	1, 058
Worth.....	1	341	69	32	9	71	524	50	10	5	50	409	-----
Wright.....	1	238	267	14	8	57	588	50	10	10	50	466	-----
<b>Total.....</b>	<b>246</b>	<b>179, 921</b>	<b>94, 641</b>	<b>15, 465</b>	<b>7, 397</b>	<b>52, 389</b>	<b>352, 024</b>	<b>21, 795</b>	<b>10, 071</b>	<b>4, 311</b>	<b>13, 240</b>	<b>296, 987</b>	<b>3, 290</b>
<b>MICHIGAN</b>													
(See also district No. 9)													
Alpena.....	1	1, 453	1, 604	99	49	193	3, 407	100	50	21	98	3, 127	-----
Barry.....	1	546	466	85	23	172	1, 296	50	75	62	50	1, 059	-----
Bay.....	1	3, 186	2, 891	207	131	783	7, 211	400	400	158	200	6, 016	-----
Berrien.....	6	7, 937	4, 322	540	293	1, 029	14, 179	730	475	177	579	11, 497	650
Branch.....	5	2, 524	2, 146	147	85	510	5, 454	415	215	181	400	4, 212	5
Calhoun.....	4	21, 358	12, 079	2, 163	553	3, 174	39, 520	2, 200	2, 375	404	2, 198	31, 696	256
Cass.....	2	992	582	31	46	194	1, 851	100	70	75	70	1, 536	-----
Charlevoix.....	1	329	317	29	20	65	752	50	5	-----	50	647	-----
Cheboygan.....	1	415	749	31	22	99	1, 319	50	10	33	50	1, 098	40
Clinton.....	1	369	92	50	19	71	603	50	50	21	15	455	10
Eaton.....	2	1, 142	595	57	43	206	2, 052	150	90	32	100	1, 661	20
Emmet.....	1	803	877	14	37	156	1, 892	100	100	21	80	1, 591	-----
Genesee.....	1	6, 308	3, 416	799	163	716	11, 415	400	700	117	100	10, 024	74
Grand Traverse.....	1	1, 094	318	121	29	189	1, 754	100	35	21	-----	1, 512	86
Gratiot.....	2	858	266	11	33	141	1, 313	60	52	25	60	1, 093	21
Hillsdale.....	1	1, 072	251	52	23	106	1, 510	55	30	19	55	1, 284	67
Ingham.....	3	13, 790	7, 046	798	434	2, 297	24, 448	1, 125	1, 125	778	1, 095	20, 095	15
Ionia.....	1	1, 537	836	128	44	519	2, 575	150	150	26	150	2, 014	84
Jackson.....	2	10, 876	3, 491	855	334	2, 280	17, 979	700	500	374	598	15, 750	-----
Kalamazoo.....	1	6, 020	1, 701	367	230	1, 043	9, 368	600	200	353	50	8, 066	-----
Kent.....	2	13, 835	3, 035	2, 266	456	4, 189	23, 852	1, 500	750	229	1, 350	19, 731	-----
Lapeer.....	2	1, 520	984	61	25	180	2, 724	145	125	47	85	2, 313	-----
Lenawee.....	2	1, 457	730	122	55	406	2, 796	160	55	24	160	2, 258	138

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MICHIGAN—continued													
Livingston.....	2	545	461	74	32	128	1,245	135	31	7	99	958	1
Macomb.....	6	3,425	2,045	314	89	468	6,380	450	181	37	176	5,430	50
Manistee.....	1	380	1,024	53	21	105	1,589	100	17	5	100	1,332	30
Mason.....	1	803	737	183	47	89	1,864	100	50	15	100	1,567	25
Monroe.....	1	1,898	1,082	52	57	288	3,379	200	100	90	50	2,889	50
Montcalm.....	1	203	206	20	9	20	461	50	10		50	341	3
Muskegon.....	2	9,443	5,047	1,261	217	980	16,988	900	800	1,005	695	12,694	798
Oakland.....	4	11,294	5,068	1,090	246	1,304	19,075	1,000	700		600	16,282	148
Oceana.....	1	242	508	80	20	102	956	75	40	22	75	744	
Osceola.....	2	1,451	811	49	39	201	2,554	135	42	27	50	2,265	
Saginaw.....	1	8,447	5,337	1,472	345	1,418	17,038	1,250	1,250	689	350	13,381	
St. Clair.....	6	4,249	3,693	272	89	1,886	10,219	470	240	169	245	8,929	114
St. Joseph.....	3	1,421	513	83	44	131	2,235	185	62	18	183	1,754	29
Tuscola.....	1	132	13	12	4	13	178	25			6	147	
Van Buren.....	3	778	878	64	30	100	1,856	125	78	12	62	1,542	36
Washtenaw.....	2	3,882	2,657	570	145	515	7,794	400	350	216	400	6,073	330
Wayne.....	8	187,875	37,223	11,572	2,588	41,303	288,474	13,075	15,701	4,475	3,559	245,425	38
Total.....	89	335,889	115,547	26,254	7,169	67,759	561,555	28,065	27,289	10,240	14,393	470,488	3,118
WISCONSIN													
(See also district No. 9)													
Brown.....	3	7,674	2,703	320	217	1,572	12,527	1,000	410	369	604	9,816	295
Calumet.....	2	1,016	330	107	24	119	1,600		36	37	100	1,268	59
Clark.....	1	396	163	30	17	264	874	50	15	2	48	759	
Columbia.....	3	1,275	2,677	83	62	533	4,639	175	84	149	131	4,072	
Crawford.....	1	106	145	7	11	25	204	25	7	2	15	244	
Dane.....	7	12,822	3,218	1,401	276	4,429	22,199	1,455	641	394	612	18,791	10
Dodge.....	4	1,573	2,402	141	64	407	4,599	280	170	131	227	3,766	

Fond du Lac	4	8,082	5,719	565	294	2,930	17,657	1,350	938	336	819	14,046	
Grant	2	793	995	97	24	128	2,048	150	41	43	74	1,659	70
Green	1	865	1,401	114	27	328	2,745	150	150	90	100	2,184	
Green Lake	2	1,238	1,249	82	41	194	2,833	140	107	80	24	2,435	17
Iowa	1	862	370	122	38	261	1,664	100	60	18	100	1,376	
Jackson	1	714	643	31	15	208	1,611	50	50	31	12	1,466	
Jefferson	3	1,809	2,066	200	80	695	4,868	375	250	114	293	3,818	
Kenosha	3	9,571	5,251	491	441	2,236	18,131	950	840	532	265	15,368	
Lafayette	4	1,900	1,682	176	53	547	4,370	200	190	87	194	3,689	
Langlade	2	2,133	1,069	244	81	245	3,813	200	200	110	198	3,091	
Manitowoc	1	1,560	821	117	93	341	2,948	200	100	130	150	2,230	100
Marathon	2	8,006	1,164	629	125	1,008	10,953	950	450	201	396	8,458	412
Marinette	4	2,272	2,605	130	115	557	5,691	350	235	143	220	4,709	
Milwaukee	9	147,821	32,472	6,854	2,294	37,949	233,552	13,850	8,090	4,229	5,029	193,185	75
Monroe	1	207	450	24	12	32	739	50	15	18	40	609	
Oconto	2	1,218	920	55	38	296	2,541	125	52	38	109	2,218	
Outagamie	5	7,205	2,715	320	130	1,435	11,846	885	693	203	588	9,277	60
Ozaukee	1	311	705	34	7	57	1,117	50	50	36	49	932	
Portage	2	1,897	2,409	127	73	577	5,103	300	100	84	170	4,438	
Racine	2	9,525	4,205	442	397	1,874	16,612	1,100	725	508	100	14,081	26
Rock	4	4,240	2,584	306	226	1,161	8,549	400	425	219	275	7,215	
Sauk	1	1,582	580	105	23	139	2,471	150	75	33	100	2,069	44
Shawano	3	1,463	1,008	138	31	286	2,935	215	43	45	125	2,471	35
Sheboygan	1	5,234	1,563	357	115	909	8,285	500	500	371		6,873	
Vernon	1	531	327	44	16	99	1,021	50	20	24	50	877	
Walworth	4	2,198	1,716	139	69	443	4,582	250	170	151	238	3,570	190
Washington	2	1,210	1,217	128	33	237	2,548	125	100	92	125	2,386	
Waukesha	3	6,383	3,728	328	156	1,214	11,856	600	475	282	550	9,724	187
Waupaca	6	3,189	2,016	233	108	769	6,338	285	85	139	197	5,570	41
Winnebago	5	11,295	6,082	1,159	324	2,392	21,393	1,425	825	625	853	17,261	218
Wood	5	5,907	2,324	754	145	1,250	10,399	700	295	119	692	8,436	137
Total	108	276,033	103,692	16,634	6,295	68,126	478,224	29,310	17,712	10,216	13,872	394,437	1,976

## FEDERAL RESERVE DISTRICT NO. 8

[In thousands of dollars]

ARKANSAS													
Arkansas	3	1,250	321	135	58	679	2,448	200	120	14	74	2,040	
Benton	7	2,260	627	153	65	464	3,587	310	130	77	308	2,659	108
Boone	1	379	87	25	16	51	563	25	25	10	25	469	9
Carroll	3	1,073	335	44	22	185	1,664	135	62	25	96	1,272	72
Chicot	2	682	256	53	33	89	1,124	90	31	15	69	880	39
Clark	2	341	73	25	14	81	537	75	17	11	46	388	
Clay	1	223	54	25	16	52	372	25	14	1	25	275	32
Cleburne	1	203	23	19	10	61	316	25	5	7		280	
Cross	1	260	146	10	9	76	501	25	30	5		440	
Dallas	1	402	383	18	7	74	898	100	25	42	25	699	

## FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARKANSAS—continued													
Desha.....	1	501	272	7	21	70	895	100	12	9	100	633	40
Franklin.....	1	183	26	4	11	39	264	25	3	5	-----	217	15
Garland.....	1	1,808	633	404	143	910	3,900	400	100	42	-----	3,319	-----
Greene.....	2	1,081	594	89	52	193	2,019	175	100	49	99	1,597	-----
Hempstead.....	2	1,238	724	151	34	253	2,414	350	61	24	200	1,728	50
Hot Spring.....	1	196	99	11	9	70	387	25	5	2	25	303	-----
Howard.....	1	93	32	7	3	14	157	25	4	3	-----	125	-----
Independence.....	2	674	285	89	29	208	1,294	150	41	2	124	916	60
Jackson.....	2	1,030	143	7	24	367	1,681	80	130	124	50	1,182	-----
Jefferson.....	2	5,444	2,289	158	131	1,221	9,350	300	550	206	298	7,692	250
Johnson.....	1	338	121	7	20	36	524	60	3	3	30	407	-----
Lafayette.....	1	158	117	20	5	41	343	25	25	7	25	260	-----
Lawrence.....	2	269	74	23	26	51	448	50	5	4	25	313	51
Lee.....	1	582	63	50	26	131	853	80	25	20	-----	728	-----
Little River.....	1	267	58	23	8	37	395	50	-----	5	25	316	-----
Logan.....	1	344	291	3	17	128	797	80	20	15	77	594	-----
Madison.....	1	533	31	17	6	91	681	50	50	-----	19	562	-----
Miller.....	1	3,315	1,742	306	129	844	6,357	400	100	180	400	4,647	598
Mississippi.....	1	553	57	115	42	66	834	150	27	9	-----	649	-----
Monroe.....	1	146	11	8	6	14	185	25	5	2	10	142	-----
Ouachita.....	1	1,085	761	23	34	167	2,025	150	40	18	48	1,768	-----
Phillips.....	1	1,524	635	175	82	190	2,650	250	80	9	-----	2,125	180
St. Francis.....	1	127	4	26	11	17	184	30	3	7	-----	144	-----
Scott.....	2	347	110	25	17	54	560	50	24	3	44	439	-----
Sebastian.....	6	11,903	6,452	239	431	3,634	22,745	1,300	897	684	1,258	18,546	-----
Sevier.....	1	224	46	20	10	25	326	25	40	5	25	224	7
Union.....	4	3,809	2,455	190	278	1,681	8,435	500	425	254	69	7,053	-----
Washington.....	3	1,744	949	199	71	519	3,516	325	115	83	252	2,700	41

Woodruff.....	1	184	5	17	6	40	252	25	8	-----	-----	192	25
Yell.....	1	185	13	10	7	85	302	25	5	-----	-----	271	-----
Total.....	69	46,908	21,397	2,929	1,939	13,008	86,683	6,290	3,362	1,982	3,866	69,194	1,577
ILLINOIS													
(See also district No. 7)													
Adams.....	1	3,311	1,647	389	97	377	5,932	500	100	29	500	4,363	410
Alexander.....	1	549	484	130	22	63	1,254	100	20	20	13	1,101	-----
Bond.....	3	1,019	348	36	39	154	1,604	165	47	34	139	1,149	36
Clay.....	3	765	304	97	43	130	1,374	140	64	32	138	881	84
Clinton.....	3	331	1,236	38	24	145	1,781	125	46	19	118	1,398	62
Crawford.....	5	1,964	850	159	58	321	3,369	225	173	49	155	2,624	138
Edwards.....	3	987	309	124	24	77	1,541	125	54	7	125	1,001	215
Effingham.....	3	882	359	79	33	167	1,524	125	40	27	74	1,215	32
Fayette.....	5	1,105	985	123	36	180	2,440	200	100	68	145	1,862	61
Franklin.....	6	1,804	3,791	370	252	587	6,821	270	220	48	226	5,713	22
Gallatin.....	2	355	183	43	42	36	726	50	21	5	50	570	30
Greene.....	3	1,241	530	78	37	373	2,266	205	56	106	115	1,722	56
Hamilton.....	2	794	301	79	26	91	1,294	75	45	4	49	989	133
Jackson.....	7	1,976	1,620	340	101	318	4,375	350	166	140	282	3,234	167
Jasper.....	1	564	244	35	27	69	942	50	50	6	50	729	55
Jefferson.....	3	1,892	1,256	295	120	447	4,028	250	90	122	225	3,288	15
Johnson.....	2	435	132	68	12	50	700	85	43	4	58	472	38
Lawrence.....	4	1,855	1,716	150	80	359	4,170	245	152	129	149	3,322	150
Macoupin.....	10	2,808	4,257	367	239	564	8,265	420	325	303	340	6,355	355
Madison.....	13	10,775	11,813	1,041	637	4,759	29,168	1,195	1,047	863	800	24,650	95
Marion.....	6	2,018	2,230	319	203	627	5,424	365	186	168	288	4,365	2
Massac.....	4	1,426	1,158	83	43	180	2,902	185	205	139	174	2,030	162
Monroe.....	2	686	889	23	17	148	1,767	75	110	19	74	1,488	-----
Montgomery.....	9	3,283	2,225	260	163	391	6,455	620	236	38	468	4,645	310
Morgan.....	2	5,111	3,702	40	134	772	9,903	600	301	508	325	7,680	489
Perry.....	3	1,531	1,271	53	77	345	3,283	140	145	116	124	2,728	-----
Pike.....	4	2,012	599	120	56	323	3,136	275	333	118	162	2,214	20
Pope.....	1	271	88	26	10	27	425	50	11	3	50	311	-----
Pulaski.....	3	368	210	84	11	27	701	75	37	5	27	469	89
Randolph.....	3	490	524	40	32	135	1,240	100	56	11	91	941	-----
Richland.....	2	815	453	56	26	73	1,445	100	35	72	100	977	161
St. Clair.....	12	17,451	12,616	1,532	624	4,961	37,301	2,160	1,535	685	1,068	30,889	670
Saline.....	3	1,236	1,180	175	82	259	2,994	200	87	32	196	2,390	15
Union.....	5	1,406	1,045	138	56	270	2,926	200	116	84	104	2,325	83
Wabash.....	3	1,567	1,644	265	81	299	3,939	225	175	71	224	3,122	30
Washington.....	4	743	1,654	14	57	241	2,748	225	80	93	223	2,052	10
Wayne.....	3	1,074	480	91	21	165	1,845	160	82	72	84	1,340	87
White.....	7	1,853	932	266	51	303	3,420	295	122	57	270	2,507	165
Williamson.....	4	2,620	3,029	259	188	1,009	7,119	250	280	96	249	6,064	167
Total.....	160	81,373	68,294	7,885	3,881	19,822	182,547	11,200	6,991	4,402	8,052	145,205	4,614



FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA													
(See also district No. 7)													
Clark.....	2	907	660	91	41	130	1,840	175	40	73	175	1,377	-----
Crawford.....	1	291	50	9	6	38	395	25	10	2	16	342	-----
Daviess.....	3	1,450	897	246	81	361	3,050	300	263	85	240	2,160	-----
Dubois.....	3	549	307	34	28	104	1,028	100	53	15	73	766	14
Floyd.....	2	3,332	1,555	17	102	281	5,312	450	300	62	396	3,621	470
Gibson.....	6	2,942	1,122	230	76	555	5,148	350	247	94	317	3,852	25
Greene.....	2	802	780	129	67	228	2,016	150	69	11	150	1,616	20
Jackson.....	3	1,546	777	312	56	260	2,964	250	165	53	249	2,157	66
Jefferson.....	2	1,085	987	38	69	288	2,439	250	190	75	250	1,664	-----
Knox.....	3	3,631	1,708	309	244	931	6,841	730	270	139	29	5,218	413
Lawrence.....	3	1,687	1,089	365	97	512	3,765	275	275	132	125	2,946	3
Orange.....	2	685	350	50	33	85	1,205	105	75	7	25	897	95
Perry.....	4	1,718	740	57	36	174	2,737	225	141	27	196	1,997	145
Pike.....	3	864	601	124	24	170	1,786	100	100	26	59	1,454	43
Posey.....	5	1,947	1,174	135	53	280	3,602	225	96	35	225	2,964	55
Spencer.....	1	176	165	9	6	56	415	35	15	1	35	328	-----
Sullivan.....	1	1,694	179	63	18	164	2,146	150	50	36	100	1,746	62
Switzerland.....	1	218	122	9	12	31	394	50	25	6	50	262	-----
Vanderburg.....	3	13,954	10,325	1,462	498	3,835	30,138	1,500	900	840	976	25,651	150
Warrick.....	3	1,077	449	75	21	110	1,791	162	51	15	160	1,285	65
Total.....	53	40,505	24,037	3,764	1,568	8,593	79,012	5,607	3,335	1,734	3,846	62,303	1,626
KENTUCKY													
(See also district No. 4)													
Adair.....	1	297	42	18	8	75	443	25	90	3	25	300	-----
Allen.....	1	559	33	41	20	86	739	50	25	12	-----	646	-----

Anderson.....	2	1,534	612	56	27	213	2,463	225	325	83	189	1,640	-----
Barren.....	4	3,048	893	101	61	534	4,652	285	155	57	240	3,819	81
Boyle.....	2	1,432	1,087	66	37	148	2,779	200	200	177	100	1,814	285
Caldwell.....	2	1,747	680	104	73	229	2,855	225	190	26	225	2,189	-----
Calloway.....	1	1,076	559	34	19	274	1,967	100	60	11	100	1,694	-----
Carlisle.....	1	302	36	10	11	62	425	25	30	13	25	332	-----
Carroll.....	2	1,733	645	69	36	212	2,705	160	120	51	120	2,253	-----
Christian.....	1	722	194	52	40	211	1,223	100	30	11	75	983	25
Davies.....	1	1,598	772	191	79	404	3,060	325	175	48	317	2,171	-----
Franklin.....	2	1,632	1,072	74	56	119	2,971	250	400	52	250	1,965	15
Fulton.....	2	645	432	39	30	173	1,327	130	70	13	130	961	5
Graves.....	1	2,776	620	85	23	691	4,206	500	500	15	225	2,722	-----
Hardin.....	2	1,990	503	62	44	205	2,314	200	63	64	146	2,301	10
Hart.....	2	552	164	51	10	154	932	50	28	3	25	827	-----
Henderson.....	1	1,068	485	120	36	118	1,848	200	60	10	-----	1,482	50
Hickman.....	1	269	269	10	15	67	632	50	20	20	50	492	-----
Hopkins.....	2	914	841	31	26	327	2,145	90	73	24	87	1,845	-----
Jefferson.....	3	61,650	19,925	880	616	18,776	103,559	5,500	5,250	1,072	4,000	85,120	300
Larue.....	2	985	263	55	20	153	1,484	135	15	7	115	1,210	-----
Logan.....	2	418	121	16	21	226	806	50	50	8	49	649	-----
McCracken.....	3	5,042	2,405	646	222	775	9,152	550	400	129	546	7,385	50
Marion.....	3	1,540	549	50	39	225	2,470	300	180	71	300	1,533	34
Mercer.....	1	1,353	386	40	23	155	1,961	150	30	9	100	1,672	-----
Muhlenburg.....	2	1,346	1,231	57	45	490	3,174	90	170	87	79	2,732	-----
Owen.....	2	711	159	24	19	57	977	123	50	17	123	663	-----
Russell.....	1	259	29	5	7	27	328	25	7	2	25	269	-----
Taylor.....	1	329	86	20	8	67	513	25	25	-----	25	438	-----
Union.....	1	516	145	34	8	40	748	100	20	11	99	518	-----
Warren.....	2	2,971	422	142	91	332	3,985	375	225	124	341	2,768	140
Washington.....	1	315	158	28	9	139	653	50	75	16	50	460	-----
Wayne.....	1	197	55	15	15	19	302	25	25	-----	25	212	15
Webster.....	3	650	415	53	45	235	1,403	115	55	17	90	1,125	-----
Total.....	59	102,176	36,288	3,279	1,839	26,018	171,701	10,803	9,191	2,263	8,296	137,190	1,010
MISSISSIPPI													
(See also district No. 6)													
Alcorn.....	1	1,074	158	110	25	54	1,427	100	20	-----	35	1,187	85
Clay.....	1	462	209	60	21	108	867	100	50	24	48	585	55
Coahoma.....	1	2,588	558	80	72	500	3,805	500	100	136	100	2,316	636
Holmes.....	1	136	152	25	19	140	472	50	10	-----	412	-----	-----
Lafayette.....	1	189	418	11	8	70	703	50	10	3	50	559	30
Le Flore.....	1	2,423	281	75	70	371	3,244	250	200	21	250	2,523	-----
Lowndes.....	3	2,537	896	246	85	566	4,367	300	195	29	148	3,466	200
Monroe.....	1	462	357	26	17	102	968	100	60	2	99	658	50
Pontotoc.....	1	688	403	50	8	58	1,222	125	9	6	125	832	99
Washington.....	2	2,265	697	65	100	461	3,595	220	123	71	100	3,081	-----
Total.....	13	12,824	4,129	748	425	2,430	20,670	1,795	777	292	955	15,619	1,155

## FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSOURI													
(See also district No. 10)													
Adair.....	2	1,296	602	58	40	331	2,335	150	95	37	147	1,903	-----
Audrain.....	1	483	341	12	21	300	1,160	50	50	32	50	978	-----
Barry.....	3	987	341	85	36	188	1,642	135	40	13	109	1,343	-----
Boone.....	3	1,596	1,046	121	119	389	3,287	250	304	134	248	2,274	65
Caldwell.....	3	1,173	198	94	28	177	1,679	255	69	23	110	1,170	53
Camden.....	2	276	198	18	5	101	602	50	27	8	25	466	25
Cape Girardeau.....	1	728	445	44	33	94	1,349	100	15	5	99	1,129	-----
Carroll.....	2	766	244	36	26	120	1,200	150	70	44	128	793	15
Chariton.....	1	341	28	31	5	22	435	50	10	5	12	301	57
Cole.....	2	3,090	2,811	359	114	784	7,202	300	150	108	299	6,306	-----
Cooper.....	1	996	247	158	22	190	1,631	200	25	10	175	1,172	49
Crawford.....	1	302	24	12	7	28	373	25	30	1	6	296	15
Daviess.....	1	494	30	11	13	55	604	25	25	16	25	488	25
Dent.....	1	350	35	15	6	30	437	25	10	3	13	331	55
Dunklin.....	1	144	9	32	6	11	203	40	-----	-----	8	119	30
Franklin.....	1	254	625	5	15	96	995	25	40	10	-----	910	-----
Greene.....	2	6,722	2,999	254	379	2,148	12,595	600	365	158	198	11,031	240
Grundy.....	1	687	372	64	24	68	1,222	100	30	2	100	900	70
Harrison.....	4	679	379	66	42	93	1,264	150	35	9	34	964	71
Henry.....	3	1,160	340	94	30	234	1,872	150	85	18	149	1,377	93
Howell.....	1	803	156	10	21	132	1,124	50	50	10	12	1,001	-----
Johnson.....	2	522	417	16	30	205	1,196	105	45	88	55	903	-----
Laclede.....	1	261	61	13	11	67	414	30	20	2	-----	362	-----
Lawrence.....	1	226	142	13	11	80	476	50	10	8	50	359	-----
Linn.....	2	598	57	31	26	33	756	125	30	-----	35	547	19
Livingston.....	4	1,736	414	142	59	441	2,807	250	116	36	249	2,014	142
Marion.....	1	919	1,340	50	50	179	2,549	200	100	119	196	1,913	-----
Moniteau.....	1	358	140	9	9	55	572	75	25	21	20	430	-----
Monroe.....	1	554	295	23	15	67	976	70	70	16	70	730	-----

Montgomery.....	1	194	128	11	4	29	365	75	15	7	268	-----
Morgan.....	1	254	31	34	9	45	377	30	6	1	30	291
Pemiscot.....	2	512	107	45	45	107	821	75	29	27	54	635
Perry.....	1	93	78	2	4	30	208	25	8	4	-----	171
Pettis.....	3	3,338	1,029	453	177	839	5,855	300	320	247	298	4,399
Phelps.....	1	936	123	36	11	106	1,224	50	60	21	50	291
Polk.....	1	188	41	21	15	53	322	25	10	1	25	261
Putnam.....	2	382	462	19	25	150	1,043	90	10	22	90	824
St. Charles.....	1	718	537	43	12	71	1,386	100	100	22	99	1,030
St. Clair.....	1	280	20	28	9	18	357	55	20	9	14	259
St. Louis.....	5	3,198	4,100	331	170	986	8,812	460	170	156	303	7,600
St. Louis (independent city).....	14	166,288	62,201	4,505	1,800	41,888	279,581	19,650	7,065	5,169	3,099	240,264
Saline.....	1	150	9	5	5	30	197	50	1	3	-----	129
Scotland.....	1	73	100	31	12	101	318	50	10	3	22	233
Scott.....	2	405	85	28	15	83	618	75	21	8	25	485
Stoddard.....	1	272	24	10	10	54	608	50	25	3	50	477
Sullivan.....	1	254	81	24	17	74	450	75	20	1	-----	354
Webster.....	1	178	24	13	5	24	248	25	7	3	23	177
Wright.....	1	277	14	19	7	22	339	25	8	2	13	292
Total.....	91	206,491	83,748	7,548	3,555	51,428	356,086	25,070	9,846	6,646	6,817	301,553
TENNESSEE												
(See also district No. 6)												
Dyer.....	1	985	111	358	48	476	2,027	300	100	18	100	1,476
Gibson.....	1	236	145	5	6	67	462	75	7	5	75	301
Hardin.....	1	130	125	11	12	71	351	50	10	12	30	249
Henderson.....	1	460	109	2	9	147	736	25	35	19	25	632
Lauderdale.....	1	265	22	19	21	83	411	25	10	2	15	359
McNairy.....	1	184	276	10	14	144	627	30	20	20	7	550
Madison.....	4	5,020	2,713	334	287	1,183	9,574	500	315	144	500	8,097
Obion.....	2	871	275	59	35	269	1,546	159	55	47	80	1,196
Shelby.....	2	36,528	7,244	3,606	658	18,097	64,493	4,500	4,400	454	350	52,761
Total.....	14	44,679	11,021	4,404	1,090	18,567	80,227	5,664	4,952	721	1,182	65,621

FEDERAL RESERVE DISTRICT NO. 9

MICHIGAN												
(See also district No. 7)												
Alger.....	1	580	519	74	38	200	1,425	100	100	29	60	1,100
Baraga.....	1	338	306	53	23	103	825	50	25	4	6	735
Chippewa.....	1	1,201	1,361	39	30	236	2,872	100	50	64	100	2,543
Delta.....	3	3,577	2,093	146	188	678	6,701	250	160	131	250	5,726
Dickinson.....	3	1,970	3,022	328	133	486	5,951	275	200	51	225	4,995

## FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MICHIGAN—continued													
Gogebic.....	5	3,158	2,967	368	212	765	7,505	450	155	95	220	6,559	-----
Houghton.....	8	7,752	10,051	277	495	2,788	21,493	950	875	485	844	18,091	25
Iron.....	5	1,310	2,489	184	67	379	4,451	300	112	98	224	3,662	34
Mackinac.....	1	405	533	19	35	90	1,088	50	35	10	50	922	-----
Marquette.....	5	6,505	7,955	294	199	1,715	16,756	600	525	438	598	14,370	-----
Menominee.....	3	1,127	2,387	102	54	562	4,256	325	190	46	310	3,364	-----
Ontonagon.....	2	307	343	63	23	119	871	75	22	9	50	714	-----
Schoolcraft.....	1	267	161	86	12	28	562	100	10	-----	60	371	20
Total.....	39	28,497	34,187	2,033	1,509	8,149	74,756	3,625	2,459	1,460	2,997	63,152	129
MINNESOTA													
Aitkin.....	3	724	859	178	34	168	1,966	100	80	8	24	1,729	25
Anoka.....	2	559	325	93	19	70	1,093	75	5	3	13	971	7
Becker.....	2	454	545	70	24	111	1,206	80	20	15	30	1,059	-----
Beltrami.....	2	652	890	70	47	189	1,854	100	20	11	72	1,650	-----
Benton.....	1	435	83	24	4	30	578	25	20	-----	25	484	24
Big Stone.....	2	716	842	43	25	235	1,877	75	30	19	50	1,690	-----
Blue Earth.....	8	7,562	3,539	570	202	1,567	13,484	815	228	185	527	11,627	14
Brown.....	1	430	460	12	17	90	1,012	50	25	6	50	881	-----
Carlton.....	4	1,163	2,176	80	71	577	4,093	175	65	51	145	3,633	5
Carver.....	2	621	1,442	49	12	124	2,251	50	107	3	48	2,043	-----
Cass.....	2	199	344	22	12	77	657	50	18	3	43	542	-----
Chippewa.....	1	261	280	3	24	106	675	50	10	10	-----	602	-----
Clay.....	3	989	479	134	39	343	2,005	175	65	28	57	1,671	-----
Clearwater.....	1	177	114	20	8	54	374	25	5	4	24	315	-----
Cottonwood.....	4	1,421	1,201	156	36	359	3,202	165	85	40	160	2,722	-----
Crow Wing.....	4	1,301	2,563	153	97	475	4,632	180	119	30	119	4,137	-----
Dakota.....	6	3,957	2,980	100	115	1,074	8,261	535	169	73	170	7,253	-----
Dodge.....	3	864	468	74	42	179	1,642	120	45	8	120	1,344	-----

Douglas	2	814	578	115	34	173	1,717	125	45	4	25	1,505	
Faribault	7	1,752	912	121	71	445	3,330	235	77	34	152	2,796	17
Fillmore	6	2,356	1,579	109	75	490	4,621	210	157	25	203	4,018	
Freeborn	4	1,886	1,639	106	95	376	4,205	290	95	35	155	3,535	
Goodhue	4	2,638	1,902	127	80	442	5,224	425	185	111	150	4,341	
Grant	3	523	290	77	19	81	994	125	25	11	70	764	
Hennepin	15	134,843	57,844	4,301	2,152	43,115	254,132	13,675	8,075	2,843	3,365	217,328	24
Houston	1	144	159	9	6	19	339	15	15	1	12	280	
Isanti	3	726	653	71	25	129	1,613	100	18	4	100	1,387	
Itasca	8	755	2,082	197	67	297	3,411	225	148	39	179	2,797	8
Jackson	5	1,320	795	168	43	198	2,529	170	76	30	60	2,186	
Kanabec	1	261	196	36	9	91	594	25	5	1	25	538	
Kandiyohi	1	100	127	52	12	69	360	100	20	6	234		
Koochiching	1	429	535	17	16	183	1,184	50	10	17	50	1,057	
Lac qui Parle	2	343	96	72	17	43	573	55	5	5	55	426	33
Lake	1	361	433	16	10	40	862	50	20	9	50	733	
Lake of the Woods	1	130	142	31	9	52	366	25	7	3	24	307	
Le Sueur	6	1,500	1,513	92	47	310	3,470	175	75	51	113	3,031	15
Lincoln	6	1,653	651	165	41	254	2,808	160	93	4	159	2,392	
Lyon	5	2,302	1,212	203	58	372	4,255	195	95	58	144	3,730	29
McLeod	2	1,001	969	53	24	158	2,213	100	26	3	75	2,004	
Mahnomen	1	48	60	11	8	15	142	25	3	1	113		
Marshall	1	187	100	23	4	23	338	25	5	1	25	282	
Marshall	9	2,700	1,937	288	91	651	5,725	455	146	35	300	4,768	
Meeker	1	700	212	55	30	67	1,070	75	30	4	965		
Mille Lacs	2	587	548	26	23	105	1,292	55	16	4	54	1,154	
Morrison	4	952	1,590	155	39	165	2,837	200	57	25	193	2,434	10
Mower	5	2,702	2,338	160	137	479	5,882	255	315	17	215	4,983	49
Murray	1	116	57	28	5	57	263	25	5	1	232		
Nicollet	1	407	433	48	14	130	1,032	50	50	5	15	902	
Nobles	4	940	496	71	33	196	1,741	125	35	13	99	1,468	
Norman	3	487	573	51	32	178	1,827	75	24	5	60	1,160	
Olmsted	3	2,731	2,417	84	119	990	6,409	300	175	102	275	5,492	
Otter Tail	6	2,420	3,121	204	70	691	6,560	300	227	128	275	5,006	
Pennington	1	168	750	97	17	61	1,097	50	15	2	50	947	28
Pine	2	566	365	49	16	78	1,079	75	22	5	49	925	
Pipestone	4	1,400	696	145	45	372	2,682	175	65	31	75	2,298	18
Polk	4	1,313	1,097	92	45	425	2,983	185	52	15	130	2,600	
Pope	1	228	92	14	8	47	391	25	5	2	24	334	
Ramsey	7	74,353	32,479	252	1,219	26,266	135,815	7,275	4,860	1,547	792	119,275	64
Renville	2	393	202	29	11	136	772	20	10	10	24	668	
Rice	4	3,549	2,382	249	137	838	7,240	455	155	116	225	6,246	
Rock	1	817	298	212	21	90	1,446	100	10		55	1,280	
Roseau	2	190	214	37	13	65	526	55	11	3	55	402	
St. Louis	17	34,679	25,183	1,877	1,418	11,730	75,514	6,340	3,952	2,031	2,614	60,096	81
Scott	4	1,015	1,236	59	35	187	2,541	125	66	22	62	2,217	30
Sherburne	1	231	182	26	10	51	501	25	10	8	20	438	
Sibley	1	223	186	19	6	21	456	25	15		25	390	
Stearns	4	1,587	1,580	152	79	361	3,767	200	65	25	135	3,342	
Steele	2	1,140	1,339	101	53	213	2,877	150	45	18	150	2,491	
Stevens	3	461	335	49	45	134	1,028	90	25	11	75		29
Swift	3	439	339	41	35	155	1,011	100	38	6	25	836	6

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MINNESOTA—continued													
Todd.....	7	1,572	1,137	182	74	274	3,251	175	106	18	175	2,778	-----
Traverse.....	1	357	319	57	9	41	785	25	25	6	24	2,706	-----
Wabasha.....	2	1,404	712	11	25	232	2,388	85	68	19	74	2,122	-----
Wadena.....	4	1,252	1,022	125	41	250	2,698	200	82	8	148	2,252	-----
Waseca.....	3	1,477	794	191	41	200	2,727	225	75	3	100	2,315	-----
Washington.....	2	2,033	1,798	77	40	437	4,437	225	205	97	175	3,674	4
Watsonwan.....	1	478	153	57	16	57	764	80	20	15	50	590	-----
Wilkins.....	1	240	178	45	9	70	550	50	10	-----	12	478	-----
Winona.....	3	6,857	3,990	432	204	1,320	12,883	525	550	83	225	11,285	110
Wright.....	2	404	162	40	16	116	741	55	15	1	10	658	-----
Yellow Medicine.....	1	420	195	39	14	138	808	50	35	14	50	659	-----
Total.....	266	332,545	187,194	14,049	8,045	101,277	658,138	38,545	22,093	8,244	13,982	562,410	630
MONTANA													
Beaverhead.....	2	3,316	209	47	85	451	4,171	225	208	113	74	3,495	15
Big Horn.....	1	137	164	11	7	28	349	65	10	14	25	235	-----
Blaine.....	2	809	447	79	26	158	1,530	75	53	4	32	1,349	17
Carbon.....	2	489	703	47	50	118	1,410	105	24	18	58	1,205	-----
Carter.....	1	100	47	5	4	15	173	25	3	3	-----	132	9
Cascade.....	2	6,567	4,147	784	359	3,474	15,388	450	475	311	276	13,855	-----
Chouteau.....	1	65	140	17	7	64	295	25	5	-----	25	240	-----
Custer.....	2	1,709	812	123	90	257	2,991	185	100	54	-----	2,642	5
Daniels.....	1	226	82	32	3	13	359	30	3	2	30	240	54
Dawson.....	2	1,027	534	62	60	275	1,960	150	70	60	13	1,667	-----
Deer Lodge.....	1	574	580	88	52	113	1,410	100	35	19	47	1,202	-----
Fallon.....	1	109	64	27	4	19	223	25	2	-----	-----	181	-----
Fergus.....	2	909	353	39	87	264	1,654	180	32	17	10	1,395	20
Flathead.....	3	2,286	1,659	242	102	474	4,788	475	125	55	439	3,681	-----
Gallatin.....	2	1,863	622	308	56	537	3,389	175	105	275	63	2,769	-----

Garfield	1	164	101	4	8	31	308	25	5	5	273	
Glacier	1	77	113	14	6	24	233	25	6	5	188	
Hill	1	325	519	16	37	101	1,006	50	25	15	916	
Judith Basin	3	311	167	21	10	48	561	90	7	2	413	26
Lewis and Clark	2	3,642	2,440	90	110	1,758	8,056	450	375	68	6,963	
Madison	1	118	65	24	5	33	245	25	4	5	211	
McCone	1	117	92	10	4	16	239	25	5	5	183	21
Meagher	1	238	396	8	6	74	724	50	50	15	577	
Missoula	2	3,302	3,707	221	195	809	8,258	400	200	213	7,158	
Park	1	963	1,503	23	68	459	3,044	100	100	37	2,757	
Phillips	1	279	112	44	19	40	495	50	30	3	392	19
Pondera	2	409	352	54	12	67	906	100	10	6	611	79
Powell	1	553	262	27	28	193	1,065	100	30	19	904	
Ravalli	1	58	59	59	6	6	190	50	1	1	84	18
Richland	2	541	233	31	15	91	913	55	22	18	767	49
Roosevelt	1	188	78	32	8	49	355	50	5	1	299	
Rosebud	1	204	159	16	15	69	464	25	10	3	428	
Sanders	1	237	247	20	20	63	589	25	19		520	
Sheridan	1	96	103	5	2	22	228	25	5		173	5
Silver Bow	1	6,295	6,702		795	1,850	15,658	300	450	257	14,179	
Stillwater	2	251	111	32	12	50	457	50		5	349	29
Teton	2	210	233	13	13	80	549	75	15	7	452	
Treasure	1	68	180	6	6	24	284	25	25	5	228	
Valley	3	530	730	122	21	354	1,760	100	82	65	1,437	27
Wheatland	2	467	204	46	24	86	839	75	50	25	662	
Wibaux	1	206	160	16	5	51	438	50	10	3	369	
Yellowstone	2	3,401	1,890	182	180	963	6,629	350	175	84	5,817	
<b>Total</b>	<b>64</b>	<b>43,436</b>	<b>31,481</b>	<b>3,042</b>	<b>2,622</b>	<b>13,671</b>	<b>94,583</b>	<b>5,035</b>	<b>2,966</b>	<b>1,817</b>	<b>2,280</b>	<b>393</b>
<b>NORTH DAKOTA</b>												
Adams	1	197	70	20	20	206	524	25	25	3	446	
Barnes	4	1,808	324	170	77	325	2,766	250	61	27	2,302	5
Bottineau	2	522	90	27	17	64	722	50	12	8	548	72
Bowman	2	681	61	53	12	138	948	50	30	6	817	10
Burke	1	147	167	8	7	76	406	25	5	3	348	
Burleigh	2	2,341	1,432	213	110	557	4,781	300	175	56	4,060	
Cass	8	8,439	4,786	652	366	2,585	16,990	880	502	179	14,887	
Cavalier	3	301	65	61	20	37	487	75	8	5	364	3
Dickey	2	916	341	90	39	283	1,675	100	35	4	1,458	
Divide	1	107	60	21	5	10	205	25	5		131	19
Dunn	1	394	101	30	6	55	586	50	20	4	471	32
Eddy	1	504	117	33	12	72	756	50	50	20	606	
Emmons	1	257	125	31	3	28	444	25	15	8	389	
Grand Forks	3	3,152	3,347	718	269	1,105	8,639	625	155	133	7,299	
Griggs	2	517	106	30	14	85	777	75	15	7	610	
Hettinger	2	633	465	33	14	130	1,276	75	30	15	1,126	
Kidder	1	113	78	14	10	15	238	25	5	1	179	
La Moure	3	698	187	59	19	146	1,114	115	28	10	896	
Logan	2	367	93	28	10	61	565	50	18	5	489	
McHenry	2	427	107	13	12	108	669	50	30	4	551	



FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NORTH DAKOTA—continued													
McIntosh.....	1	85	63	27	4	13	193	25	5	25	138		
McLean.....	3	556	173	67	16	74	893	75	18	3	56	677	64
Morton.....	3	1,768	1,507	97	49	639	4,091	175	90	47	75	3,687	
Mountrail.....	3	589	92	64	16	56	826	75	30	6	54	565	95
Nelson.....	5	574	266	101	18	139	1,103	125	30	15	75	852	5
Pembina.....	4	860	489	82	37	227	1,726	93	52	12	50	1,483	32
Ramsey.....	6	2,050	1,871	95	56	343	4,429	225	165	73	165	3,760	41
Richland.....	6	1,373	1,291	126	71	468	3,360	210	127	63	105	2,815	10
Rolette.....	1	311	87	8	10	68	494	40	10	4	25	410	
Sargent.....	2	442	66	26	11	141	691	50	25	1	13	580	21
Sheridan.....	2	290	85	28	17	45	487	50	20	5	27	363	
Slope.....	1	205	50	41	8	16	322	25	25		25	234	13
Stark.....	4	1,633	1,839	202	42	467	4,199	200	144	36	135	3,582	50
Steele.....	3	580	172	46	14	89	904	95	38	7	24	642	96
Stutsman.....	3	1,779	1,039	122	79	402	3,501	225	75	26	7	3,139	3
Towner.....	2	709	175	41	17	117	1,081	75	12	17	32	922	10
Trail.....	7	1,776	853	122	47	305	5,115	200	78	17	131	2,680	
Walsh.....	2	823	463	69	43	216	1,646	125	45	33	125	1,300	
Ward.....	8	3,437	2,723	368	141	791	7,492	350	131	113	108	6,082	30
Wells.....	2	1,023	343	39	36	180	1,626	75	70	18	50	1,393	10
Williams.....	1	687	387	98	39	141	1,356	75	25		38	1,218	
Total.....	113	44,071	26,206	4,178	1,813	11,023	88,083	5,508	2,439	994	2,918	75,099	621
SOUTH DAKOTA													
Aurora.....	1	374	12	30	8	35	465	25	25	5	10	400	
Beadle.....	2	1,925	1,569	168	90	494	4,281	255	65	12	48	3,810	9
Bon Homme.....	1	466	96	32	14	163	771	40	14	10	25	683	
Brookings.....	3	993	502	37	57	387	1,979	100	26	44	31	1,778	
Brown.....	5	2,789	3,381	237	145	1,143	7,750	275	255	79	85	6,989	

22439°—31—42

Brule.....	1	268	116	4	9	47	445	25	8	2	25	386	
Butte.....	1	737	58	47	14	126	989	25	40	6	6	778	140
Campbell.....	1	176	20	20	3	14	235	25	5	1	1	181	22
Clark.....	1	232	190	6	9	51	496	25	25	12	25	402	
Clay.....	1	1,173	479	94	29	296	2,112	100	50	16		1,915	
Codington.....	3	1,878	1,942	130	94	467	4,574	225	155	114	174	3,867	
Custer.....	1	114	55	33	5	24	230	25	1			204	
Davison.....	2	1,224	1,086	81	68	410	2,878	125	80	45	100	2,528	
Day.....	2	609	245	11	36	295	1,199	75	15	15	50	1,043	
Deuel.....	5	990	242	113	37	106	1,502	125	40	4	60	1,170	103
Faulk.....	1	193	33	17	8	23	274	25	12	4		196	37
Grant.....	1	269	178	10	11	83	558	50	25	1		469	
Gregory.....	1	141	100	25	6	16	291	25	5	3	25	210	22
Haakon.....	2	665	209	36	18	97	1,027	75	31	13	12	871	25
Hamlin.....	3	390	120	39	14	106	669	75	11	5		577	
Hand.....	3	903	663	70	22	213	1,876	100	130	46	25	1,573	
Hanson.....	3	673	194	56	17	94	1,034	100	13	9	5	907	
Hughes.....	2	696	981	64	41	190	1,980	100	20	41	100	1,719	
Hutchinson.....	2	791	523	12	17	112	1,457	60	50	24	31	1,284	
Hyde.....	1	407	331	13	16	130	930	50	25	41	25	759	
Kingsbury.....	2	285	217	20	11	51	556	50	10	12	25	489	
Lawrence.....	2	2,045	2,527	117	99	398	5,263	250	150	154	148	4,499	
Lincoln.....	2	716	404	20	14	166	1,331	80	45	11	79	1,111	
McCook.....	2	413	188	22	12	124	762	50	30	6	6	667	
Marshall.....	2	374	86	61	8	47	578	75	15	4	29	426	29
Meade.....	1	482	382	16	19	127	1,048	50	50	43	25	872	
Miner.....	1	86	84	9	14	44	238	25	5	4		202	
Minnehaha.....	7	5,462	5,348	734	269	2,167	14,035	700	401	176	50	12,485	15
Moody.....	2	687	205	46	20	102	1,064	65	20	14	65	886	13
Pennington.....	1	1,232	595	42	72	336	2,314	100	80	55	50	2,008	
Perkins.....	1	334	168	24	16	97	642	30	20	29	30	530	
Potter.....	1	242	117	16	12	118	514	25	15	9	25	433	
Roberts.....	4	798	365	155	32	221	1,580	175	65	17	120	1,175	28
Sanborn.....	1	150	52	24	6	5	239	25	4	3	25	182	
Spink.....	2	853	499	129	29	214	1,730	90	48	2	57	1,532	
Stanley.....	1	143	79	21	7	43	295	25	2	1	10	256	
Sully.....	1	103	60	8	6	44	220	25	5	2		188	
Turner.....	4	1,531	220	107	27	371	2,266	190	33	36	58	1,949	
Union.....	2	714	173	62	23	119	1,099	75	19	7	50	925	23
Walworth.....	3	599	288	99	20	91	1,104	130	17	8	69	831	50
Yankton.....	2	656	759	139	29	229	1,818	150	30	27	98	1,499	
Total.....	93	36,981	26,141	3,256	1,533	10,236	78,728	4,515	2,190	1,166	1,881	67,844	516
WISCONSIN													
(See also district No. 7)													
Ashland.....	2	2,320	1,715	335	77	337	4,794	200	175	42	200	4,164	
Barron.....	2	945	545	82	39	186	1,801	75	55	9	50	1,588	
Bayfield.....	2	380	384	29	22	110	926	60	18	11	25	806	6
Buffalo.....	2	563	553	24	12	96	1,253	75	25	10	13	1,073	30
Burnett.....	1	362	235	9	14	60	681	25	25	12	25	593	

## FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WISCONSIN—continued													
Chippewa.....	2	1,507	1,560	181	72	438	3,774	206	225	82	175	3,072	-----
Douglas.....	3	3,823	4,550	140	132	1,441	10,179	550	300	207	225	8,789	-----
Dunn.....	2	2,068	853	73	58	583	3,692	225	45	19	200	3,157	-----
Eau Claire.....	3	4,211	1,446	214	165	1,066	7,153	375	101	120	351	6,174	-----
Forest.....	1	182	60	12	4	34	297	25	5	4	25	231	-----
Iron.....	1	179	428	39	15	91	757	50	15	4	48	636	-----
La Crosse.....	3	6,229	4,353	359	220	1,971	13,233	950	550	549	514	10,598	-----
Lincoln.....	1	1,103	876	40	35	157	2,216	150	80	21	62	1,851	50
Oneida.....	2	832	578	122	41	186	1,786	200	55	23	150	1,315	-----
Pepin.....	1	554	154	53	10	90	863	75	32	5	40	712	-----
Pierce.....	3	837	473	13	32	157	1,513	75	42	11	25	1,352	-----
Polk.....	2	471	87	19	11	73	669	50	10	3	25	579	-----
Price.....	2	552	576	38	23	182	1,375	75	16	10	49	1,207	-----
Rusk.....	1	239	90	51	13	56	451	50	2	4	10	385	-----
St. Croix.....	5	1,308	1,218	69	45	477	3,125	175	91	50	125	2,659	16
Sawyer.....	2	264	164	38	15	71	555	50	7	11	25	447	9
Taylor.....	2	682	180	79	12	122	1,081	75	30	15	75	883	-----
Trempealeau.....	1	171	78	23	9	28	311	25	4	-----	24	258	-----
Vilas.....	1	192	326	20	6	63	609	25	15	11	24	527	-----
Total.....	47	29,974	21,482	2,062	1,082	8,075	63,074	3,835	1,923	1,233	2,485	53,036	118

## FEDERAL RESERVE DISTRICT NO. 10

COLORADO													
Adams.....	1	232	88	53	13	43	434	40	8	-----	25	361	-----
Alamosa.....	2	896	560	25	62	269	1,817	75	55	10	56	1,609	-----

Arapahoe.....	5	960	779	108	39	302	2, 194	125	57	27	75	1, 890	17
Baca.....	1	331	105	7	9	146	599	25	15	1	-----	552	-----
Bent.....	1	244	161	13	19	151	589	50	20	3	49	467	-----
Boulder.....	8	3, 235	2, 375	646	149	827	7, 270	575	368	46	204	5, 984	83
Chaffee.....	3	685	1, 294	40	64	272	2, 365	175	35	9	122	2, 012	-----
Clear Creek.....	1	120	112	41	8	16	305	50	12	-----	-----	202	40
Conejos.....	1	217	107	10	9	136	480	40	10	7	30	393	-----
Crowley.....	1	151	178	12	13	146	502	25	35	-----	10	433	-----
Delta.....	3	487	174	39	34	81	819	75	22	2	74	645	-----
Denver.....	9	71, 839	39, 146	2, 788	2, 443	38, 412	155, 590	5, 625	5, 095	3, 263	646	140, 176	67
Douglas.....	1	337	82	35	9	49	513	50	20	-----	12	418	12
Eagle.....	1	244	170	17	15	142	587	50	6	2	-----	525	-----
El Paso.....	5	8, 425	3, 417	793	505	2, 238	15, 412	775	710	147	374	13, 294	41
Fremont.....	4	1, 769	1, 941	192	84	961	4, 956	225	70	24	31	4, 548	10
Garfield.....	3	1, 563	860	20	51	482	2, 963	175	190	10	25	2, 558	-----
Gilpin.....	1	20	256	5	12	65	360	25	10	5	25	295	-----
Gunnison.....	1	358	354	16	19	399	1, 148	50	50	15	50	973	-----
Huerfano.....	2	945	983	72	90	334	2, 427	85	93	34	-----	2, 191	-----
Jefferson.....	2	565	684	72	42	159	1, 526	75	58	6	19	1, 362	-----
Kiowa.....	1	118	57	39	10	37	261	25	2	1	10	223	-----
Kit Carson.....	2	264	68	24	13	90	483	50	6	11	-----	405	11
Lake.....	1	191	874	3	45	210	1, 323	100	20	3	-----	1, 196	-----
La Plata.....	2	1, 188	641	92	121	400	2, 447	200	35	9	78	2, 123	-----
Larimer.....	6	4, 141	2, 471	362	163	883	8, 058	625	348	52	521	5, 754	753
Las Animas.....	2	2, 955	3, 076	231	152	852	7, 299	300	73	5	300	6, 571	38
Lincoln.....	4	774	235	42	19	69	1, 148	105	29	28	49	903	31
Logan.....	2	198	63	41	8	44	355	55	8	3	14	262	9
Mesa.....	3	1, 527	729	160	81	392	2, 896	150	65	17	49	2, 606	-----
Moffat.....	2	401	163	61	18	72	719	50	3	-----	10	620	24
Montezuma.....	2	824	281	31	24	183	1, 347	80	65	5	79	1, 078	35
Montrose.....	3	1, 500	551	32	46	272	2, 414	225	88	8	113	1, 977	-----
Morgan.....	2	1, 327	287	94	33	241	1, 987	225	35	44	100	1, 348	223
Otero.....	2	987	441	67	80	334	1, 917	125	95	38	107	1, 551	-----
Phillips.....	3	336	126	61	19	154	700	100	10	3	62	480	46
Prowers.....	3	1, 123	350	47	51	383	1, 962	125	85	22	74	1, 647	-----
Pueblo.....	2	5, 753	6, 415	317	427	6, 832	19, 776	600	1, 150	197	395	17, 242	-----
Rio Blanco.....	1	362	11	56	9	78	530	40	10	2	-----	477	-----
Rio Grande.....	1	227	67	53	10	84	442	50	2	1	25	364	-----
Routt.....	1	501	32	21	12	70	637	25	25	5	10	572	-----
Saguache.....	2	506	122	23	19	160	832	90	26	12	15	689	-----
San Juan.....	1	191	412	2	40	110	754	50	25	32	13	632	-----
Sedgwick.....	2	452	91	52	17	50	668	75	15	2	74	499	-----
Teller.....	1	313	1, 345	-----	24	628	2, 316	50	10	4	-----	2, 249	-----
Washington.....	2	323	173	29	21	117	667	55	16	9	25	560	-----
Weld.....	8	4, 041	2, 690	286	165	1, 574	8, 807	515	288	64	299	7, 092	381
Yuma.....	3	605	353	59	19	335	1, 377	120	30	33	83	1, 081	31
Total .....	120	124, 771	75, 950	7, 289	5, 335	60, 264	274, 978	12, 600	9, 530	4, 221	4, 332	241, 089	1, 852

## FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>KANSAS</b>													
Allen.....	2	447	196	32	20	131	829	55	28	10	55	652	29
Anderson.....	2	634	196	31	10	91	967	50	31	1	49	808	77
Atchison.....	2	1,531	722	91	62	461	2,873	300	120	89	97	2,171	27
Barber.....	2	397	188	35	12	144	777	50	28	6	24	668	50
Barton.....	6	1,692	507	284	90	425	3,014	425	93	24	295	2,127	50
Bourbon.....	1	1,278	379	10	61	317	2,073	100	100	34	100	1,739	68
Brown.....	2	627	210	90	26	119	1,076	105	21	12	105	766	123
Butler.....	4	2,291	1,121	180	74	428	4,106	200	225	68	177	3,284	418
Chase.....	1	516	82	32	5	58	697	75	50	27	75	418	56
Chautauqua.....	3	710	283	54	24	206	1,284	180	40	21	131	886	149
Cherokee.....	4	910	794	85	70	584	2,453	175	115	19	149	1,990	86
Cheyenne.....	1	151	167	36	10	178	541	25	25	6	-----	486	15
Clark.....	2	854	6	27	7	70	966	75	60	15	-----	665	3
Clay.....	3	1,063	535	132	36	235	2,015	150	155	36	123	1,453	15
Cloud.....	3	946	228	58	26	189	1,455	175	70	46	40	1,109	9
Coffee.....	3	1,152	461	60	45	371	2,109	125	34	55	99	1,679	260
Comanche.....	1	246	29	13	6	62	353	25	25	5	25	260	16
Cowley.....	4	5,117	2,771	405	159	1,158	9,636	500	430	68	395	8,213	25
Crawford.....	6	3,352	1,889	370	246	1,257	7,128	430	302	83	187	6,105	3
Decatur.....	3	968	355	50	22	234	1,646	125	75	12	124	1,309	13
Dickinson.....	5	1,627	547	87	55	386	2,711	200	92	109	146	2,150	16
Doniphan.....	2	497	138	15	13	82	747	75	30	30	81	564	87
Douglas.....	2	2,062	934	60	106	676	3,871	200	150	156	200	3,130	113
Edwards.....	1	102	12	5	3	22	143	30	20	3	-----	87	1,044
Elk.....	4	652	330	39	26	275	1,328	150	35	47	-----	983	192
Ellis.....	3	851	74	75	31	170	1,202	125	20	14	-----	1,044	25
Ellsworth.....	2	1,141	189	141	25	121	1,622	125	55	2	25	1,212	6
Finney.....	2	804	183	51	26	253	1,323	100	20	6	25	1,172	70
Ford.....	2	1,052	436	43	36	253	1,878	130	26	31	70	1,617	20
Franklin.....	3	1,217	1,216	59	62	568	3,137	225	55	114	223	2,495	150
Geary.....	2	1,568	459	139	91	190	2,475	175	165	31	175	1,768	210
Gove.....	1	173	37	10	5	31	255	25	10	10	-----	210	

Gray	1	162	94	12	9	46	328	25	5	4	25	267	
Greeley	1	98	36	10	4	51	198	25		7	7	166	
Greenwood	4	1,245	378	85	32	460	2,205	125	76	50	91	1,338	6
Hamilton	1	267	51	9	7	108	446	50	10	4	25	357	
Harper	4	1,067	624	73	24	354	2,149	250	37	79	112	1,670	
Harvey	2	718	535	75	59	322	1,714	100	90	34	100	1,388	
Jackson	2	509	68	46	11	94	729	75	30	12	7	575	31
Jefferson	2	265	89	38	9	55	461	50	22	1	50	338	
Jewel	5	988	386	59	42	253	1,735	175	66	14	136	1,251	90
Johnson	1	396	459	34	16	91	998	50	50	9	50	839	
Kingman	2	521	390	26	11	117	1,066	75	28	7		926	25
Kiowa	2	470	228	49	7	88	860	90	15	3	10	621	105
Labette	4	772	537	150	60	160	1,684	125	38	13	87	1,389	15
Lane	1	225	32	10	5	50	324	40	25	1	24	231	
Leavenworth	5	2,892	3,165	98	211	1,545	7,929	450	258	303	325	6,551	
Lincoln	2	505	102	24	9	43	686	60	41	11	50	459	65
Linn	1	92	54	24	4	20	194	25	5	3	6	149	
Logan	1	276	46	17	12	74	425	40	20	5	10	351	
Lyon	3	2,828	883	48	115	522	4,423	325	233	103	323	3,206	210
McPherson	1	235	53	25	7	44	367	50		3	50	228	37
Marion	4	785	255	68	27	159	1,298	125	72	30	62	979	30
Marshall	5	770	153	66	25	203	1,218	150	40	38		989	
Meade	2	483	71	12	9	112	698	50	50	23	50	524	
Miami	3	1,732	725	193	24	348	3,036	225	68	22	172	2,543	
Mitchell	1	712	192	27	18	81	1,034	75	75	4	75	719	86
Montgomery	7	6,176	3,157	514	583	2,413	12,973	765	350	265	613	10,917	40
Morris	2	440	294	19	16	188	960	75	65	15	74	726	
Morton	1	300	161	5	11	106	582	25	5	4		547	
Nemaha	5	1,557	641	143	29	288	2,668	197	113	41	163	1,913	239
Neosha	2	713	757	72	67	279	1,904	125	105	55	125	1,477	
Ness	1	470	112	36	10	63	694	25	35	3	25	606	
Norton	2	1,077	187	61	26	333	1,692	125	60	18	99	1,388	
Osage	3	769	152	30	20	120	1,097	100	35	7	76	847	31
Osborne	4	984	320	75	39	146	1,570	155	68	13	125	1,069	140
Ottawa	2	424	159	31	22	148	787	75	20	28	55	609	
Pawnee	1	602	348	19	22	113	1,107	100	22	4	50	740	191
Phillips	4	861	245	66	40	370	1,588	130	40	18	105	1,292	4
Pottawatomie	4	1,144	370	80	27	274	1,900	200	48	25	99	1,475	53
Pratt	2	906	364	50	16	147	1,486	130	20	4	26	1,280	25
Rawlins	1	278	108	30	5	105	526	25	5	3	10	484	
Reno	4	3,355	1,549	257	279	1,259	6,706	575	213	109		5,767	
Republic	2	548	387	38	19	185	1,184	90	20	29	89	951	
Rice	2	391	152	27	18	140	731	100	20	21	34	553	
Riley	2	1,799	611	183	62	247	2,917	200	120	55	198	2,044	255
Rooks	2	422	169	45	20	133	792	90	13	8	39	641	
Russell	2	379	86	43	9	36	557	65	10	4	54	323	101
Saline	3	2,894	634	588	168	686	4,988	425	210	72	222	3,895	113
Scott	1	414	137	8	5	117	683	50	15	8	24	585	
Sedgwick	6	18,688	9,571	1,665	643	9,384	40,034	2,525	1,336	395	49	34,722	449
Seward	2	634	362	39	23	490	1,550	100	30	24	25	1,370	
Shawnee	5	7,325	7,869	625	467	4,943	21,308	1,450	465	450	600	18,273	
Sheridan	1	304	177	16	12	72	583	50	50	25	50	409	
Sherman	2	663	159	27	26	172	1,049	50	35	8	24	931	

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>KANSAS—continued</b>													
Smith.....	4	995	355	30	38	282	1,704	125	105	22	69	1,379	-----
Stafford.....	3	1,390	249	36	17	235	1,930	100	100	60	62	1,546	60
Stevens.....	1	158	53	7	4	139	360	25	5	6	-----	324	-----
Sumner.....	3	978	441	29	49	410	1,921	175	85	97	90	1,456	11
Thomas.....	1	457	328	13	23	143	968	50	13	4	50	851	-----
Trego.....	1	100	91	2	5	41	239	50	10	4	-----	169	-----
Wabaunsee.....	3	480	288	19	19	150	960	100	42	16	44	755	-----
Washington.....	5	1,187	362	54	37	327	1,971	125	70	39	18	1,708	11
Wilson.....	2	715	516	55	33	459	1,784	100	64	29	99	1,425	49
Woodson.....	1	193	3,193	874	166	2,347	312	25	15	11	25	223	13
Wyandotte.....	3	6,848	73	3	7	32	13,484	975	325	83	823	11,044	210
<b>Total.....</b>	<b>246</b>	<b>123,659</b>	<b>60,467</b>	<b>9,991</b>	<b>5,329</b>	<b>42,667</b>	<b>243,147</b>	<b>17,577</b>	<b>8,421</b>	<b>4,055</b>	<b>9,431</b>	<b>198,488</b>	<b>3,871</b>
<b>MISSOURI</b>													
(See also district No. 8)													
Atchison.....	1	218	58	17	11	113	420	50	50	6	45	269	-----
Barton.....	2	458	481	20	15	105	1,084	100	20	15	98	834	10
Bates.....	1	65	1	16	4	7	92	25	-----	-----	-----	52	15
Buchanan.....	4	14,854	3,495	421	654	5,915	25,404	1,100	950	290	334	22,616	-----
Cass.....	1	248	127	1	8	33	418	25	16	3	6	352	-----
Clay.....	2	717	295	155	33	163	1,387	100	55	112	25	1,093	-----
Clinton.....	2	1,086	203	144	29	163	1,633	150	120	80	125	1,128	80
De Kalb.....	1	230	53	6	3	29	323	50	35	6	50	168	15
Gentry.....	2	364	216	29	18	123	753	80	10	22	80	558	-----
Jackson.....	10	79,073	25,685	2,173	1,590	41,568	153,019	8,200	3,358	3,661	1,065	133,252	1,057
Jasper.....	6	5,014	3,783	370	198	1,461	10,935	750	465	101	750	8,656	136
Newton.....	2	695	255	72	27	172	1,261	75	60	7	75	915	72

Nodaway.....	1	564	168	17	27	186	968	100	20	9	100	739	
Vernon.....	2	1,048	626	90	34	288	2,105	200	70	21	199	1,565	50
Total.....	37	104,634	35,446	3,531	2,651	50,326	199,802	11,005	5,229	4,283	2,952	172,197	1,435
NEBRASKA													
Adams.....	2	2,171	1,123	167	116	659	4,267	300	120	48	248	3,449	
Antelope.....	2	275	129	14	9	61	493	75	13	4	50	306	47
Boone.....	4	1,723	349	85	44	343	2,551	185	125	35	101	2,086	18
Box Butte.....	2	3,185	396	54	84	558	4,296	150	125	38	99	3,696	187
Boyd.....	2	209	116	26	13	70	439	75	7	5	60	292	
Brown.....	3	578	204	46	26	125	983	110	25	17	35	795	
Buffalo.....	1	108	54	8	8	51	225	3	3	3	24	169	
Burt.....	2	2,032	909	116	44	398	3,523	325	125	39	296	2,392	320
Butler.....	3	1,312	645	94	29	404	2,493	175	90	20	150	2,053	
Cass.....	1	295	67	8	6	18	392	50	10	3	50	251	28
Cedar.....	6	1,922	538	99	44	386	3,000	250	96	34	197	2,313	105
Chase.....	1	153	36	12	4	125	334	25	7	6	24	272	
Cherry.....	1	158	31	29	5	49	276	25	4	4	24	253	
Cheyenne.....	1	340	344	25	27	143	879	50	10	2	202		
Clay.....	1	144	37	8	4	53	245	30	6	2	37	613	40
Colfax.....	1	439	199	11	9	109	769	50	20	9	74	201	870
Cuming.....	6	3,606	1,276	126	51	395	5,467	275	320	74	201	3,668	
Dawes.....	1	774	435	27	44	249	1,533	75	50	9	38	1,361	
Dawson.....	1	296	46	18	16	126	503	50	10	1	436		
Dixon.....	2	586	172	12	19	188	979	55	55	7	30	822	
Dodge.....	6	4,071	1,915	361	108	877	7,363	500	205	110	425	5,952	142
Douglas.....	6	34,750	24,293	3,618	1,028	30,587	114,937	5,000	2,500	701	1,150	103,552	300
Fillmore.....	2	158	525	12	10	124	828	75	15	21		681	
Furnas.....	1	520	76	20	28	169	815	25	50	10	25	697	
Gage.....	4	2,197	1,765	73	80	568	4,712	300	170	27	259	3,727	195
Garden.....	1	294	6	17	5	73	394	50	10	1		351	
Gosper.....	1	180	80	13	8	57	339	25	12	6	25	270	
Hall.....	3	3,940	1,474	207	193	845	6,671	240	280	64	110	5,870	30
Hamilton.....	3	534	382	45	20	231	1,245	105	11	7	41	1,047	
Hayes.....	1	169	54	6	3	25	259	25	5	5	25	192	7
Holt.....	4	1,140	1,081	54	64	535	2,880	175	175	84	125	2,298	
Jefferson.....	1	1,345	180	106	31	588	2,289	100	50	50	100	1,969	
Kearney.....	4	594	495	34	40	344	1,510	165	45	35	51	1,205	
Kimball.....	3	762	376	67	41	325	1,569	175	35	7		1,338	
Knox.....	2	399	88	17	17	46	611	30	30	7	31	462	31
Lancaster.....	5	17,865	5,494	963	660	6,236	31,475	1,575	595	357	206	28,599	
Lincoln.....	1	899	263	67	59	431	1,725	100	90	7	100	1,428	
Madison.....	2	2,350	946	215	102	809	4,436	350	135	55	256	3,587	53
Merrick.....	6	842	255	33	40	216	1,389	75	85	31	20	1,155	
Morrill.....	1	171	99	15	18	43	346	50	2	1	24	269	
Nance.....	4	1,527	564	86	42	268	2,499	200	64	56	174	1,950	51
Nemaha.....	3	713	452	36	35	175	1,419	135	53	18	135	1,055	17
Otoe.....	5	1,178	949	76	72	761	3,048	275	105	73	197	2,394	
Perkins.....	1	306	42	10	8	169	534	30	30	3		462	
Phelps.....	3	1,404	427	60	36	236	2,169	110	126	98	68	1,702	49
Pierce.....	1	236	90	5	12	68	413	25	40	7		340	



## FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEBRASKA—continued													
Platte.....	3	1,544	639	159	63	274	2,693	250	50	12	248	2,133	-----
Polk.....	3	597	390	40	24	301	1,353	100	35	12	92	1,117	-----
Red Willow.....	2	880	683	77	31	358	2,045	125	60	29	96	1,733	-----
Richardson.....	1	338	139	3	14	242	738	50	14	14	49	610	-----
Saline.....	2	799	633	47	44	236	1,766	100	60	15	98	1,443	50
Saunders.....	4	2,577	766	209	37	596	4,208	265	165	43	160	3,307	260
Scotts Bluff.....	6	1,766	397	125	93	976	3,374	215	88	53	85	2,885	48
Seward.....	3	1,325	952	75	36	318	2,710	115	50	12	79	2,270	150
Sheridan.....	3	1,276	350	17	45	375	2,067	110	120	31	69	1,736	-----
Sherman.....	2	731	85	30	24	97	971	50	90	24	17	783	7
Sioux.....	1	333	124	13	13	113	596	35	35	2	15	507	-----
Stanton.....	2	992	735	21	30	341	2,126	100	130	273	98	1,489	17
Thurston.....	3	553	144	49	14	114	883	125	45	11	124	533	41
Valley.....	2	790	234	47	21	170	1,268	125	2	3	97	1,041	-----
Washington.....	1	92	107	12	3	14	229	25	-----	1	25	176	2
Wayne.....	2	1,192	518	34	46	468	2,263	125	45	52	19	2,020	-----
Webster.....	1	144	80	17	5	31	278	50	6	5	13	198	6
York.....	5	1,940	793	120	98	416	3,387	330	235	53	320	2,371	45
Total.....	167	136,719	57,256	8,328	4,003	54,756	262,482	14,585	7,395	2,849	6,915	225,089	3,116
NEW MEXICO													
(See also district No. 11)													
Bernalillo.....	2	6,247	3,245	652	177	1,668	12,027	650	300	69	646	10,290	-----
Colfax.....	2	1,188	1,968	53	74	360	3,656	200	107	19	200	3,085	-----
Harding.....	1	134	60	14	8	40	257	25	15	3	-----	215	-----
McKinley.....	1	530	298	39	56	113	1,041	50	20	11	50	850	60
San Juan.....	1	422	158	14	19	140	755	25	35	15	25	655	-----

Santa Fe.....	1	2,124	1,628	110	93	558	4,531	150	100	26	4,227	
Valencia.....	1	472	294	34	25	83	920	50	10	5	713	85
Total.....	9	11,117	7,651	916	452	2,962	23,187	1,150	587	148	20,035	145
OKLAHOMA												
(See also district No. 11)												
Adair.....	1	140	41	12	5	51	249	25	5	25	194	
Alfalfa.....	6	1,045	435	72	36	205	1,799	170	41	16	1,389	155
Beaver.....	2	263	101	9	8	68	451	50	8	7	386	
Beckham.....	7	2,309	536	109	107	1,457	4,527	225	83	88	4,033	
Blaine.....	3	390	307	33	23	146	901	75	16	10	768	24
Caddo.....	10	1,957	1,221	128	87	643	4,044	280	131	60	3,405	53
Canadian.....	5	1,482	1,043	121	75	1,215	3,942	175	95	40	3,518	
Carter.....	5	1,465	2,106	290	126	660	4,683	375	145	24	3,986	30
Cherokee.....	2	239	301	14	13	80	675	75	15	4	490	
Cleveland.....	5	1,499	1,111	202	77	691	3,589	250	70	28	3,153	
Comanche.....	4	1,182	1,070	87	65	409	2,819	200	54	42	2,357	
Cotton.....	2	459	174	6	33	100	778	80	18	4	656	
Craig.....	1	701	762	33	24	250	1,776	80	20	17	1,573	
Creek.....	3	1,197	1,426	106	125	463	3,326	175	105	45	2,969	
Custer.....	6	1,241	967	185	67	450	2,919	200	73	30	2,377	136
Delaware.....	1	113	52	10	7	31	213	25	10	2	146	29
Dewey.....	2	353	85	30	6	30	506	50	2	8	393	46
Ellis.....	1	248	149	5	12	145	580	30	6	5	515	
Garfield.....	3	2,482	2,068	283	108	1,222	6,172	280	462	57	5,241	
Garvin.....	9	1,843	1,390	124	87	740	4,211	465	160	52	3,243	10
Grady.....	8	3,440	2,391	162	120	1,522	7,672	730	155	119	6,411	10
Grant.....	3	433	318	25	15	160	957	75	25	16	765	
Greer.....	4	887	687	25	37	502	2,143	180	77	32	1,790	
Harmon.....	1	178	124	18	5	43	372	30	6	10	309	10
Harper.....	1	202	39	6	73	328	25	25	8	5	290	
Haskell.....	1	106	205	24	16	42	397	50	10	1	277	10
Hughes.....	5	1,589	1,307	132	82	496	3,616	180	65	34	3,262	
Jackson.....	4	1,387	519	98	91	558	2,659	210	62	127	2,106	74
Jefferson.....	5	625	521	40	27	202	1,422	125	28	32	1,189	10
Kay.....	9	2,303	1,795	216	151	777	5,259	350	127	31	4,552	20
Kingfisher.....	4	834	890	69	43	344	2,190	135	25	24	1,872	19
Kiowa.....	4	758	726	47	31	369	1,936	150	32	36	1,654	15
Le Flore.....	5	387	471	86	43	263	1,259	125	2	5	1,099	13
Lincoln.....	7	1,317	1,767	105	49	638	3,896	250	50	25	3,390	
Logan.....	2	1,043	1,584	90	35	531	3,295	125	30	109	2,890	
Love.....	3	368	313	35	28	234	997	135	29	3	803	
McClain.....	3	630	324	41	24	251	1,287	100	65	52	1,020	
McIntosh.....	2	677	415	31	22	121	1,272	100	20	44	1,006	
Major.....	1	170	115	14	5	17	321	25	5	2	254	26
Mayes.....	2	368	284	30	15	123	821	75	28	28	657	7
Murray.....	3	365	608	49	34	274	1,339	105	24	4	1,085	35
Muskogee.....	7	5,867	5,723	433	240	2,122	14,495	1,000	366	143	11,989	35
Noble.....	3	658	335	33	16	258	1,302	100	21	10	1,124	

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OKLAHOMA—continued													
Nowata.....	2	458	585	52	38	250	1,388	100	40	9	100	1,138	-----
Oklfuskee.....	4	1,254	1,373	32	50	452	3,182	160	32	89	84	2,794	-----
Oklahoma.....	13	46,795	28,238	1,583	722	26,586	104,419	7,490	1,559	1,096	76	93,623	-----
Okmulgee.....	4	3,769	3,193	325	135	758	8,209	500	205	136	50	7,212	44
Osage.....	10	2,899	3,016	254	130	1,553	7,888	510	202	72	168	6,815	67
Ottawa.....	4	1,809	1,950	319	93	519	4,709	325	65	37	224	4,057	-----
Pawnee.....	5	1,206	1,023	102	66	413	2,823	225	41	20	196	2,301	34
Payne.....	6	2,666	2,397	240	128	909	6,358	400	150	37	106	5,658	-----
Pittsburg.....	2	883	1,564	66	80	655	3,269	150	23	38	100	2,952	-----
Pontotoc.....	2	793	666	58	41	267	1,825	125	21	6	-----	1,671	-----
Pottawatomie.....	6	4,594	3,298	445	275	1,617	10,270	425	230	145	213	9,246	-----
Rogers.....	2	546	458	70	31	175	1,285	75	17	9	56	1,123	-----
Rogers Mills.....	1	211	16	9	6	43	286	25	5	6	-----	251	-----
Seminole.....	3	1,391	1,199	37	145	1,059	3,851	90	125	62	38	3,535	-----
Sequoyah.....	1	66	63	9	6	12	157	25	-----	2	25	100	5
Stephens.....	7	2,352	1,465	137	105	954	5,024	325	141	67	56	4,234	120
Texas.....	7	1,324	787	85	72	711	2,966	190	112	44	58	2,574	7
Tillman.....	3	857	316	73	38	236	1,525	150	26	17	25	1,262	25
Tulsa.....	6	60,480	20,161	5,315	1,504	25,676	113,612	6,000	2,670	2,074	576	101,243	464
Wagoner.....	4	595	445	23	25	212	1,306	130	43	26	100	1,004	-----
Washington.....	4	5,287	2,654	605	202	2,177	10,966	550	325	135	49	9,862	-----
Washita.....	4	849	378	62	46	357	1,698	110	27	20	25	1,475	39
Woods.....	3	1,089	460	83	35	262	1,947	125	53	20	32	1,625	93
Woodward.....	1	136	425	45	19	77	710	50	-----	5	50	604	-----
Total.....	269	187,509	112,936	13,697	6,220	84,906	407,088	25,920	8,891	5,553	6,017	356,995	1,665
WYOMING													
Albany.....	2	2,488	1,146	170	154	455	4,426	200	250	46	200	3,666	64
Big Horn.....	2	211	442	37	26	117	837	55	35	23	25	699	-----
Carbon.....	2	2,040	1,081	151	61	344	3,690	250	240	27	216	2,957	-----

Converse.....	1	281	172	24	22	87	588	50	10	6	50	471	-----
Fremont.....	1	234	203	27	27	134	628	50	25	13	50	490	-----
Goshen.....	1	438	145	6	39	244	876	25	30	10	-----	810	-----
Hot Springs.....	1	334	446	34	49	203	1,070	50	50	5	50	912	-----
Johnson.....	1	538	227	9	19	91	886	50	50	27	50	694	15
Laramie.....	2	4,307	2,012	107	362	1,566	8,368	550	200	205	100	7,303	-----
Lincoln.....	1	1,199	1,038	57	81	524	2,905	150	150	18	100	2,482	-----
Natrona.....	2	4,101	1,810	199	153	874	7,153	350	200	166	200	5,998	240
Park.....	4	810	585	76	44	535	2,063	110	79	74	79	1,719	-----
Sheridan.....	1	1,002	564	107	40	93	1,811	100	50	50	100	1,355	156
Sweetwater.....	2	1,949	1,015	190	93	1,065	4,321	180	240	64	170	3,668	-----
Uinta.....	2	906	488	43	21	171	1,635	100	75	68	99	1,285	-----
Total.....	25	20,838	11,374	1,237	1,191	6,503	41,257	2,270	1,684	802	1,489	34,509	475

## FEDERAL RESERVE DISTRICT NO. 11

ARIZONA (See also district No. 12)													
Cochise.....	1	958	434	80	81	348	1,947	100	75	28	-----	1,740	-----
Pima.....	1	2,074	4,809	249	145	887	8,192	400	50	88	347	7,305	-----
Santa Cruz.....	2	2,587	1,174	181	125	1,012	5,140	150	290	43	149	4,452	-----
Total.....	4	5,619	6,417	510	351	2,247	15,279	650	415	159	496	13,497	-----
LOUISIANA (See also district No. 6)													
Bienville.....	2	503	155	90	27	123	903	125	20	11	50	671	20
Caddo.....	3	23,487	4,413	1,432	641	5,747	36,285	2,300	1,160	443	1,700	29,913	175
Claiborne.....	1	1,082	647	87	54	442	2,318	150	100	37	30	1,990	-----
De Soto.....	1	271	2	7	14	79	373	50	25	5	-----	292	-----
East Carroll.....	1	395	176	38	37	204	857	50	100	14	50	640	-----
Lincoln.....	1	716	39	26	19	64	867	50	50	24	22	720	-----
Madison.....	1	274	55	47	14	31	438	50	5	-----	40	298	44
Ouachita.....	1	3,447	438	1,063	114	909	6,045	600	300	95	112	4,888	-----
Richland.....	1	188	70	12	14	50	336	25	10	5	13	283	-----
Winn.....	1	243	3	31	11	14	309	25	-----	3	-----	281	-----
Total.....	13	30,606	5,998	2,833	945	7,663	48,731	3,425	1,770	637	2,017	39,976	239
NEW MEXICO (See also district No. 10)													
Chaves.....	2	2,440	716	81	187	773	4,208	125	160	38	125	3,780	-----
Curry.....	2	732	401	45	51	256	1,489	75	35	16	50	1,294	-----
Dona Ana.....	2	529	449	85	27	120	1,212	75	40	9	13	1,074	-----
Eddy.....	2	916	339	69	54	202	1,583	100	40	24	49	1,364	-----

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>NEW MEXICO—continued</b>													
Grant.....	1	792	749	108	72	250	1,978	50	50	23	50	1,803	-----
Guadalupe.....	1	206	136	22	11	20	397	50	9	3	48	282	25
Hidalgo.....	1	382	115	31	26	52	613	35	45	3	-----	502	20
Lincoln.....	1	330	61	-----	8	36	437	25	12	8	-----	391	-----
Quay.....	2	762	161	61	28	187	1,202	125	35	10	19	958	55
Roosevelt.....	2	526	304	33	50	236	1,154	75	20	17	75	959	-----
Sierra.....	2	319	127	18	29	103	600	75	8	4	-----	514	-----
Total.....	18	7,934	3,558	553	543	2,235	14,873	810	454	155	429	12,881	100
<b>OKLAHOMA (See also district No. 10)</b>													
Bryan.....	4	1,204	1,134	120	65	295	2,856	250	45	24	131	2,230	115
Choctaw.....	2	441	302	36	28	71	928	75	13	11	-----	778	5
Coal.....	1	60	116	3	17	69	266	25	3	2	-----	236	-----
Johnston.....	1	64	62	8	6	59	200	25	5	9	25	136	-----
McCurtain.....	2	470	341	58	25	116	1,016	100	35	14	-----	799	67
Marshall.....	3	487	330	53	26	108	1,015	125	25	19	53	766	24
Pushmataha.....	1	375	181	44	18	153	774	100	35	7	41	591	-----
Total.....	14	3,101	2,466	322	185	871	7,055	700	161	86	250	5,536	211
<b>TEXAS</b>													
Anderson.....	3	1,955	802	170	97	472	3,528	325	275	74	175	2,667	-----
Angelina.....	1	1,293	237	116	44	463	2,161	100	125	33	73	1,830	-----
Aransas.....	1	364	73	11	7	89	545	25	25	3	25	467	-----
Armstrong.....	1	91	56	32	6	64	249	25	25	-----	25	174	-----
Atascosa.....	1	229	18	31	5	22	320	50	1	3	13	235	18
Austin.....	1	289	248	12	10	69	630	50	20	14	50	494	-----

Bandera.....	1	125	1	7	7	6	148	25	8			95	20
Bastrop.....	3	883	356	95	48	400	1,786	150	150	54	62	1,370	
Baylor.....	2	851	48	107	33	152	1,197	125	125	19	37	891	
Bee.....	2	1,171	158	77	54	350	1,815	200	200	45	97	1,273	
Bell.....	9	3,056	1,008	335	258	923	5,610	725	180	76	324	4,182	110
Bexar.....	6	35,697	7,862	5,256	798	12,211	62,106	4,950	2,120	1,598	2,696	49,595	118
Blanco.....	1	201	27	20	4	16	270	25	25	12	25	145	36
Bosque.....	1	208	2	12	4	18	245	35		2		159	49
Bowie.....	4	7,747	2,478	589	192	3,403	14,466	660	585	282	515	12,194	
Brazoria.....	2	261	287	20	35	96	700	75	15	14	12	539	42
Brazos.....	2	1,509	423	157	74	519	2,688	250	200	74	99	2,064	
Brewster.....	2	807	153	14	26	153	1,161	125	100	12	124	800	
Briscoe.....	2	442	11	28	9	64	555	55	75	28	8	389	
Brooks.....	1	510	72	26	23	64	700	50	18	12	39	581	
Brown.....	4	2,814	876	282	90	795	4,907	325	285	314	247	3,437	298
Burleson.....	1	359	119	22	23	146	675	100	50	15	100	409	
Burnet.....	1	105	32	8	7	17	173	30	7	4	30	100	
Caldwell.....	2	1,456	429	88	47	566	2,593	400	90	44	50	2,010	
Callahan.....	3	955	176	27	39	224	1,426	100	45	21	37	1,208	15
Cameron.....	5	6,550	1,358	507	288	3,549	12,310	800	499	34	550	10,388	4
Camp.....	2	560	238	64	32	88	995	150	31	16	147	651	
Carson.....	3	841	54	43	36	209	1,192	120	25	21		1,012	13
Cass.....	4	1,440	611	37	42	853	2,992	175	185	105	140	2,374	
Cherokee.....	1	741	226	38	53	321	1,384	75	125	21	73	1,025	
Childress.....	2	1,104	479	100	47	565	2,301	150	135	32		1,984	
Clay.....	2	272	59	22	10	36	402	55	26	6	55	244	16
Coke.....	1	147	1	10	7	60	226	25	25	1		175	
Coleman.....	4	2,005	543	149	51	391	3,138	400	127	92		2,350	165
Collin.....	10	2,234	1,279	278	124	789	4,740	540	147	45	259	3,629	
Collingsworth.....	2	1,001	82	27	22	155	1,289	125	27	177		948	
Colorado.....	1	335	54	28	7	41	466	75	25	19	20	327	
Comal.....	1	325	277	96	30	212	943	100	100	64		678	
Comanche.....	2	607	119	41	28	236	1,036	150	40	25	87	728	
Cooke.....	4	1,953	326	159	75	278	2,792	500	262	40	6	1,880	104
Coryell.....	5	1,117	375	37	39	356	1,930	275	114	128	125	1,275	10
Cottle.....	2	919	260	31	31	216	1,533	125	125	26	39	1,148	42
Crockett.....	1	751	79	16	10	147	1,014	100	25	98	75	661	50
Crosby.....	2	398	32	16	63	548	75	75	20	15	21	417	
Dallam.....	1	635	154	37	21	145	996	75	45	18	75	778	
Dallas.....	9	96,156	33,049	6,343	1,001	37,779	178,240	12,940	3,893	6,390	5,733	145,106	10
Dawson.....	2	724	116	89	37	216	1,185	100	70	22	6	979	
Deaf Smith.....	2	531	145	29	19	358	1,089	100	15	39	100	836	
Delta.....	3	451	279	59	27	222	1,044	125	46	24	86	760	
Denton.....	4	906	281	111	51	368	1,727	165	90	47	113	1,312	
De Witt.....	3	1,352	136	65	41	307	1,905	175	122	65	39	1,501	
Dickens.....	2	692	244	73	14	58	1,086	140	50	18	35	674	166
Donley.....	1	271	53	4	16	37	387	50	30	20	50	225	12
Eastland.....	3	860	384	84	58	156	1,546	130	73	27	30	1,270	17
Ector.....	2	642	64	37	45	220	1,010	80	17	7	35	871	
Edwards.....	1	182	2	16	2	11	214	35				93	68
Ellis.....	8	2,647	1,165	199	183	466	4,680	580	158	59	310	3,420	63
El Paso.....	5	16,559	7,130	1,318	458	6,675	32,589	1,675	1,080	353	793	28,428	

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued													
Erath.....	3	1,015	522	33	56	191	1,835	210	44	142	115	1,297	25
Falls.....	8	3,106	608	137	114	543	4,530	500	452	54	290	3,200	35
Fannin.....	9	2,048	601	236	81	639	3,637	635	131	27	69	2,671	81
Fayette.....	3	746	281	67	41	250	1,392	125	66	15	110	1,074	-----
Fisher.....	2	273	19	30	21	34	379	65	30	11	13	260	-----
Floyd.....	3	1,022	167	106	37	216	1,558	125	88	6	22	1,190	124
Fort Bend.....	4	671	633	41	35	449	1,835	150	70	49	25	1,491	35
Franklin.....	2	316	61	35	25	156	595	100	40	5	42	408	-----
Freestone.....	4	1,096	679	60	56	344	2,320	195	125	180	167	1,592	-----
Frio.....	2	348	115	17	13	65	563	100	29	6	99	294	35
Galveston.....	7	16,498	9,492	1,140	664	4,742	32,717	2,250	880	548	1,410	27,186	16
Garza.....	2	463	54	62	15	127	727	75	28	27	49	549	-----
Goliad.....	1	314	241	38	12	65	672	50	50	11	50	512	-----
Gonzales.....	2	559	372	34	26	191	1,188	125	50	7	100	883	23
Gray.....	3	2,963	194	104	92	1,050	4,413	125	105	32	6	4,123	22
Grayson.....	11	7,875	3,937	657	279	1,651	14,507	1,455	622	331	1,108	10,935	11
Gregg.....	3	1,116	521	139	62	422	2,272	185	66	59	184	1,778	-----
Grimes.....	3	1,034	377	145	49	426	2,042	225	240	39	115	1,423	-----
Guadalupe.....	1	387	120	32	19	72	632	50	50	2	12	517	-----
Hale.....	3	2,997	281	137	84	545	4,085	225	132	15	21	3,574	118
Hall.....	4	1,096	196	172	61	214	1,753	200	109	68	150	1,170	54
Hamilton.....	4	636	518	76	51	390	1,677	310	179	41	55	1,092	-----
Hansford.....	1	188	154	5	8	47	402	25	5	3	-----	368	-----
Hardeman.....	3	1,401	107	95	80	416	2,137	175	200	43	50	1,665	-----
Hardin.....	1	274	126	16	13	64	494	50	-----	2	49	393	-----
Harris.....	10	90,489	24,381	7,846	2,208	34,901	161,288	9,475	6,465	2,435	5,451	133,328	200
Harrison.....	3	2,790	1,305	196	274	825	5,434	400	215	184	250	4,197	-----
Hartley.....	1	165	1	6	4	15	191	25	10	4	-----	152	-----
Haskell.....	2	429	76	57	23	63	653	90	55	19	54	435	-----
Hays.....	1	277	108	35	27	115	567	60	40	2	58	407	-----
Hemphill.....	2	713	39	69	23	143	987	200	45	26	-----	603	111

Henderson	3	957	216	75	45	556	1,854	175	78	24	62	1,516	
Hidalgo	6	2,234	298	261	108	909	3,836	335	58	48	173	3,214	
Hill	9	2,683	1,157	237	118	600	4,851	610	320	114	558	3,143	50
Hockley	1	224	52	23	15	102	417	25	11	5		375	
Hood	2	406	188	74	6	93	775	125	55	5	124	466	
Hopkins	3	1,327	571	70	88	272	2,338	225	75	261	197	1,570	
Houston	3	1,227	116	31	47	243	1,665	150	223	72	6	1,203	10
Howard	3	2,513	592	131	170	1,102	4,516	150	250	133	149	3,832	
Hunt	5	2,947	772	544	189	754	5,225	405	277	85	227	4,212	
Hutchinson	1	265	79	31	56	64	50					427	25
Irion	1	284	9	11	7	138	455	25	50	41	6	332	
Jack	3	650	285	47	21	205	1,226	175	57	13	115	831	34
Jasper	1	261	31	16	9	58	379	25	25	5	10	314	
Jefferson	7	20,730	5,614	1,653	833	7,885	36,768	1,375	1,565	1,329	216	31,941	6
Jim Hogg	1	566	103	22	15	137	849	75	55	6	50	660	
Johnson	5	796	511	88	68	209	1,680	230	39	27	140	1,213	13
Jones	4	1,446	547	98	59	444	2,620	230	150	130	126	1,972	
Karnes	4	1,372	175	89	34	367	2,043	275	135	59	91	1,453	31
Kaufman	8	3,726	1,041	216	172	1,024	6,209	700	404	207	542	4,347	
Kent	1	176	64	38	5	15	300	40	20	2	10	168	60
Kleberg	1	96	90	5		34	234	50	10	3	50	121	
Knox	3	469	93	82	21	154	823	90	65	20	53	585	10
Lamar	6	4,158	1,558	561	191	813	7,317	710	317	83	443	5,637	107
Lamb	3	1,038	13	54	35	447	1,591	75	24	51		1,442	
Lampasas	3	870	135	52	31	188	1,280	125	84	34	25	887	125
La Salle	1	392	81	13	8	58	556	75	75	10	60	312	25
Lavaca	3	1,494	1,026	144	76	627	3,376	210	190	28	150	2,798	
Lee	1	210	91	8	12	89	411	60	40	37	15	259	
Leon	1	133	40	16	7	29	226	25	5	17	25	155	
Liberty	2	676	206	20	24	144	1,073	100	35	6	6	925	
Limestone	6	1,725	1,528	157	93	1,436	5,056	400	200	145	214	3,963	33
Lipcomb	3	712	48	24	17	205	1,007	75	37	16	14	866	
Live Oak	1	230	114	6	14	44	411	50	3	1	50	307	
Llano	1	193	2	9	42	274	75	75	3	3		158	35
Lubbock	3	3,425	491	358	173	1,032	5,513	400	80	29	48	4,987	
Lynn	2	690	17	45	48	113	915	55	42	12	731		
McCulloch	4	1,085	131	97	50	170	1,551	280	150	53	49	961	33
McLennon	12	13,633	7,707	1,108	574	3,566	26,726	2,025	673	519	1,869	21,475	108
Madison	1	207	21	20	10	60	322	50	10	6	13	244	
Marion	1	267	57	3	14	157	498	25	25	8		427	
Martin	2	392	54	23	20	90	583	50	80	7	50	396	
Mason	1	218	49	24	11	80	383	50	40	6	25	222	40
Matagorda	1	651	224	19	20	225	1,146	100	25	48	25	934	
Maverick	1	1,636	791	52	66	708	3,273	150	350	32	100	2,594	
Medina	3	503	202	73	30	280	1,094	125	56	21	124	747	8
Menard	1	268	6	22	9	46	351	25	25	2		252	47
Midland	2	1,590	338	38	56	430	2,461	175	175	93	65	1,952	
Milam	4	1,828	607	268	78	619	3,414	300	187	72	216	2,521	114
Mills	1	56	1	6		45	119	25	5			88	
Mitchell	2	1,467	233	110	35	370	2,221	160	130	110	40	1,781	
Montague	7	2,280	283	201	63	490	3,324	380	213	52	110	2,505	63
Montgomery	1	214	115	13	10	43	396	50	10	2		333	



FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued													
Morris.....	3	467	207	20	22	161	883	130	62	20	96	574	-----
Motley.....	1	174	6	2	10	108	301	30	6	30	-----	235	-----
Nacogdoches.....	2	1,077	137	45	55	190	1,506	125	122	38	-----	1,216	-----
Navarro.....	12	7,371	2,056	801	207	2,023	12,514	1,515	991	198	871	8,569	168
Newton.....	1	168	108	7	17	37	337	30	15	5	-----	287	-----
Nolan.....	4	1,191	16	80	85	472	1,848	250	108	17	-----	1,454	20
Nueces.....	6	6,702	1,502	390	254	1,526	10,408	725	495	148	200	8,806	-----
Ochiltree.....	2	604	91	13	21	198	931	55	35	16	8	810	-----
Orange.....	2	5,945	1,607	137	74	665	8,465	500	200	69	348	7,223	-----
Palo Pinto.....	8	2,171	1,250	297	49	509	4,296	485	92	37	262	3,406	13
Panola.....	1	172	15	32	40	106	367	50	10	18	12	276	-----
Parker.....	3	1,511	428	70	59	289	2,373	225	129	56	210	1,622	131
Pecos.....	1	460	286	23	17	101	890	50	5	2	25	808	-----
Polk.....	1	372	217	16	8	200	814	50	5	36	13	663	-----
Potter.....	3	7,874	2,456	497	592	3,710	15,436	550	300	48	471	13,971	90
Presidio.....	1	355	162	7	14	133	676	70	70	34	70	432	-----
Rains.....	1	137	47	6	12	94	298	25	7	53	6	205	-----
Randall.....	1	243	56	41	12	167	520	50	-----	4	50	417	-----
Red River.....	5	1,256	202	188	101	441	2,264	270	105	16	56	1,647	5
Reves.....	1	236	336	-----	49	275	901	50	25	9	50	768	-----
Refugio.....	2	749	376	47	49	606	1,839	125	55	18	-----	1,641	-----
Robertson.....	1	204	128	6	12	142	495	50	50	7	49	339	-----
Rockwall.....	1	193	62	19	12	65	352	25	5	4	25	294	-----
Runnels.....	3	846	82	83	59	160	1,233	175	95	37	25	890	2
Rusk.....	2	869	254	96	138	405	1,922	150	100	19	50	681	-----
Sabine.....	1	374	102	19	13	29	543	25	5	14	24	475	-----
San Augustine.....	1	306	88	25	28	92	540	65	35	16	16	408	-----
San Patricio.....	4	763	19	32	35	124	973	138	73	15	12	723	14
San Saba.....	2	902	63	26	17	75	1,084	150	50	28	-----	768	82
Schleicher.....	1	348	64	14	17	111	555	75	50	27	20	382	-----
Scurry.....	1	589	51	47	26	112	829	100	25	44	40	620	-----

Shackelford.....	3	1,037	361	45	68	377	1,990	180	56	82	86	1,479	10
Sherman.....	1	213	1	5	4	67	290	25	5	5	5	254	-----
Smith.....	3	2,720	1,246	436	174	970	5,571	425	375	301	375	4,045	37
Somervell.....	1	85	74	24	7	16	205	25	-----	3	-----	177	-----
Starr.....	1	133	31	4	7	14	192	25	-----	1	25	124	17
Stephens.....	1	1,460	194	277	77	260	2,270	200	100	13	10	1,793	100
Sterling.....	1	501	20	11	10	32	575	60	100	32	15	368	-----
Stonewall.....	2	274	32	17	10	53	391	50	35	15	8	254	25
Sutton.....	1	629	174	41	20	143	1,011	100	100	32	100	595	79
Swisher.....	1	455	153	19	6	88	725	50	60	27	50	538	-----
Tarrant.....	7	43,902	14,726	2,891	1,202	22,117	85,374	4,575	2,618	1,720	2,017	73,300	320
Taylor.....	3	2,924	1,426	368	211	1,882	6,835	450	265	90	156	5,855	-----
Terry.....	2	285	54	42	19	96	498	75	12	8	-----	404	-----
Throckmorton.....	1	339	237	20	21	60	704	75	15	49	50	515	-----
Titus.....	1	373	47	23	20	112	578	75	75	10	-----	490	-----
Tom Green.....	3	8,050	2,531	449	409	2,001	13,536	1,050	700	481	681	9,575	542
Travis.....	2	8,576	3,806	643	584	3,261	16,966	600	1,200	142	600	14,397	-----
Trinity.....	2	933	115	34	29	258	1,378	150	115	18	72	1,007	-----
Upshur.....	2	743	228	45	25	264	1,318	150	30	63	75	994	-----
Uvalde.....	2	1,234	127	57	22	147	1,598	200	160	41	108	881	173
Val Verde.....	2	2,375	290	151	51	274	3,162	250	210	48	174	2,026	454
Van Zandt.....	6	1,898	314	92	89	547	2,946	315	87	82	96	2,364	-----
Victoria.....	2	2,412	1,046	174	71	508	4,254	550	217	153	487	2,846	-----
Walker.....	1	201	378	12	21	183	797	50	15	18	49	665	-----
Washington.....	2	1,322	602	224	72	343	2,608	250	120	121	250	1,861	-----
Webb.....	2	3,717	603	208	166	1,304	6,032	450	230	276	320	4,708	-----
Wharton.....	1	466	106	8	22	128	739	100	50	42	100	435	-----
Wheeler.....	2	656	4	53	18	350	1,088	50	80	41	-----	910	-----
Wichita.....	6	15,425	4,295	1,106	574	3,879	25,410	2,500	929	392	1,777	19,306	451
Willbarger.....	3	2,003	448	120	75	416	3,072	250	225	32	124	2,441	-----
Willacy.....	1	211	2	6	3	36	257	50	-----	2	-----	184	21
Williamson.....	9	2,483	1,116	296	136	813	4,868	685	178	163	356	3,435	50
Wilson.....	3	642	167	47	31	152	1,046	125	70	23	105	711	10
Wise.....	6	1,037	384	115	30	128	1,702	260	90	15	85	1,148	104
Wood.....	5	1,203	256	90	63	349	1,968	295	144	93	120	1,309	-----
Young.....	4	1,907	1,050	176	96	475	3,734	260	245	113	125	2,965	25
Total.....	593	597,640	189,783	48,439	19,844	209,701	1,075,597	80,603	42,570	25,153	42,247	863,904	6,256

## FEDERAL RESERVE DISTRICT NO. 12

ARIZONA													
(See also District No. 11)													
Cocconino.....	1	271	153	28	17	138	619	50	-----	12	50	499	-----
Mariopca.....	5	9,314	3,651	765	526	3,385	17,793	1,050	810	410	555	14,880	-----
Navajo.....	2	441	500	35	34	110	1,131	75	20	4	58	940	24

## FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARIZONA—continued													
Pinal.....	1	96	158	17	11	20	306	25	-----	3	-----	256	15
Yavapai.....	1	382	174	7	18	103	699	100	25	-----	-----	560	15
Total.....	10	10,504	4,636	852	606	3,756	20,548	1,300	855	429	663	17,135	54
CALIFORNIA													
Alameda.....	6	24,350	9,388	769	344	9,019	44,024	2,800	1,804	1,424	1,647	36,169	33
Butte.....	2	2,118	1,740	244	84	691	4,889	200	103	81	158	4,347	-----
Contra Costa.....	4	1,111	953	116	53	208	2,452	200	53	31	174	1,939	50
El Dorado.....	1	147	407	32	26	54	670	50	8	13	50	534	-----
Fresno.....	8	3,816	2,177	321	127	662	7,148	700	45	25	253	5,628	75
Glenn.....	2	648	525	13	20	84	1,305	125	30	36	98	983	30
Humboldt.....	2	2,845	2,067	10	67	612	5,641	360	365	275	354	4,267	-----
Imperial.....	2	2,112	816	94	106	683	3,336	350	35	80	36	2,810	24
Kern.....	2	1,841	575	156	64	334	2,974	525	116	92	10	2,218	-----
Kings.....	4	3,011	1,053	388	62	370	4,891	425	112	65	93	4,148	35
Lassen.....	1	147	614	-----	22	111	896	50	10	18	-----	818	-----
Los Angeles.....	61	516,481	195,078	29,026	9,628	112,488	885,942	47,525	31,691	11,209	6,995	767,409	467
Madera.....	1	628	483	176	22	110	1,420	125	41	3	-----	1,241	-----
Marin.....	1	707	70	-----	14	138	932	100	100	12	-----	720	-----
Mendocino.....	3	1,441	1,213	97	60	269	3,064	250	87	64	147	2,527	10
Merced.....	1	639	150	14	34	108	945	100	20	15	-----	810	-----
Monterey.....	3	2,307	667	186	61	487	3,776	550	125	61	25	3,016	-----
Napa.....	2	2,753	1,603	71	42	244	4,721	225	110	58	122	4,139	60
Nevada.....	1	243	283	12	14	35	559	50	-----	9	50	463	10
Orange.....	13	11,939	6,080	846	326	2,733	22,117	1,875	507	282	1,156	18,196	81
Riverside.....	13	7,680	3,936	590	316	2,650	15,225	1,000	652	409	632	12,255	238
Sacramento.....	3	16,633	12,166	2,033	283	7,126	38,392	2,700	900	459	1,396	32,790	-----
San Bernardino.....	10	5,479	4,145	270	196	1,364	11,501	735	427	402	597	9,012	306
San Diego.....	7	18,335	5,804	1,541	415	4,286	31,272	1,476	652	809	-----	27,702	-----
San Francisco.....	6	703,873	315,704	47,599	8,503	132,770	1,270,097	76,125	59,300	20,645	21,937	1,031,739	243

San Joaquin.....	1	1,286	1,501	73	40	823	3,736	200	400	270	80	2,786	
San Luis Obispo.....	2	610	429	60	25	74	1,200	125	25	12	48	960	20
San Mateo.....	2	2,143	1,072	35	56	329	3,642	300	320	86	124	2,803	
Santa Barbara.....	2	5,814	2,826	689	169	1,137	10,700	550	450	142	350	9,143	
Santa Clara.....	6	7,970	5,881	993	163	1,356	16,426	1,425	795	392	422	13,057	335
Santa Cruz.....	3	2,718	1,575	234	129	538	5,230	350	235	239	168	4,097	100
Shasta.....	1	502	475	58	22	81	1,143	100	45	29	98	871	
Siskiyou.....	3	919	1,275	26	36	255	2,520	125	110	36	74	2,165	
Solano.....	3	2,477	2,433	219	46	617	5,831	450	255	237	98	4,596	153
Sonoma.....	6	1,270	700	55	35	177	2,244	225	95	57	122	1,690	54
Stanislaus.....	4	1,571	776	23	48	296	2,725	225	168	49	129	2,056	97
Tulare.....	6	2,716	931	258	69	537	4,526	250	263	89	142	3,782	
Tuolumne.....	2	1,758	1,187	94	52	427	3,530	200	147	24	146	3,012	
Ventura.....	2	1,674	1,468	329	51	433	3,986	500	160	56	358	2,747	150
Yolo.....	2	694	435	22	39	154	1,358	250	60	80	225	741	2
Yuba.....	1	371	612	4	8	157	1,156	50	20	26	24	1,031	
<b>Total .....</b>	<b>205</b>	<b>1,365,777</b>	<b>590,773</b>	<b>87,776</b>	<b>21,877</b>	<b>285,027</b>	<b>2,438,202</b>	<b>143,945</b>	<b>100,851</b>	<b>38,401</b>	<b>38,538</b>	<b>2,031,417</b>	<b>2,573</b>
<b>IDAHO</b>													
Ada.....	2	7,033	3,143	782	227	2,003	13,228	675	375	68	546	11,336	
Bannock.....	2	296	61	27	8	24	416	50	23	4		324	14
Benewah.....	1	165	230	15	11	22	444	25	5	1	24	389	
Bingham.....	1	400	278	32	19	97	832	50	10	4	50	718	
Blaine.....	1	378	50	17	14	81	541	50	15		19	451	
Bonner.....	2	983	760	22	36	239	2,043	100	30	37	25	1,847	
Bonneville.....	1	604	892	55	35	445	2,035	50	50	3	48	1,875	
Boundary.....	1	326	229	40	15	38	651	50	20	4	25	552	
Camas.....	1	141	24	15	4	14	199	25	5	3		165	
Canyon.....	3	1,280	541	167	68	495	2,565	175	50	20	78	2,191	
Cassia.....	1	195	248	10	9	99	561	50	10			491	
Custer.....	1	163	25	4	7	17	218	25	3	2		184	
Franklin.....	1	351	73	26	9	28	490	50		4	25	383	28
Fremont.....	1	324	112	29	10	133	610	25	3	2	25	555	
Gem.....	1	115	127	15	11	63	331	30	6	2		288	
Gooding.....	2	219	113	31	10	69	442	50	10	4		356	
Idaho.....	2	602	228	73	13	75	997	75	25	9	75	707	88
Jefferson.....	1	162	156	17	17	73	425	40	8	3		373	
Jerome.....	1	220	43	73	12	121	471	50	30	3		368	
Kootenai.....	1	350	279	43	21	64	757	100	20	6		631	
Latah.....	1	559	267	85	17	109	1,037	50	25	14	20	888	
Lemhi.....	1	387	261	22	36	70	782	100		24	96	562	
Lincoln.....	1	153	68	14	13	57	306	30	20	3	30	224	
Minidoka.....	1	63	51	10	4	20	149	25		6		112	
Nez Perce.....	2	3,945	1,121	191	104	904	6,278	200	200	18	96	5,655	
Oneida.....	1	305	63	18	6	51	448	30	20	17	28	335	18
Shoshone.....	3	1,810	1,062	97	110	499	3,594	175	65	110	120	3,112	
Teton.....	1	196	18	35	5	15	270	25	10	1		185	49
Twin Falls.....	4	1,723	817	235	86	680	3,550	325	57	30	49	3,049	26
<b>Total .....</b>	<b>42</b>	<b>23,448</b>	<b>11,340</b>	<b>2,200</b>	<b>937</b>	<b>6,605</b>	<b>44,670</b>	<b>2,705</b>	<b>1,095</b>	<b>402</b>	<b>1,379</b>	<b>38,306</b>	<b>223</b>

FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
<b>NEVADA</b>													
Elko.....	1	1,215	399	142	33	329	2,123	100	150	51	98	1,725	-----
Eureka.....	1	477	77	15	8	83	661	40	20	11	-----	590	-----
Humboldt.....	1	2,142	124	239	52	251	2,815	200	100	21	82	2,411	-----
Nye.....	1	317	96	25	17	102	558	100	20	34	25	379	-----
Pershing.....	1	379	300	21	20	89	811	60	25	9	32	685	-----
Washoe.....	2	4,920	3,474	560	228	1,607	10,841	900	210	58	843	8,771	-----
White Pine.....	3	1,541	1,297	17	84	510	3,457	100	130	64	98	3,062	-----
<b>Total.....</b>	<b>10</b>	<b>10,991</b>	<b>5,767</b>	<b>1,019</b>	<b>442</b>	<b>2,971</b>	<b>21,266</b>	<b>1,500</b>	<b>655</b>	<b>248</b>	<b>1,178</b>	<b>17,623</b>	<b>-----</b>
<b>OREGON</b>													
Baker.....	3	1,890	1,053	83	156	541	3,732	325	127	199	134	2,916	14
Benton.....	1	765	695	96	55	172	1,787	100	40	15	49	1,579	-----
Clackamas.....	3	484	786	55	45	179	1,560	100	37	7	37	1,369	10
Clatsop.....	2	1,313	929	82	217	546	3,096	200	60	57	140	2,634	-----
Columbia.....	3	609	901	87	68	133	1,801	125	26	12	50	1,547	36
Coos.....	4	1,323	1,280	322	112	608	3,680	300	83	58	161	3,073	-----
Crook.....	2	521	201	52	21	192	987	100	55	16	-----	761	51
Deschutes.....	2	980	767	112	54	157	2,076	125	20	2	-----	1,927	2
Douglas.....	3	964	1,279	183	84	237	2,772	175	75	49	24	2,427	-----
Gilliam.....	2	599	270	23	30	57	981	125	15	13	12	611	205
Grant.....	1	131	25	6	12	45	220	25	5	5	6	179	-----
Harney.....	2	798	430	79	37	329	1,678	100	82	5	82	1,335	67
Hood River.....	1	456	303	50	23	150	983	100	30	15	-----	833	-----
Jackson.....	3	2,229	1,983	216	146	950	5,537	300	160	74	212	4,778	-----
Jefferson.....	1	128	77	11	4	20	240	25	5	5	-----	195	10
Josephine.....	1	503	700	42	31	138	1,418	50	50	52	50	1,204	-----
Klamath.....	3	2,724	1,991	151	162	1,419	6,467	425	117	93	225	5,595	-----
Lake.....	2	1,053	157	58	30	133	1,435	240	100	36	69	801	180
Lane.....	5	3,295	2,673	336	317	917	7,529	425	288	113	118	6,513	58
Lincoln.....	1	103	63	46	7	11	246	25	1	1	-----	219	-----

Linn	4	1,271	702	227	55	226	2,491	235	70	17	163	1,842	164
Malheur	3	812	708	90	38	411	2,068	160	75	6	71	1,750	
Marion	5	2,957	2,212	459	144	871	6,662	390	226	44	119	5,826	20
Morrow	2	1,023	188	79	19	65	1,349	150	15	33	24	911	216
Multnomah	9	53,391	60,427	3,588	1,557	25,115	145,003	7,225	3,600	2,736	2,922	126,466	800
Polk	3	588	427	98	40	134	1,290	100	50	28	52	1,018	26
Tillamook	2	1,470	695	32	60	242	2,503	150	105	46		1,998	200
Umatilla	4	6,150	1,039	171	172	581	8,123	375	590	128	119	6,114	795
Union	4	2,492	814	217	145	356	4,048	375	108	20	357	3,174	5
Wallowa	2	646	214	42	21	60	986	100	61	6	37	647	134
Wasco	2	2,515	1,104	132	88	181	4,025	260	157	85	100	2,812	589
Washington	3	1,418	812	126	49	233	2,654	150	95	40	122	2,158	88
Yamhill	5	2,145	1,578	214	105	495	4,553	300	195	97	270	3,660	10
Total	94	97,716	87,453	7,565	4,105	35,904	233,980	13,370	6,733	4,113	5,725	198,872	3,680
UTAH													
Box Elder	1	866	115	108	14	185	1,292	100	17	4	20	1,151	
Cache	2	1,664	847	115	29	217	2,587	125	51	3	123	2,015	15
Carbon	1	769	212		30	129	1,143	50	70	7	49	952	
Davis	1	388	37	7	7	38	473	25	65	4	25	354	
Grand	1	176	120	28	6	25	357	50	10	8	47	228	20
Juab	2	860	186	38	20	84	1,192	100	65	16	50	842	119
Morgan	1	260	46	12	3	16	338	25	10	2	24	256	
Salt Lake	6	22,375	10,286	1,140	240	9,114	43,267	2,300	1,095	412	1,130	37,850	
Summit	2	936	684	36	23	257	1,837	100	50	14		1,662	
Utah	1	351	28	8	7	32	428	25	25	4	24	309	41
Weber	2	5,612	2,806	248	148	1,643	10,507	750	150	29	744	8,667	35
Total	20	34,252	14,767	1,740	527	11,740	63,221	3,650	1,608	498	2,236	54,286	230
WASHINGTON													
Adams	2	493	463	42	19	110	1,128	135	38	4	10	901	40
Benton	1	180	201	23	18	59	485	50		1	25	406	
Chelan	1	1,286	641	136	69	298	2,437	100	50	24	95	2,167	
Clallam	1	1,007	724	38	51	260	2,085	100	50	14	54	1,852	
Clarke	4	2,079	2,867	204	136	799	6,112	350	125	53	245	5,314	
Columbia	2	1,646	369	14	35	135	2,207	200	150	57	96	1,491	207
Cowlitz	2	892	878	154	93	312	2,338	225	45	28	25	2,008	
Garfield	1	173	109	10	8	26	328	50	13	3	19	205	38
Grant	1	74	96	5	5	14	193	25	2	2		138	9
Grays Harbor	7	5,794	7,074	301	283	1,287	14,985	1,150	388	155	1,036	11,681	206
Jefferson	2	497	1,339	32	31	180	2,087	125	30	58	12	1,810	
King	15	75,130	46,642	3,661	1,950	32,963	163,673	14,350	3,616	2,124	4,787	135,269	42
Kitsap	2	563	1,225	52	52	219	2,112	125	26	11		1,904	
Kittitas	3	1,106	1,431	110	110	308	3,099	200	91	29	153	2,566	27
Klickitat	1	219	132	8	8	57	427	50	7			370	
Lewis	2	840	923	129	63	240	2,202	150	67	18	145	1,805	
Lincoln	2	567	263	15	11	43	900	80	45	6		689	73
Okanogan	3	669	457	43	22	217	1,419	100	38	3	70	1,183	23
Pacific	2	392	831	29	33	130	1,421	125	24	37	50	1,152	13
Pierce	5	12,265	7,480	931	427	3,645	24,863	1,850	718	483	1,164	20,393	10

FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WASHINGTON—continued													
Skagit.....	5	2,192	1,795	101	106	847	5,123	300	75	65	74	4,498	10
Snohomish.....	7	12,134	6,010	476	312	2,926	21,897	900	722	90	293	19,762	-----
Spokane.....	5	19,159	5,027	1,740	374	5,483	32,338	2,100	385	398	2,098	27,123	15
Stevens.....	2	537	572	50	40	126	1,335	85	18	9	84	1,126	13
Thurston.....	2	2,417	1,916	365	158	701	5,563	225	200	58	96	4,978	-----
Walla Walla.....	3	5,168	3,118	454	184	1,107	10,058	350	575	97	40	8,448	395
Whatcom.....	6	5,961	4,548	687	313	2,193	13,726	975	610	303	197	11,487	35
Whitman.....	7	4,024	1,348	243	129	573	6,345	550	180	89	431	4,685	399
Yakima.....	7	6,620	3,620	211	254	1,526	12,249	775	180	96	190	11,002	-----
Total.....	103	164,084	102,099	10,264	5,294	56,784	343,135	25,800	8,468	4,315	11,489	286,413	1,555

RECAPITULATION BY FEDERAL RESERVE DISTRICTS

DISTRICT NO. 1													
Connecticut.....	50	162,873	7,751	10,545	3,903	26,304	252,640	18,079	16,937	10,584	7,941	194,366	2,455
Maine.....	52	74,663	63,685	2,797	1,710	12,495	156,033	7,370	7,320	6,110	4,880	128,248	1,033
Massachusetts.....	153	1,024,389	35,680	47,841	14,329	201,090	1,765,736	112,651	90,829	35,648	19,702	1,346,232	14,615
New Hampshire.....	56	44,481	27,325	32,859	1,604	8,451	85,356	5,575	5,307	4,350	4,799	61,720	3,344
Rhode Island.....	10	34,269	184,423	854	1,272	4,979	60,152	4,520	5,730	2,164	3,325	42,911	783
Vermont.....	46	40,037	28,387	1,418	1,009	5,672	77,792	5,260	3,450	2,736	4,317	59,605	2,063
Total.....	367	1,381,378	521,251	66,314	23,827	258,991	2,397,709	153,455	129,573	61,592	44,964	1,833,082	24,293

DISTRICT NO. 2												
Connecticut.....	12	31,235	18,007	2,884	1,522	6,306	60,451	3,333	3,662	2,049	2,242	47,735
New Jersey.....	198	426,017	247,111	27,273	11,691	59,853	777,073	42,875	39,068	16,613	17,315	645,987
New York.....	556	3,076,012	1,420,954	108,399	43,338	1,032,053	6,229,220	393,972	471,182	122,046	69,031	4,608,384
Total.....	766	3,533,264	1,686,072	138,556	56,551	1,098,212	7,066,744	440,180	513,912	140,708	88,588	5,302,106
DISTRICT NO. 3												
Delaware.....	16	12,391	8,620	1,009	419	1,767	24,286	1,648	2,727	1,242	903	16,847
New Jersey.....	101	152,889	61,778	14,835	4,586	17,450	253,670	14,235	19,726	8,170	6,350	196,931
Pennsylvania.....	557	1,074,134	522,670	68,017	26,037	214,123	1,952,120	107,866	200,754	50,933	47,933	1,471,994
Total.....	674	1,239,414	593,068	83,861	31,042	233,340	2,230,076	123,749	223,207	60,345	55,186	1,685,772
DISTRICT NO. 4												
Kentucky.....	76	69,968	21,306	4,811	2,198	11,239	110,235	8,080	6,273	2,692	6,842	84,392
Ohio.....	313	478,598	211,303	41,702	14,141	108,534	873,541	59,175	45,303	23,012	34,598	680,737
Pennsylvania.....	290	550,967	432,597	49,059	15,415	130,252	1,186,892	56,870	87,329	25,064	34,876	955,915
West Virginia.....	10	14,029	6,313	893	462	1,927	23,853	1,670	1,409	629	1,580	17,648
Total.....	689	1,113,562	671,519	96,465	32,216	251,952	2,194,521	125,795	140,314	51,397	77,896	1,738,692
DISTRICT NO. 5												
District of Columbia.....	12	91,540	36,261	12,287	2,870	22,348	168,457	10,775	8,925	2,941	4,886	138,194
Maryland.....	79	138,154	72,488	7,774	3,188	33,945	257,841	13,309	15,631	6,195	7,053	210,488
North Carolina.....	66	88,552	22,224	9,096	3,119	17,739	142,991	11,575	8,569	3,104	7,051	105,545
South Carolina.....	40	55,279	15,146	4,330	2,151	10,569	88,249	6,250	4,154	1,636	3,761	70,666
Virginia.....	158	247,825	61,812	14,806	6,017	43,292	378,318	29,293	21,822	6,800	19,243	288,993
West Virginia.....	105	111,896	31,809	10,804	3,663	20,782	180,919	12,395	9,937	4,099	8,738	141,242
Total.....	460	733,246	239,740	59,097	21,008	148,675	1,216,775	83,597	69,038	24,775	50,732	955,128
DISTRICT NO. 6												
Alabama.....	102	139,075	41,038	10,231	6,075	32,863	233,903	17,945	13,652	6,724	13,205	170,990
Florida.....	58	100,561	78,625	10,055	6,374	44,259	242,504	16,790	9,622	2,756	4,238	205,509
Georgia.....	75	169,394	44,365	11,335	4,511	49,108	281,620	19,295	15,397	4,183	7,681	230,673
Louisiana.....	19	51,708	8,992	6,513	1,098	12,638	62,607	6,125	3,639	1,491	4,075	62,421
Mississippi.....	22	42,525	16,157	2,602	1,475	9,697	73,421	3,675	3,341	829	2,015	59,764
Tennessee.....	85	169,207	31,555	12,417	4,043	38,873	258,774	18,775	12,715	3,899	12,955	207,042
Total.....	361	672,470	220,732	53,153	23,576	187,438	1,172,829	82,605	58,366	19,882	44,169	936,399
DISTRICT NO. 7												
Illinois.....	311	853,760	252,584	49,325	17,606	233,260	1,454,731	93,400	65,807	20,526	27,289	1,178,953
Indiana.....	160	205,033	83,975	17,899	9,491	47,369	368,543	27,975	16,307	6,934	18,841	288,005
Iowa.....	246	179,921	94,641	15,465	7,397	52,389	352,024	21,795	10,071	4,311	13,240	296,987



RECAPITULATION BY FEDERAL RESERVE DISTRICTS—Continued

[In thousands of dollars]

State	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
DISTRICT NO. 7—continued													
Michigan.....	89	335,889	105,547	26,254	7,169	67,759	561,555	28,065	27,289	10,240	14,393	470,488	3,118
Wisconsin.....	108	276,033	103,692	16,634	6,295	68,126	478,224	29,310	17,712	10,216	13,872	394,437	1,976
Total.....	914	1,850,636	650,439	125,577	47,958	468,903	3,215,077	200,545	137,186	52,227	87,635	2,628,870	19,575
DISTRICT NO. 8													
Arkansas.....	69	46,908	21,397	2,929	1,939	13,008	86,683	6,290	3,362	1,982	3,866	69,194	1,577
Illinois.....	160	81,373	68,294	7,885	3,881	19,822	182,547	11,200	6,991	4,402	8,052	145,205	4,614
Indiana.....	53	40,505	24,037	3,764	1,568	8,593	79,012	5,607	3,335	1,734	3,846	62,303	1,626
Kentucky.....	59	102,176	36,288	3,279	1,839	26,018	171,701	10,808	9,191	2,263	8,296	137,190	1,010
Mississippi.....	13	12,824	4,129	748	425	2,430	20,670	1,795	777	292	955	15,619	1,155
Missouri.....	91	206,491	83,748	7,548	3,555	51,428	356,086	25,070	9,846	6,646	6,817	301,553	2,700
Tennessee.....	14	44,679	11,021	4,404	1,090	18,567	80,227	5,664	4,952	721	1,182	65,621	-----
Total.....	459	534,956	248,914	30,557	14,297	139,866	976,926	66,429	38,454	18,040	33,014	796,685	12,682
DISTRICT NO. 9													
Michigan.....	39	28,497	34,187	2,033	1,509	8,149	74,756	3,625	2,459	1,460	2,997	63,152	129
Minnesota.....	266	332,545	187,194	14,049	8,045	101,277	658,138	38,545	22,093	8,244	13,982	562,410	630
Montana.....	64	43,436	31,481	3,042	2,622	13,671	94,563	5,035	2,966	1,817	2,280	81,596	393
North Dakota.....	113	44,071	26,206	4,178	1,813	11,023	88,063	5,508	2,439	994	2,918	75,099	621
South Dakota.....	93	36,981	26,141	3,256	1,533	10,236	78,728	4,515	2,190	1,166	1,881	67,844	516
Wisconsin.....	47	29,974	21,482	2,062	1,082	8,075	63,074	3,835	1,923	1,233	2,485	53,036	118
Total.....	622	515,504	326,691	28,620	16,604	152,431	1,057,362	61,063	34,070	14,914	26,543	903,137	2,407

DISTRICT NO. 10													
Colorado.....	120	124,771	75,950	7,289	5,335	60,264	274,978	12,600	9,530	4,221	4,332	241,089	1,852
Kansas.....	246	123,659	60,467	9,991	5,329	42,667	243,147	17,577	8,421	4,055	9,431	198,488	3,871
Missouri.....	37	104,634	35,446	3,531	2,651	50,326	199,802	11,005	5,229	4,283	2,952	172,197	1,435
Nebraska.....	167	136,719	57,256	8,328	4,003	54,756	262,482	14,585	7,395	2,849	6,915	225,089	3,116
New Mexico.....	9	11,117	7,651	916	452	2,962	23,187	1,150	587	148	971	20,035	145
Oklahoma.....	269	187,509	112,936	13,697	6,220	84,906	407,088	25,920	8,891	5,553	6,017	356,995	1,665
Wyoming.....	25	20,838	11,374	1,237	1,191	6,503	41,257	2,270	1,684	802	1,489	34,509	475
Total.....	873	709,247	361,080	44,989	25,181	302,384	1,451,941	85,107	41,737	21,911	32,107	1,248,402	12,559
DISTRICT NO. 11													
Arizona.....	4	5,619	6,417	510	351	2,247	15,279	650	415	159	496	13,497	-----
Louisiana.....	13	30,606	5,998	2,833	945	7,663	48,731	3,425	1,770	637	2,017	39,976	239
New Mexico.....	18	7,934	3,558	553	543	2,235	14,873	810	454	155	429	12,881	100
Oklahoma.....	14	3,101	2,466	322	185	871	7,055	700	161	86	250	5,536	211
Texas.....	593	597,640	189,783	48,439	19,844	209,701	1,075,597	80,603	42,570	25,153	42,247	863,904	6,256
Total.....	642	644,900	208,222	52,657	21,868	222,717	1,161,535	86,188	45,370	26,190	45,439	935,794	6,806
DISTRICT NO. 12													
Arizona.....	10	10,504	4,636	852	606	3,756	20,548	1,300	855	429	663	17,135	54
California.....	205	1,365,777	590,773	87,776	21,877	285,027	2,435,202	143,945	100,851	38,401	38,538	2,031,417	2,573
Idaho.....	42	23,448	11,340	2,200	937	6,605	44,670	2,705	1,095	402	1,379	38,306	223
Nevada.....	10	10,991	5,767	1,019	442	2,971	21,266	1,500	655	248	1,178	17,623	-----
Oregon.....	94	97,716	87,453	7,565	4,105	35,904	233,980	13,370	6,733	4,113	5,725	198,872	3,680
Utah.....	20	34,252	14,767	1,740	527	11,740	63,221	3,650	1,608	498	2,236	54,286	230
Washington.....	103	164,084	102,099	10,264	5,294	56,784	343,135	25,800	8,468	4,315	11,489	286,413	1,555
Total.....	484	1,706,772	816,835	111,416	33,788	402,787	3,165,022	192,270	120,265	48,406	61,208	2,644,052	8,315
Grand total.....	7,311	14,635,349	6,544,563	891,262	347,916	3,867,696	27,306,517	1,700,983	1,551,492	540,387	647,481	21,608,119	225,598

TABLE NO. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1929

[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 departments	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust departments	Profits on securities sold	Other earnings	
Maine.....	53	7,270	7,290	14,560	2,286	1,673	40	25	4	-----	30	287	89	4,434
New Hampshire.....	56	5,575	5,207	10,782	1,406	658	28	21	1	-----	14	111	142	2,381
Vermont.....	46	5,260	3,450	8,710	1,304	736	16	16	-----	-----	13	89	75	2,249
Massachusetts.....	142	29,401	28,725	58,126	9,285	4,515	109	110	10	-----	162	801	777	15,769
Boston.....	10	81,775	59,424	141,199	18,564	2,741	371	62	268	-----	657	1,506	2,496	26,665
Rhode Island.....	10	4,520	5,730	10,250	1,044	436	13	6	2	-----	3	74	32	1,610
Connecticut.....	62	21,312	20,492	41,804	6,045	1,591	88	48	11	-----	420	332	441	8,976
Total New England States.....	379	155,113	130,318	285,431	39,934	12,350	665	288	296	-----	1,299	3,200	4,052	62,084
New York.....	523	69,157	70,684	139,841	21,998	13,081	333	252	8	14	264	2,711	1,117	39,778
Brooklyn and Bronx.....	12	6,475	3,660	10,135	821	260	5	9	1	-----	-----	39	80	1,215
Buffalo.....	3	750	375	1,125	185	63	2	2	-----	-----	-----	17	5	274
New York City.....	21	314,582	393,425	708,007	73,266	17,788	301	2,335	3,478	-----	2,547	2,154	14,793	116,662
New Jersey.....	300	57,035	58,891	115,926	17,552	8,088	190	148	24	1	353	1,395	1,049	28,800
Pennsylvania.....	813	98,311	158,460	256,771	27,936	16,372	489	249	38	2	392	2,500	1,947	49,925
Philadelphia.....	27	37,615	88,363	125,978	14,926	2,845	303	125	401	-----	132	386	750	19,868
Pittsburgh.....	11	28,450	39,450	67,900	7,258	4,603	203	28	93	-----	163	1,086	687	14,121
Delaware.....	17	1,629	2,482	4,111	405	245	6	3	-----	-----	4	43	9	715
Maryland.....	73	5,609	8,421	14,030	2,065	1,246	33	13	-----	1	5	133	44	3,540
Baltimore.....	7	8,900	8,400	17,300	2,783	690	45	16	9	-----	8	43	353	3,947
Washington, D. C.....	12	10,775	8,925	19,700	2,963	713	60	18	4	-----	66	30	299	4,153
Total Eastern States.....	1,819	639,288	841,536	1,480,824	172,158	65,994	1,970	3,198	4,056	18	3,934	10,537	21,133	282,998
Virginia.....	159	29,393	21,740	51,133	7,973	1,246	130	109	12	-----	161	32	337	10,000
West Virginia.....	115	14,065	11,344	25,409	4,019	773	94	35	4	4	59	106	308	5,402
North Carolina.....	61	9,800	6,510	16,310	2,520	274	68	158	-----	-----	34	1	235	3,290
Charlotte.....	5	1,800	2,100	3,900	467	71	6	5	1	-----	52	4	29	635
South Carolina.....	47	8,450	5,102	13,552	2,032	406	168	147	-----	-----	43	63	242	3,101
Georgia.....	76	19,330	15,437	34,767	4,960	571	239	284	-----	1	76	36	629	6,796

Florida.....	54	10,740	7,511	18,251	2,025	1,003	100	109	1	1	27	108	306	3,680
Jacksonville.....	3	4,500	2,250	6,750	948		36	85			54	23	202	1,935
Alabama.....	104	13,620	8,798	22,418	3,064	694	88	133	175		43	94	200	4,491
Birmingham.....	3	4,450	4,550	9,000	1,659	192	36	61			51	13	192	2,204
Mississippi.....	35	5,345	4,018	9,363	2,178	406	56	127			6	42	124	2,939
Louisiana <sup>2</sup> .....	34	9,800	5,344	15,144	2,931	279	66	83	43		10	17	446	3,875
Texas.....	574	44,910	24,785	69,695	11,638	1,851	586	634	14	7	20	75	825	15,650
Dallas.....	5	12,650	4,350	17,000	3,046	794	75	117	58		57	59	462	4,668
El Paso.....	3	1,600	1,050	2,650	589	179	25	24	1		10	1	53	882
Fort Worth.....	5	4,950	2,850	7,800	1,771	382	95	66			8	17	233	2,572
Galveston.....	4	2,150	850	3,000	512	201	21	36	2		8	15	77	872
Houston.....	8	9,400	6,435	15,835	2,801	554	112	87	22		42	27	491	4,136
San Antonio.....	6	4,950	2,120	7,070	1,382	80	34	18			9	2	91	1,616
Waco.....	4	1,650	460	2,110	376	142	19	29			3	52	621	61
Arkansas <sup>3</sup> .....	72	6,815	3,497	10,312	2,017	492	87	122		7	13	57	118	2,913
Kentucky.....	135	13,521	10,345	23,866	3,560	903	84	27			43	150	234	5,001
Louisville.....	3	5,500	5,250	10,750	2,128	462	31	2			45	97	46	2,811
Tennessee <sup>4</sup> .....	94	18,614	12,531	31,145	5,327	708	160	178	1		52	36	663	7,125
Nashville.....	5	5,825	5,135	10,960	1,903	158	57	85			9	2	82	2,296
Total Southern States.....	1,614	263,828	174,362	438,190	71,826	13,408	2,473	2,761	334	20	932	1,080	6,677	99,511
Ohio <sup>5</sup> .....	305	39,100	31,224	70,324	10,114	3,611	287	123	9	2	159	656	817	15,778
Cincinnati.....	5	8,300	5,850	14,150	1,900	632	45	28	15		71	220	197	3,108
Cleveland.....	3	8,000	4,350	12,350	2,374	541	22	5	26		127	84	202	3,381
Columbus.....	4	5,200	5,150	10,350	1,327	335	40	8	1		74	19	304	2,108
Indiana.....	215	25,907	15,504	41,411	6,619	2,065	163	88	7	15	114	263	491	9,825
Indianapolis.....	4	7,650	3,150	10,800	1,700	377	49	17	6		25	26	164	2,364
Illinois.....	439	39,560	25,694	65,254	10,636	3,762	296	220	5	44	82	378	1,045	16,468
Chicago, central reserve.....	13	54,300	40,200	94,500	16,061	1,970	450	373	595		27	269	1,070	20,815
Chicago, other reserve.....	26	7,800	3,820	11,620	1,912	1,281	49	38	19		24	162	321	3,806
Peoria.....	4	2,575	3,575	6,150	638	273	22	43			16	33	74	1,099
Michigan <sup>6</sup> .....	130	32,290	29,772	62,062	12,999	3,377	303	130	53	6	206	257	1,855	19,186
Wisconsin.....	151	19,770	11,739	31,509	5,102	2,276	159	100	3	13	32	262	454	8,401
Milwaukee.....	6	13,400	7,900	21,300	4,593	441	52	37	41		5	28	497	5,694
Minnesota.....	258	18,795	9,408	28,203	5,276	2,327	276	257	2	116	69	83	444	8,850
Minneapolis.....	5	12,700	7,800	20,500	4,570	1,259	115	382	77		20	15	178	6,616
St. Paul.....	3	6,850	4,750	11,600	2,205	789	94	90	9		63	75	3,325	3,325
Iowa <sup>7</sup> .....	243	17,325	8,067	25,392	4,820	1,519	174	119		37	33	93	510	7,305
Des Moines.....	3	2,750	1,450	4,200	878		13	11			2	15	140	1,177
Sioux City.....	5	2,050	695	2,745	476	186	29	25			1	13	55	785
Missouri.....	108	8,875	4,135	13,010	2,211	775	76	31		4	6	44	181	3,328
Kansas City.....	9	8,050	3,382	11,432	2,581	551	104	40	2		157	49	164	3,648
St. Joseph.....	4	1,100	950	2,050	478	85	30	10			2	1	55	661
St. Louis.....	9	18,050	6,685	24,735	4,899	1,172	121	76	40		129	399	242	7,078
Total Middle Western States.....	1,952	360,397	235,250	595,647	104,369	29,702	2,969	2,251	910	237	1,401	3,432	9,535	154,806

<sup>1</sup> Includes 2 banks in reserve city of Atlanta and 1 in Savannah.<sup>2</sup> Includes 1 bank in reserve city of New Orleans.<sup>3</sup> Includes 1 bank in reserve city of Little Rock.<sup>4</sup> Includes 2 banks in reserve city of Memphis.<sup>5</sup> Includes 2 banks in reserve city of Toledo.<sup>6</sup> Includes 2 banks in each reserve city of Detroit and Grand Rapids.<sup>7</sup> Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1929—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 departments	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust departments	Profits on securities sold	Other earnings	
North Dakota.....	122	5,720	2,557	8,277	2,241	555	58	150	-----	49	6	40	173	3,272
South Dakota.....	92	4,365	2,165	6,530	1,623	655	60	79	-----	30	5	61	127	2,640
Nebraska.....	147	7,525	4,155	11,680	2,298	536	86	48	-----	11	-----	13	164	3,156
Lincoln.....	4	1,550	590	2,140	599	168	20	11	-----	-----	1	-----	41	840
Omaha.....	6	5,000	2,500	7,500	1,871	603	71	105	2	-----	15	22	333	3,022
Kansas <sup>8</sup> .....	238	14,052	6,911	20,963	4,002	1,086	204	95	-----	12	10	38	347	5,794
Topeka.....	4	1,350	440	1,790	254	198	19	8	-----	-----	5	2	26	512
Wichita.....	4	2,400	1,300	3,700	666	241	42	24	-----	-----	12	11	125	1,121
Montana <sup>9</sup> .....	67	5,240	2,904	8,144	2,138	758	94	69	1	18	1	19	161	3,259
Wyoming.....	25	2,270	1,685	3,955	955	271	53	19	-----	3	2	27	59	1,389
Colorado <sup>10</sup> .....	114	7,300	4,473	11,773	2,298	914	153	40	-----	1	16	31	247	3,700
Denver.....	6	5,300	5,050	10,350	2,463	897	85	38	4	-----	107	17	200	3,811
New Mexico.....	27	1,960	1,044	3,004	784	246	32	22	-----	-----	2	5	89	1,180
Oklahoma.....	278	12,805	4,666	17,471	3,897	1,380	230	248	-----	2	6	27	411	6,201
Muskogee.....	3	900	345	1,245	236	121	10	14	-----	-----	5	6	24	416
Oklahoma City.....	7	6,200	1,320	7,520	1,688	693	123	44	-----	-----	40	12	289	2,889
Tulsa.....	4	5,950	2,650	8,600	2,261	677	109	28	-----	-----	4	13	430	3,522
Total Western States.....	1,148	89,887	44,755	134,642	30,274	9,999	1,449	1,042	7	126	237	344	3,246	46,724
Washington <sup>11</sup> .....	101	12,340	5,266	17,606	3,611	1,361	150	116	5	16	51	113	485	5,908
Seattle.....	4	13,500	3,350	16,850	1,950	560	82	117	37	-----	65	244	98	3,183
Oregon.....	87	6,245	3,218	9,463	1,959	640	76	51	-----	-----	10	23	168	2,927
Portland.....	7	7,000	3,550	10,550	1,752	1,352	64	77	45	-----	60	42	233	3,625
California <sup>12</sup> .....	192	25,595	12,055	37,650	6,711	2,307	304	116	6	24	169	222	695	10,554
Los Angeles.....	7	42,000	28,850	70,850	16,205	3,651	371	94	111	-----	1,159	167	1,184	22,942
San Francisco.....	6	76,000	59,250	135,250	20,497	6,204	423	72	906	-----	563	3,614	4,103	36,472

Idaho.....	43	2,755	1,140	3,895	1,135	262	43	28	1	4	6	10	85	1,574
Utah <sup>13</sup> .....	16	1,550	558	2,108	485	94	17	8	-----	-----	-----	9	22	635
Salt Lake City.....	4	2,100	1,050	3,150	691	228	40	16	-----	-----	-----	13	55	1,043
Nevada.....	10	1,500	595	2,095	430	116	27	6	3	4	-----	3	67	656
Arizona.....	14	1,950	1,220	3,170	660	225	26	24	7	2	-----	2	98	1,044
Total Pacific States.....	491	192,535	120,102	312,637	56,086	17,030	1,623	725	1,211	50	2,083	4,462	7,293	90,563
Alaska, nonmember.....	4	275	173	448	91	44	6	15	-----	-----	-----	4	22	182
The Territory of Hawaii, nonmember.....	1	3,150	1,880	5,030	727	193	27	44	7	2	-----	-----	225	1,225
Total nonmember banks.....	5	3,425	2,053	5,478	818	237	33	59	7	2	-----	4	247	1,407
Total United States.....	7,408	1,704,473	1,548,376	3,252,849	475,465	148,720	11,182	10,324	6,821	453	9,886	23,059	52,183	738,093

<sup>8</sup> Includes 2 banks in reserve city of Kansas City.

<sup>9</sup> Includes 2 banks in reserve city of Helena.

<sup>10</sup> Includes 2 banks in reserve city of Pueblo.

<sup>11</sup> Includes 2 banks in reserve city of Spokane.

<sup>12</sup> Includes 2 banks in reserve city of Oakland.

<sup>13</sup> Includes 2 banks in reserve city of Ogden.

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1929—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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	573	90	24	208	1,806	184	408	3,293	1,141	19	55	3	1,218
New Hampshire.....	514	107	29	137	383	178	335	1,683	698	10	24	10	742
Vermont.....	377	64	11	40	799	186	186	1,663	586	14	1	5	606
Massachusetts.....	2,602	359	185	1,424	4,006	932	1,709	11,217	4,552	109	283	119	5,063
Boston.....	4,199	719	1,078	3,351	3,567	1,129	2,523	16,566	10,099	159	2,321	53	12,632
Rhode Island.....	228	36	14	221	308	107	146	1,060	550	22	6	1	579
Connecticut.....	1,682	232	57	920	1,694	433	953	5,971	3,005	54	93	4	3,156
Total New England States.....	10,175	1,607	1,398	6,301	12,563	3,149	6,260	41,453	20,631	387	2,783	195	23,996
New York.....	6,670	685	248	2,438	12,496	1,741	3,584	27,862	11,916	203	538	486	13,143
Brooklyn and Bronx.....	307	29	19	105	197	26	295	978	237	2	3	30	272
Buffalo.....	37			6	98	15	34	190	84	3			87
New York City.....	18,204	2,376	5,983	20,032	7,413	4,382	13,112	71,502	45,160	694	678	198	46,730
New Jersey.....	5,355	643	88	2,113	8,786	1,098	2,856	20,939	7,861	135	82	63	8,141
Pennsylvania.....	8,439	1,263	156	1,619	15,393	2,142	4,224	33,236	16,689	156	214	241	17,300
Philadelphia.....	3,349	987	834	2,772	2,418	786	2,145	13,291	6,577	127		23	6,727
Pittsburgh.....	2,129	513	879	2,447	2,047	514	1,321	9,850	4,271	99	49	215	4,634
Delaware.....	138	25	2	65	162	38	54	484	231		1	7	239
Maryland.....	566	54	9	88	1,442	221	282	2,662	878	13	15	56	962
Baltimore.....	653	142	164	410	639	433	350	2,791	1,156	15	2	30	1,203
Washington, D. C.....	951	112	92	358	682	371	408	2,974	1,179	6	5	133	1,323
Total Eastern States.....	46,798	6,829	8,474	32,453	51,773	11,767	28,665	186,759	96,239	1,453	1,587	1,482	100,761
Virginia.....	1,889	402	169	450	2,581	384	1,000	6,875	3,125	95	14	678	3,912
West Virginia.....	1,063	236	70	259	1,409	700	547	4,284	1,118	51	5	33	1,207
North Carolina.....	718	248	48	98	932	233	396	2,673	617	45		14	676
Charlotte.....	137	31	4	15	126	50	82	445	190				190
South Carolina.....	623	97	151	93	865	332	445	2,606	495	27	71	17	610
Georgia.....	1,431	155	183	383	1,267	584	948	4,951	1,845	51	65	23	1,984
Florida.....	954	150	44	297	810	163	621	3,039	641	130	2	54	827
Jacksonville.....	456	107	79	179	369	81	268	1,539	396	7	3	2	408
Alabama.....	1,102	342	36	184	926	444	658	3,692	799	46	9	37	891
Birmingham.....	369	169	42	163	324	291	229	1,587	617	38		14	669

Mississippi	641	141	41	132	568	478	326	2,327	612	52	72	37	773
Louisiana	862	249	132	365	497	436	2,929	946	46	3	9	1,004	
Texas	4,309	339	304	1,129	1,439	1,362	2,114	10,996	4,654	779	17	115	5,565
Dallas	799	322	228	428	398	307	291	2,773	1,895	33	25	1,953	
El Paso	228	53	23	58	102	19	107	590	292	18	13	6	329
Fort Worth	447	198	152	253	285	196	326	1,857	715	25	2	13	755
Galveston	119	29	61	28	245	84	59	625	247	4	1	252	
Houston	865	193	222	306	680	341	546	3,153	983	116	8	19	1,126
San Antonio	313	46	48	47	280	73	171	978	638	10	9	657	
Waco	103	7	17	53	146	39	77	442	179	7	1	187	
Arkansas	642	67	100	162	639	88	394	2,092	821	53	1	11	886
Kentucky	1,014	178	38	184	1,301	535	469	3,719	1,282	36	9	10	1,337
Louisville	460	452	158	156	397	106	275	2,004	807	8	92	1	908
Tennessee	1,440	288	211	277	1,740	458	816	5,230	1,895	69	5	60	2,029
Nashville	398	180	101	97	419	307	234	1,736	560	9	15	11	595
Total Southern States	21,382	4,679	2,662	5,796	18,636	8,152	11,835	73,142	26,369	1,755	406	1,200	29,730
Ohio	3,091	420	115	1,141	4,005	899	1,585	11,256	4,522	125	73	239	4,959
Cincinnati	475	164	122	305	301	243	187	1,797	1,311	25	64	64	1,400
Cleveland	562	143	73	416	802	145	474	2,615	766	50	6	32	854
Columbus	433	67	135	272	162	61	478	1,608	500	33	1	1	535
Indiana	2,101	244	149	514	2,514	651	1,017	7,190	2,635	71	15	152	2,873
Indianapolis	466	14	150	236	230	70	191	1,357	1,007	8	5	13	1,033
Illinois	3,795	339	263	540	3,899	215	1,942	10,993	5,475	128	24	76	5,703
Chicago, central reserve	3,083	401	1,091	3,478	1,431	1,295	2,910	13,689	7,126	288	10	7,424	
Chicago, other reserve	949	23	10	141	903	62	539	2,627	1,179	25	9	2	1,215
Peoria	195	8	49	29	169	29	123	602	497	5	1	503	
Michigan	3,197	392	231	2,007	4,157	1,701	2,831	14,516	4,670	311	35	74	5,090
Wisconsin	1,743	127	119	279	2,260	396	950	5,874	2,527	70	18	16	2,631
Milwaukee	1,189	275	231	482	716	165	901	3,959	1,735	24	3	1,762	
Minnesota	1,704	56	131	274	2,601	179	938	5,883	2,967	104	37	23	3,131
Minneapolis	1,242	554	552	530	784	190	714	4,566	2,050	73	9	1	2,133
St. Paul	1,559	85	172	521	374	9	372	2,092	1,233	39	1	1,272	
Iowa	1,533	99	193	301	2,070	311	800	5,307	1,998	178	18	36	2,230
Des Moines	251	66	76	142	120	40	152	847	330	4	32	13	379
Sioux City	190	50	67	26	137	14	122	606	179	2	2	183	
Missouri	789	82	77	228	651	307	428	2,562	766	36	49	13	864
Kansas City	824	135	394	471	131	117	385	2,457	1,191	37	5	5	1,238
St. Joseph	163	1	81	24	92	41	94	496	165	17	1	182	
St. Louis	1,280	184	323	994	781	621	577	4,760	2,318	96	10	2	2,426
Total Middle Western States	29,814	3,929	4,804	13,351	29,290	7,761	18,710	107,659	47,147	1,749	347	777	50,020
North Dakota	664	31	27	75	901	87	416	2,201	1,071	35	7	5	1,118
South Dakota	557	17	37	85	637	59	289	1,681	959	63	1	10	1,033
Nebraska	747	130	56	66	697	112	371	2,179	977	160	1	36	1,174
Lincoln	200	44	80	64	60	25	110	583	257	20	8	293	
Omaha	634	171	249	226	281	69	533	2,163	859	109	23	14	1,005
Kansas	1,471	124	148	262	860	337	756	3,958	1,836	278	9	125	2,248
Topeka	125	17	42	67	24	22	72	369	143	15	1	158	
Wichita	230	23	93	50	135	69	157	757	364	10	1	375	



TABLE NO. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1929—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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Montana.....	581	15	46	95	785	169	339	2,030	1,229	188	4	125	1,546
Wyoming.....	281	9	35	71	266	83	136	881	508	35	-----	2	545
Colorado.....	865	89	65	139	802	285	419	2,664	1,036	139	23	22	1,220
Denver.....	879	47	145	382	762	210	402	2,827	994	35	12	2	1,033
New Mexico.....	263	20	10	52	180	64	160	749	431	82	4	7	524
Oklahoma.....	1,706	65	73	474	845	244	931	4,338	1,863	296	6	161	2,326
Muskogee.....	93	8	12	24	85	6	52	280	136	3	4	1	144
Oklahoma City.....	527	76	179	227	449	90	278	1,826	1,063	25	-----	6	1,094
Tulsa.....	749	139	162	569	253	270	561	2,703	819	49	-----	7	875
Total Western States.....	10,572	1,025	1,459	2,928	8,022	2,201	5,982	32,189	14,535	1,542	102	532	16,711
Washington.....	1,400	79	61	254	1,246	98	806	3,944	1,964	81	18	213	2,276
Seattle.....	823	12	139	222	417	29	406	2,048	1,135	35	1	278	1,449
Oregon.....	735	28	13	101	561	86	362	1,886	1,041	76	11	17	1,145
Portland.....	846	34	115	145	848	52	500	2,540	1,085	107	4	19	1,215
California.....	2,825	121	198	564	2,300	245	1,441	7,694	2,860	148	49	77	3,134
Los Angeles.....	5,333	133	332	970	7,060	216	2,747	16,791	6,151	35	-----	6	6,192
San Francisco.....	7,636	1,271	873	1,683	8,811	779	5,217	26,270	10,202	107	-----	5	10,314
Idaho.....	360	12	24	54	326	108	182	1,066	508	17	11	10	546
Utah.....	125	13	62	23	136	32	79	470	165	6	-----	3	174
Salt Lake City.....	214	24	79	65	161	60	115	718	325	17	5	1	348
Nevada.....	130	-----	23	4	163	45	78	443	213	24	-----	-----	238
Arizona.....	282	1	6	46	174	73	153	735	309	24	-----	129	462
Total Pacific States.....	20,709	1,728	1,925	4,131	22,203	1,823	12,086	64,605	25,958	677	100	758	27,493
Alaska, nonmember.....	37	-----	-----	6	29	6	23	101	81	7	-----	-----	88
The Territory of Hawaii, nonmember.....	221	49	7	86	252	53	202	870	355	2	-----	-----	357
Total nonmember banks.....	258	49	7	92	281	59	225	971	436	9	-----	-----	445
Total United States.....	139,708	19,846	20,729	65,052	142,768	34,912	83,763	506,778	231,315	7,572	5,325	4,91	-----

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 <sup>1</sup>	Dividends to capital and surplus <sup>1</sup>	Net addition to profits to capital <sup>1</sup>	Net addition to profits to capital and surplus <sup>1</sup>
Maine.....	121	443	63	1	16	644	574	475	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
New Hampshire.....	148	95	70	1	19	333	409	357	6.53	3.26	7.90	3.94
Vermont.....	210	123	26	-----	5	364	242	269	6.40	3.31	7.34	3.79
Massachusetts.....	1,242	1,214	222	1	875	3,554	1,509	1,771	5.11	3.09	4.60	2.78
Boston.....	2,801	9,747	236	18	2,208	15,070	2,438	9,038	6.02	3.05	5.13	2.60
Rhode Island.....	40	42	15	-----	2	99	480	251	11.05	6.40	2.98	1.73
Connecticut.....	421	561	153	-----	302	1,437	1,719	1,200	5.55	2.45	10.62	4.68
Total New England States.....	4,983	12,225	845	21	3,427	21,501	2,495	13,361	5.63	2.87	8.07	4.11
New York.....	1,364	3,461	589	-----	194	5,608	7,535	4,464	8.61	4.68	1.61	.87
Brooklyn and Bronx.....	71	82	222	-----	5	380	108	224				
Buffalo.....	22	38	2	-----	1	63	24	15	6.45	3.19	10.90	5.39
New York City.....	8,793	5,431	365	11	534	15,634	31,096	30,716	3.46	2.21	1.67	1.07
New Jersey.....	1,131	1,670	534	-----	203	3,538	4,603	4,620	2.00	1.33	3.20	2.13
Pennsylvania.....	1,938	2,944	1,006	2	232	6,122	11,178	7,654	9.76	4.34	9.88	4.39
Philadelphia.....	1,078	215	145	-----	99	1,537	5,190	6,082	8.10	3.99	8.07	3.97
Pittsburgh.....	557	421	132	3	83	1,196	3,438	1,662	7.79	2.98	11.37	4.35
Delaware.....	5	29	7	-----	10	51	188	119	16.17	4.83	13.80	4.12
Maryland.....	116	181	19	-----	25	341	621	390	5.84	2.45	12.08	5.06
Baltimore.....	147	94	86	-----	60	387	816	862	7.31	2.89	11.54	4.57
Washington, D. C.....	117	14	50	-----	130	311	1,012	711	6.95	2.78	11.07	4.43
Total Eastern States.....	15,339	14,580	3,657	16	1,576	35,168	65,593	57,519	9.69	4.98	9.17	4.72
Virginia.....	1,042	271	135	-----	62	1,510	2,402	1,765	6.60	3.61	9.39	5.14
West Virginia.....	761	177	111	-----	37	1,086	121	846				
North Carolina.....	547	7	36	-----	16	606	70	500	6.00	3.45	8.17	4.70
Charlotte.....	67	7	-----	-----	2	76	114	116	6.01	3.33	.86	.48
South Carolina.....	528	30	21	-----	89	668	258	410	5.10	3.07	.71	.43
Georgia.....	591	711	348	-----	154	1,804	180	1,463	6.44	2.97	6.33	2.92
Florida.....	721	136	69	-----	81	1,007	180	346	4.85	3.03	2.69	1.43
Jacksonville.....	141	52	53	-----	35	281	127	233	7.57	4.21	.93	.52
Alabama.....	640	83	42	-----	66	831	60	657	3.22	1.90	1.68	.99
Birmingham.....	252	6	-----	-----	34	292	377	315	5.18	3.45	2.82	1.88
Mississippi.....	463	53	48	1	71	636	137	364	4.82	2.93	.44	.27
Louisiana.....	331	48	61	-----	55	495	509	568	7.08	3.50	8.47	4.19

<sup>1</sup> Capital and surplus as of Dec. 31, 1929.<sup>2</sup> Deficit.

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1929—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
Texas.....	3,004	145	433	2	609	4,193	1,372	3,458	Per cent	Per cent	Per cent	Per cent
Dallas.....	304	109	60		13	486	1,467	884	7.70	4.96	3.05	1.97
El Paso.....	51	55			8	114	215	33	6.99	5.20	11.60	8.63
Fort Worth.....	202	30	2		75	309	446	418	2.06	1.25	13.44	8.11
Galveston.....	70	6	45		4	125	127	87	8.44	5.36	9.01	5.72
Houston.....	143	10	49		45	247	879	531	4.05	2.90	5.91	4.23
San Antonio.....	100	13	42		11	166	491	262	5.65	3.35	9.35	5.55
Waco.....	39	26	15		3	83	104	111	5.29	3.71	9.92	6.94
Arkansas.....	269	50	41		38	398	488	402	6.73	5.26	6.30	4.93
Kentucky.....	368	193	46		44	651	686	750	5.90	3.90	7.16	4.73
Louisville.....	21	107			12	140	768	528	5.55	3.14	5.07	2.87
Tennessee.....	615	96	117		144	972	1,057	1,466	9.60	4.91	13.96	7.14
Nashville.....	265	89	34		45	433	162	416	7.88	4.71	5.68	3.39
Total Southern States.....	11,535	2,503	1,815	3	1,753	17,609	12,121	16,929	7.14	3.80	2.78	1.48
Ohio.....	1,385	906	246	1	102	2,640	2,319	1,829	6.42	3.86	4.59	2.77
Cincinnati.....	266	249	18		2	535	865	501	4.68	2.60	5.93	3.30
Cleveland.....	230	174	94		13	511	343	305	6.04	3.54	10.42	6.11
Columbus.....	98	60	19		4	181	354	779	3.81	2.47	4.29	2.78
Indiana.....	865	411	268		570	2,114	759	1,189	14.98	7.53	6.81	3.42
Indianapolis.....	358	51			1	410	623	320	4.59	2.87	2.93	1.83
Illinois.....	1,773	598	294		379	3,044	2,659	2,437	4.18	2.96	8.14	5.77
Chicago, central reserve.....	3,284	82	210		115	3,691	3,733	3,789	4.59	2.87	2.93	1.83
Chicago, other reserve.....	149	250	105		14	518	697	440	4.18	2.96	8.14	5.77
Peoria.....	27	2	9		2	40	463	159	6.16	3.73	6.72	4.07
Michigan.....	1,186	481	893	5	103	2,668	2,422	2,462	6.98	4.01	6.87	3.95
Wisconsin.....	510	324	335		175	1,344	1,287	1,542	7.80	4.89	6.51	4.08
Milwaukee.....	311	107	40	1	31	490	1,272	726	5.42	3.41	9.49	5.97
Minnesota.....	519	207	103		298	1,127	2,004	1,026	5.46	3.64	10.66	7.11
Minneapolis.....	487	13	20		7	477	1,656	716	5.64	3.49	13.04	8.08
St. Paul.....	90	56	1		5	152	1,120	505	7.37	4.35	16.35	9.66

Iowa.....	1,159	176	103		439	1,877	353	566	3.27	2.23	2.04	1.39
Des Moines.....	271	227	50		54	602	223	147	5.35	3.50	3.11	5.31
Sioux City.....	74	25	13		4	116	67	40	1.95	1.46		2.44
Missouri.....	301	76	90		48	515	349	293	3.30	2.25	3.93	2.68
Kansas City.....	82	109	83		89	363	875	541	6.72	4.73	10.87	7.65
St. Joseph.....	67	163	5		3	238	156	115	10.45	5.61	5.09	2.73
St. Louis.....	196	215	48		6	465	1,961	2,260	12.52	9.14	10.86	7.93
Total Middle Western States.....	13,638	4,962	3,047	7	2,464	24,118	25,902	22,687	6.30	3.81	7.19	4.35
North Dakota.....	313	60	66		50	489	629	267	4.67	3.23	11.00	7.60
South Dakota.....	243	70	30		64	407	626	276	6.32	4.23	14.34	9.59
Nebraska.....	490	76	41		181	788	386	329	4.37	2.82	5.13	3.30
Lincoln.....	86	20	55		9	170	123	87	5.61	4.07	7.94	5.75
Omaha.....	183	115	105	100	158	661	344	461	9.22	6.15	6.88	4.59
Kansas.....	870	125	124	1	208	1,328	920	860	6.12	4.10	6.55	4.39
Topeka.....	14	1	4		3	22	136	74	5.48	4.13	10.07	7.60
Wichita.....	111	13	129		9	262	113	106	4.42	2.86	4.71	3.05
Montana.....	585	58	191		37	871	675	450	8.59	5.53	12.88	8.29
Wyoming.....	163	52	58		8	281	264	162	7.14	4.10	11.63	6.68
Colorado.....	452	146	99		119	816	404	449	6.15	3.81	5.53	3.43
Denver.....	163	168	77		32	440	593	477	9.00	4.61	11.19	5.73
New Mexico.....	177	59	34	1	22	293	231	160	8.16	5.33	11.79	7.69
Oklahoma.....	690	102	369		253	1,414	912	1,338	10.45	7.66	7.12	5.22
Muskogee.....	9	5	7		1	22	122	74	8.22	5.94	13.56	9.80
Oklahoma City.....	70	35	27		35	167	927	651	10.50	8.66	14.95	12.33
Tulsa.....	187	67	4		136	394	481	228	3.83	2.65	8.08	5.59
Total Western States.....	4,806	1,172	1,420	102	1,325	8,825	7,886	6,449	7.17	4.79	8.77	5.86
Washington.....	500	315	174		46	1,035	1,241	932	7.55	5.29	10.06	7.05
Seattle.....	109	41	20		25	195	1,254	2,600	19.26	15.43	9.29	7.44
Oregon.....	353	84	76		79	592	553	353	5.65	3.73	8.86	5.84
Portland.....	177	109	70		17	373	842	464	6.63	4.40	12.03	7.98
California.....	641	404	237		208	1,490	1,644	1,173	4.58	3.12	6.42	4.37
Los Angeles.....	142	306	674		159	1,281	4,911	3,564	8.49	5.03	11.69	6.93
San Francisco.....	812	770	1,389	16	105	3,092	7,222	4,470	5.88	3.30	9.50	5.34
Idaho.....	165	39	27		25	256	290	151	5.48	3.88	10.53	7.45
Utah.....	64	23	9		18	114	60	92	5.94	4.36	3.87	2.85
Salt Lake City.....	100	89	19		16	224	124	208	9.90	6.60	5.90	3.94
Nevada.....	74	28	30		25	157	81	50	3.33	2.39	5.40	3.87
Arizona.....	241	12	35		121	409	53	100	5.13	3.15	2.72	1.67
Total Pacific States.....	3,378	2,220	2,760	16	844	9,218	18,275	14,157	7.35	4.53	9.49	5.85
Alaska—nonmember.....	24		12			36	52	49	17.82	10.94	18.91	11.61
The Territory of Hawaii—nonmember.....	8	11	20			39	318	492	15.62	9.78	10.10	6.32
Total nonmember banks.....	32	11	32			75	370	541	15.80	9.88	10.80	6.75
Total United States.....	53,711	37,673	13,576	165	11,389	116,514	132,642	131,643	7.72	4.05	7.78	4.08

<sup>1</sup> Capital and surplus as of Dec. 31, 1929.<sup>2</sup> Deficit.

TABLE NO. 67.—Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, six months ended December 31, 1929

[In thousands of dollars]

	District No. 1 (367 banks)	District No. 2 (769 banks)	District No. 3 (678 banks)	District No. 4 (696 banks)	District No. 5 (469 banks)	District No. 6 (366 banks)	District No. 7 (936 banks)	District No. 8 (468 banks)	District No. 9 (633 banks)	District No. 10 (872 banks)	District No. 11 (662 banks)	District No. 12 (487 banks)	Non- member banks (5 banks)	Grand total (7,408 banks) <sup>1</sup>
Capital.....	151,780	437,072	123,520	127,095	87,122	81,090	201,185	66,992	61,130	83,957	88,220	191,885	3,425	1,704,473
Surplus.....	126,656	510,908	222,371	140,458	71,133	58,151	136,864	38,678	33,945	41,812	45,660	119,687	2,053	1,548,376
Capital and surplus.....	278,436	947,980	345,891	267,553	158,255	139,241	338,049	105,670	95,075	125,769	133,880	311,572	5,478	3,252,849
Gross earnings:														
Interest and discount on loans.....	38,833	110,521	37,809	35,501	24,361	21,852	60,129	18,462	20,003	27,269	24,063	55,844	818	475,465
Interest (including dividends) on invest- ments.....	11,888	38,028	15,538	16,015	5,263	4,127	14,192	5,580	7,702	8,702	4,537	16,911	237	148,720
Interest on balances with other banks.....	651	793	583	933	593	726	1,554	528	772	1,370	1,033	1,613	33	11,182
Domestic exchange and collection charges.....	279	2,711	318	316	497	923	1,080	471	1,089	774	1,097	710	59	10,324
Foreign exchange departments.....	295	3,511	415	169	30	219	728	41	90	8	104	1,204	7	6,821
Commissions and earnings from insurance premiums and the negotiation of real- estate loans.....		15	2	2	5	2	99	15	224	30	7	50	2	453
Trust departments.....	1,211	3,163	511	717	423	297	565	265	103	384	164	2,083		9,886
Profits on securities sold.....	3,046	6,186	2,208	3,128	405	344	1,460	929	388	283	216	4,462	4	23,059
Other earnings.....	8,974	16,913	2,356	2,953	1,825	2,438	6,219	1,209	1,305	2,995	2,476	7,273	247	52,183
Total.....	60,177	181,841	59,740	59,734	33,402	30,928	86,026	27,500	31,676	41,815	33,697	90,150	1,407	738,093
Expenses paid:														
Salaries and wages.....	9,833	29,640	10,159	10,433	6,505	6,782	16,472	5,437	6,046	9,727	7,819	20,597	258	139,708
Interest and discount on borrowed money.....	1,538	3,602	2,203	1,713	1,284	1,622	1,784	1,178	790	1,093	1,263	1,727	49	19,846
Interest on bank deposits.....	1,385	6,342	935	1,422	690	703	2,416	931	1,009	1,841	1,124	1,924	7	20,729
Interest on demand deposits.....	6,174	24,349	4,274	5,379	1,742	1,845	7,785	1,939	1,701	3,154	2,512	4,106	92	65,052
Interest on time deposits.....	12,170	27,396	13,916	14,335	8,475	6,195	15,536	5,310	7,189	5,952	3,913	22,100	281	142,768
Taxes.....	3,058	6,999	2,656	2,969	2,623	2,891	4,445	1,682	992	2,076	2,656	1,806	59	34,912
Other expenses.....	6,041	19,475	5,518	5,923	3,458	4,038	11,389	2,749	3,476	5,383	4,053	12,035	225	83,763
Total.....	40,199	117,803	39,661	42,174	24,777	24,076	59,827	19,226	21,203	29,226	23,340	64,295	971	506,778
Net earnings.....	19,978	64,038	20,079	17,560	8,625	6,852	26,199	8,274	10,473	12,589	10,357	25,855	436	231,315
Recoveries on charged-off assets:														
Loans and discounts.....	374	1,006	278	410	245	353	1,053	282	536	1,283	1,074	669	9	7,572

Bonds, securities, etc.....	2,716	1,354	146	215	112	99	142	233	69	96	43	100	-----	5,325
All other.....	195	755	280	600	933	210	380	72	169	389	331	630	-----	4,944
<b>Total.....</b>	<b>23,263</b>	<b>67,153</b>	<b>20,783</b>	<b>18,785</b>	<b>9,915</b>	<b>7,514</b>	<b>27,774</b>	<b>8,861</b>	<b>11,247</b>	<b>14,357</b>	<b>11,805</b>	<b>27,254</b>	<b>445</b>	<b>249,156</b>
Losses and depreciation charged off:														
On loans and discounts.....	4,970	11,080	2,733	3,448	3,266	3,533	9,301	1,498	2,465	3,748	4,480	3,157	32	53,711
On bonds, securities, etc.....	11,888	10,743	2,480	2,962	748	1,216	2,402	729	549	1,264	465	2,216	11	37,673
On banking house, furniture, and fixtures.....	813	2,153	810	1,004	445	690	2,137	353	487	1,218	676	2,758	32	13,576
On foreign exchange.....	21	11		6		1	6			101	3	16		165
Other losses.....	3,175	1,161	289	303	419	553	1,644	370	569	1,244	931	731	-----	11,389
<b>Total.....</b>	<b>20,867</b>	<b>25,148</b>	<b>6,312</b>	<b>7,723</b>	<b>4,878</b>	<b>5,993</b>	<b>15,490</b>	<b>2,950</b>	<b>4,070</b>	<b>7,575</b>	<b>6,555</b>	<b>8,878</b>	<b>75</b>	<b>116,514</b>
Net addition to profits.....	2,396	42,005	14,471	11,062	5,037	1,521	12,284	5,911	7,177	6,782	5,250	18,376	370	132,642
Total dividends declared.....	13,218	39,044	12,558	8,060	5,498	4,799	12,347	5,590	3,692	6,098	6,061	14,137	541	131,643
Ratios:														
Dividends to capital <sup>1</sup> .....per cent..	8.71	8.93	10.17	6.34	6.31	5.92	6.14	8.34	6.04	7.26	6.87	7.37	15.80	7.72
Dividends to capital and surplus <sup>2</sup> .....do.....	4.75	4.12	3.63	3.01	3.47	3.45	3.65	5.29	3.88	4.85	4.53	4.54	9.88	4.05
Net addition to profits to capital <sup>1</sup> .....do.....	1.58	9.61	11.72	8.70	5.78	1.88	6.11	8.82	11.74	8.08	5.95	9.58	10.80	7.78
Net addition to profits to capital and surplus <sup>2</sup> .....per cent..	.86	4.43	4.18	4.13	3.18	1.09	3.63	5.59	7.55	5.39	3.92	5.90	6.75	4.08

<sup>1</sup> Includes nonmember banks of Alaska and the Territory of Hawaii.<sup>2</sup> Capital and surplus as of Dec. 31, 1929.

TABLE NO. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930

[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	
Maine.....	52	7,370	7,380	14,750	2,179	1,688	50	25	2	-----	10	220	90	4,264
New Hampshire.....	56	5,725	5,412	11,137	1,330	636	31	18	1	-----	9	87	150	2,262
Vermont.....	45	5,160	3,350	8,510	1,170	729	17	16	-----	-----	14	83	110	2,139
Massachusetts.....	142	30,426	29,325	59,751	8,365	4,222	116	102	10	-----	146	632	771	14,364
Boston.....	10	82,857	61,350	144,207	18,211	3,450	487	60	218	-----	607	507	2,387	25,927
Rhode Island.....	10	4,520	5,730	10,250	992	421	14	6	2	-----	6	49	39	1,529
Connecticut.....	62	21,412	20,602	42,014	5,737	1,521	101	47	10	-----	339	187	457	8,399
Total New England States.....	377	157,470	133,149	290,619	37,984	12,667	816	274	243	-----	1,131	1,765	4,004	58,884
New York.....	523	72,027	73,057	145,084	20,000	13,101	373	211	10	10	317	1,792	1,047	36,861
Brooklyn and Bronx.....	10	6,650	4,635	11,285	766	272	25	1	1	-----	1	29	84	1,179
Buffalo.....	3	750	375	1,125	144	68	1	1	-----	-----	-----	15	8	237
New York City.....	20	356,582	437,225	793,807	57,890	21,342	133	1,512	3,693	-----	5,215	4,776	14,962	109,523
New Jersey.....	297	56,610	57,997	114,607	16,026	7,718	219	138	18	4	270	1,229	1,014	26,636
Pennsylvania.....	810	99,586	160,811	260,397	26,422	15,849	550	240	33	6	413	1,759	1,422	46,694
Philadelphia.....	24	37,051	84,318	121,369	12,837	2,491	279	94	374	-----	190	289	689	17,243
Pittsburgh.....	11	28,450	40,450	68,900	6,786	4,788	195	23	79	-----	114	975	661	13,621
Delaware.....	16	1,648	2,730	4,378	348	218	4	2	-----	-----	4	28	8	612
Maryland.....	71	5,709	8,116	13,825	1,930	1,189	30	12	-----	-----	10	135	49	3,355
Baltimore.....	6	7,400	7,400	14,800	1,971	587	44	11	6	-----	6	55	243	2,923
Washington, D. C.....	12	10,775	8,625	19,400	2,620	712	72	20	3	-----	77	19	342	3,865
Total Eastern States.....	1,803	683,238	885,739	1,568,977	147,740	68,335	1,925	2,265	4,217	20	6,617	11,101	20,529	262,749
Virginia <sup>1</sup> .....	157	29,319	21,832	51,151	7,373	1,241	156	99	13	-----	134	115	357	9,488
West Virginia.....	111	13,890	11,087	24,977	3,683	761	105	32	3	1	42	127	331	5,085
North Carolina.....	59	9,675	6,389	16,064	2,419	266	61	110	-----	-----	22	13	221	3,112
Charlotte.....	5	1,800	2,100	3,900	412	57	11	5	-----	-----	1	-----	50	536
South Carolina.....	35	5,825	3,981	9,806	1,738	346	95	85	-----	-----	23	85	114	2,486

Georgia <sup>1</sup>	75	19,395	14,958	34,353	5,226	848	151	240	1	1	31	57	537	7,091
Florida	52	9,785	6,154	16,239	1,659	1,040	134	130	1	1	20	152	277	3,414
Jacksonville	3	6,000	2,350	8,350	894	498	39	90			97	96	170	1,844
Alabama <sup>2</sup>	101	18,270	13,710	31,980	5,002	821	135	143	142	1	55	71	360	6,770
Mississippi	35	5,470	4,124	9,594	1,846	509	52	88			11	37	133	2,676
Louisiana <sup>4</sup>	31	9,125	5,792	14,917	2,619	274	76	59	41		6	33	711	3,849
Texas	560	43,728	25,202	68,930	11,960	1,664	610	253	23	1	13	72	751	15,347
Dallas	4	12,650	3,850	16,500	2,737	528	125	53	35		29	54	380	3,941
El Paso	3	1,600	1,050	2,650	577	145	32	20	1		8		47	830
Fort Worth	4	4,450	2,600	7,050	1,509	316	93	28			6	13	230	2,195
Galveston	4	2,150	850	3,000	457	199	33	21	1		5	4	22	742
Houston	8	9,400	6,450	15,850	2,699	467	148	40	13		51	106	590	4,114
San Antonio	6	4,950	2,120	7,070	1,195	86	40	13			14		122	1,470
Waco	4	1,650	460	2,110	315	156	16	12				12	45	556
Arkansas	67	6,090	3,326	9,416	1,686	422	82	50		3	12	36	106	2,397
Kentucky	130	13,333	10,245	23,578	3,441	811	124	28			42	113	224	4,783
Louisville	3	5,500	5,250	10,750	1,830	384	48	2			4	51	54	2,373
Tennessee <sup>5</sup>	94	18,584	12,598	31,182	5,084	643	224	148			32	50	605	6,786
Nashville	5	5,825	5,135	10,960	1,833	166	62	77			32	6	118	2,294
Total Southern States	1,556	258,464	171,913	430,377	68,224	12,648	2,652	1,826	273	8	690	1,303	6,555	94,179
Ohio <sup>6</sup>	300	45,565	34,309	79,874	11,634	3,785	333	121	31		224	445	2,036	18,609
Cincinnati	4	7,900	5,750	13,650	1,498	474	55	18	19		60	96	196	2,416
Columbus	4	5,200	5,150	10,350	1,501	368	60	7	2		65	28	243	2,274
Indiana	206	25,683	15,401	41,084	6,352	2,079	179	79	7	11	127	220	526	9,580
Indianapolis	4	7,650	4,150	11,800	1,563	396	70	14	6		13	14	162	2,238
Illinois	421	39,090	24,660	63,750	9,577	3,668	298	216	4	47	83	304	825	15,022
Chicago, central reserve	12	54,750	40,170	94,920	14,728	2,331	378	383	608		929	180	1,154	20,691
Chicago, other reserve	26	8,050	3,910	11,960	1,631	1,092	54	37	15		24	82	267	3,202
Peoria	3	3,150	3,550	6,700	678	254	24	31			8	49	67	1,111
Michigan <sup>7</sup>	123	30,090	28,904	58,994	10,928	3,088	316	110	52	1	137	208	1,667	16,507
Grand Rapids	3	2,000	1,000	3,000	406	51	24	7			4	130	622	
Wisconsin	150	19,945	11,858	31,803	4,998	2,256	168	90	3	10	22	173	411	8,131
Milwaukee	5	13,200	7,850	21,050	4,089	520	78	31	44		3	116	486	5,367
Minnesota	255	18,935	9,458	28,393	4,424	2,268	308	221	1	106	59	111	405	7,903
Minneapolis	5	12,700	7,800	20,500	3,600	1,065	134	286	13		12	168	151	5,429
St. Paul	3	6,850	4,750	11,600	1,964	723	88	97	15		33	104	3,024	
Iowa <sup>8</sup>	233	16,670	7,734	24,404	4,415	1,484	176	113		62	17	109	455	6,831
Des Moines	3	2,750	1,450	4,200	938	399	20	9			21	34	81	1,502
Sioux City	5	2,050	725	2,775	447	156	29	19			3	16	66	736
Missouri	106	8,775	4,064	12,839	1,981	746	76	25		7	6	41	203	3,085
Kansas City	7	8,300	3,063	11,363	2,304	472	118	28	1		146	17	117	3,203
St. Joseph	4	1,100	950	2,050	387	90	30	8			2	1	39	557
St. Louis	8	17,050	6,485	23,535	4,047	1,175	96	58	35		53	102	258	5,823
Total Middle Western States	1,890	357,453	233,141	590,594	94,090	28,940	3,112	2,008	855	244	2,014	2,551	10,049	143,863

<sup>1</sup> Includes 2 banks in reserve city of Richmond.<sup>2</sup> Includes 2 banks in each reserve city of Atlanta and Savannah.<sup>3</sup> Includes 2 banks in reserve city of Birmingham.<sup>4</sup> Includes 1 bank in reserve city of New Orleans.<sup>5</sup> Includes 2 banks in reserve city of Memphis.<sup>6</sup> Includes 2 banks in each reserve city of Cleveland and Toledo.<sup>7</sup> Includes 2 banks in reserve city of Detroit.<sup>8</sup> Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.



TABLE NO. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930—  
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	
North Dakota.....	112	5,495	2,473	7,968	1,492	567	52	94	—	22	7	29	136	2,399
South Dakota.....	95	4,785	2,306	7,091	1,276	646	59	62	1	32	4	55	115	2,250
Nebraska.....	161	8,305	4,186	12,491	2,425	569	106	63	—	19	—	27	199	3,408
Lincoln.....	4	1,550	590	2,140	504	158	24	8	—	—	1	1	46	742
Omaha.....	6	5,000	2,500	7,500	1,621	476	89	103	2	—	32	36	355	2,714
Kansas <sup>9</sup> .....	237	13,827	6,682	20,509	3,418	959	188	86	—	17	5	34	321	5,028
Topeka.....	4	1,350	440	1,790	222	168	25	8	—	—	6	1	28	458
Wichita.....	4	2,400	1,300	3,700	578	263	41	20	—	—	10	11	130	1,053
Montana <sup>10</sup> .....	63	4,985	3,066	8,051	1,721	846	97	51	1	11	—	17	156	2,900
Wyoming.....	25	2,270	1,695	3,965	676	251	52	15	—	2	4	14	56	1,070
Colorado <sup>11</sup> .....	114	7,300	4,425	11,725	1,933	953	154	37	1	1	25	52	214	3,370
Denver.....	6	5,300	5,050	10,350	2,274	832	117	28	3	—	130	48	190	3,622
New Mexico.....	26	1,910	1,041	2,951	726	207	37	15	—	—	3	5	86	1,079
Oklahoma.....	268	13,220	4,925	18,145	3,862	1,580	240	144	—	2	11	65	372	6,276
Oklahoma City.....	6	7,300	1,520	8,820	1,638	627	120	43	—	—	24	3	205	2,660
Tulsa.....	4	5,950	2,650	8,600	2,036	603	123	21	—	—	19	25	469	3,296
<b>Total Western States.....</b>	<b>1,135</b>	<b>90,947</b>	<b>44,849</b>	<b>135,796</b>	<b>26,402</b>	<b>9,705</b>	<b>1,524</b>	<b>798</b>	<b>8</b>	<b>106</b>	<b>281</b>	<b>423</b>	<b>3,078</b>	<b>42,325</b>
Washington <sup>12</sup> .....	99	12,300	5,084	17,384	2,947	1,433	140	102	—	8	29	139	354	5,156
Seattle.....	6	13,800	3,420	17,220	2,192	800	115	130	58	—	79	122	78	3,574
Oregon.....	87	6,420	3,198	9,618	1,505	659	67	48	—	—	11	25	175	2,490
Portland.....	6	7,075	3,355	10,430	1,445	1,269	75	67	—	—	45	48	239	3,224
California <sup>13</sup> .....	192	25,832	12,187	38,019	6,244	2,419	357	129	—	18	153	268	710	10,306
Los Angeles.....	7	42,000	29,350	71,350	15,193	3,703	535	95	—	—	1,252	384	1,285	22,545
San Francisco.....	6	76,125	59,300	135,425	20,844	6,636	456	68	892	—	573	493	4,800	34,462
Idaho.....	41	2,675	1,089	3,764	778	241	38	22	—	—	2	8	84	1,175

Utah <sup>11</sup> .....	14	1,200	483	1,683	373	97	12	6	1	-----	6	16	511
Salt Lake City.....	4	2,100	1,060	3,160	633	190	41	8	-----	-----	5	80	957
Nevada.....	10	1,500	665	2,165	385	123	22	5	3	6	10	62	616
Arizona.....	14	1,950	1,300	3,250	610	235	30	30	6	4	20	102	1,039
Total Pacific States.....	486	192,977	120,491	313,468	53,149	17,805	1,888	710	1,108	36	2,146	1,528	86,055
Alaska (nonmember).....	4	275	177	452	83	41	6	10	-----	-----	3	14	157
The Territory of Hawaii (nonmember).....	1	3,150	1,890	5,030	721	181	35	41	10	1	-----	47	1,036
Total nonmember banks.....	5	3,425	2,057	5,482	804	222	41	51	10	1	-----	61	1,193
Total United States.....	7,252	1,743,974	1,591,339	3,335,313	428,393	150,322	11,958	7,932	6,714	415	12,879	18,674	689,248

<sup>9</sup> Includes 2 banks in reserve city of Kansas City.<sup>10</sup> Includes 2 banks in reserve city of Helena.<sup>11</sup> Includes 2 banks in reserve city of Pueblo.<sup>12</sup> Includes 2 banks in reserve city of Spokane.<sup>13</sup> Includes 2 banks in reserve city of Oakland.<sup>14</sup> Includes 1 bank in reserve city of Ogden.

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930—  
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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	583	35	28	198	1,781	236	392	3,253	1,011	9	20	30	1,070
New Hampshire.....	494	73	28	155	415	75	303	1,543	719	12	16	3	750
Vermont.....	357	44	12	38	793	162	173	1,579	560	44	21	2	627
Massachusetts.....	2,559	170	215	1,523	3,807	292	1,599	10,165	4,199	98	49	47	4,393
Boston.....	4,863	94	1,207	4,275	4,116	362	2,503	17,420	8,507	399	124	120	9,150
Rhode Island.....	219	14	18	237	309	59	170	1,026	503	-----	8	1	512
Connecticut.....	1,688	86	78	879	1,786	778	891	6,186	2,213	40	46	9	2,308
Total New England States.....	10,763	516	1,586	7,305	13,007	1,964	6,031	41,172	17,712	602	284	212	18,810
New York.....	6,554	499	290	2,628	12,511	1,132	3,891	27,505	9,356	181	265	99	9,901
Brooklyn and Bronx.....	296	11	4	138	171	32	428	1,080	99	4	-----	21	124
Buffalo.....	38	-----	-----	6	95	9	28	176	61	1	20	-----	82
New York City.....	18,536	645	4,942	17,721	9,095	4,176	15,727	70,842	38,681	816	215	247	39,959
New Jersey.....	4,979	352	109	2,048	8,355	1,224	2,817	19,884	6,752	170	111	86	7,119
Pennsylvania.....	8,115	895	147	1,826	15,852	1,952	4,161	32,948	13,746	162	209	60	14,177
Philadelphia.....	3,021	150	816	2,770	1,534	773	1,982	11,046	6,197	49	1	1	6,248
Pittsburgh.....	2,081	150	1,172	2,399	2,094	663	1,191	9,750	3,871	45	13	28	3,957
Delaware.....	107	21	2	36	177	21	53	417	195	-----	6	-----	201
Maryland.....	529	43	16	100	1,401	141	241	2,471	884	7	9	14	914
Baltimore.....	534	31	175	333	375	83	311	1,842	1,081	32	-----	14	1,127
Washington, D. C.....	928	34	96	342	710	362	502	2,974	891	21	7	27	946
Total Eastern States.....	45,718	2,831	7,769	30,347	52,370	10,568	31,332	180,935	81,814	1,488	856	597	84,755
Virginia.....	1,831	210	205	433	2,559	658	971	6,867	2,621	103	8	21	2,753
West Virginia.....	1,033	115	81	327	1,266	98	594	3,514	1,571	59	12	4	1,646
North Carolina.....	677	140	60	87	932	113	402	2,411	701	56	4	12	773
Charlotte.....	125	17	5	18	136	15	82	398	138	-----	-----	-----	138

South Carolina.....	442	32	99	62	652	40	332	1,659	827	34	-----	4	865
Georgia.....	1,528	94	245	478	1,367	213	1,041	4,966	2,125	82	1	13	2,221
Florida.....	882	48	58	313	683	110	563	2,657	757	38	2	103	900
Jacksonville.....	437	35	112	211	353	36	253	1,437	407	17	-----	6	430
Alabama.....	1,441	268	91	347	1,219	180	883	4,429	2,341	128	50	15	2,534
Mississippi.....	630	154	37	132	673	53	407	2,086	590	184	6	10	790
Louisiana.....	795	84	164	396	411	85	477	2,412	1,437	97	-----	2	1,536
Texas.....	4,009	313	263	1,003	1,358	919	2,144	10,009	5,338	629	18	134	6,119
Dallas.....	780	33	257	555	434	329	432	2,820	1,121	21	13	2	1,157
El Paso.....	218	7	26	77	98	65	111	602	228	6	-----	6	240
Fort Worth.....	394	70	155	216	252	31	333	1,451	744	87	-----	3	834
Galveston.....	127	16	64	49	241	21	61	579	163	2	-----	116	281
Houston.....	865	252	221	327	676	155	573	3,069	1,045	89	6	12	1,152
San Antonio.....	311	17	48	90	274	234	206	1,180	290	43	-----	20	353
Waco.....	101	12	14	54	148	32	75	436	120	2	-----	1	123
Arkansas.....	534	46	68	132	590	142	359	1,871	526	42	4	2	574
Kentucky.....	971	72	42	181	1,267	169	522	3,224	1,559	42	32	31	1,664
Louisville.....	478	45	258	181	353	124	268	1,707	666	15	-----	-----	681
Tennessee.....	1,411	72	245	327	1,621	462	824	4,962	1,824	46	-----	18	1,888
Nashville.....	384	43	140	107	458	117	218	1,467	827	14	20	8	869
Total Southern States.....	20,404	2,195	2,958	6,103	18,021	4,401	12,131	66,213	27,966	1,836	176	543	30,521
Ohio.....	3,409	300	194	1,440	4,794	1,165	2,128	13,430	5,179	216	46	62	5,503
Cincinnati.....	422	17	139	289	336	134	135	1,472	944	29	-----	117	1,090
Columbus.....	443	12	132	318	179	58	481	1,623	651	24	8	5	688
Indiana.....	2,078	151	144	482	2,568	935	1,092	7,450	2,130	122	62	192	2,506
Indianapolis.....	478	7	148	234	237	336	192	1,632	606	6	-----	-----	612
Illinois.....	3,571	219	235	534	3,713	1,561	1,864	11,697	3,325	162	30	94	3,611
Chicago, central reserve.....	3,479	83	1,248	3,464	1,448	1,362	3,384	14,468	6,223	505	-----	13	6,741
Chicago, other reserve.....	903	11	10	122	847	76	645	2,614	588	11	2	5	606
Peoria.....	205	1	42	46	239	124	127	784	327	6	-----	-----	333
Michigan.....	2,925	203	212	1,664	3,926	743	2,771	12,444	4,063	155	42	145	4,405
Grand Rapids.....	169	7	15	65	111	35	142	544	78	39	-----	289	406
Wisconsin.....	1,708	85	125	334	2,165	381	978	5,776	2,355	54	38	34	2,481
Milwaukee.....	1,087	8	242	552	663	251	809	3,612	1,755	47	-----	37	1,539
Minnesota.....	1,696	26	137	236	2,810	811	944	6,660	1,243	109	17	20	1,389
Minneapolis.....	1,262	21	541	487	786	536	952	4,585	844	302	1	87	1,234
St. Paul.....	566	12	133	380	451	337	357	2,286	738	11	15	1	765
Iowa.....	1,430	59	174	248	2,166	296	800	5,173	1,658	192	12	31	1,893
Des Moines.....	297	12	78	114	217	114	186	1,018	484	26	1	53	564
Sioux City.....	184	15	73	24	131	21	151	599	137	8	16	2	163
Missouri.....	767	75	64	234	640	86	438	2,304	781	36	3	12	832
Kansas City.....	754	35	384	394	94	209	363	2,233	970	54	3	5	1,032
St. Joseph.....	162	-----	73	32	86	21	102	476	81	9	5	-----	95
St. Louis.....	1,320	27	326	994	725	213	587	4,192	1,631	114	11	29	1,785
Total Middle Western States.....	29,315	1,386	4,919	12,687	29,332	9,805	19,628	107,072	36,791	2,237	312	1,233	40,573
North Dakota.....	625	20	25	72	843	110	406	2,101	298	23	3	2	326
South Dakota.....	580	15	39	84	618	72	309	1,717	533	37	2	4	576
Nebraska.....	792	69	49	78	871	138	408	2,405	1,003	155	4	39	1,201
Lincoln.....	196	3	77	69	55	26	120	546	196	9	-----	1	206

TABLE NO. 68.—*Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930—*  
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	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Nebraska—Continued.													
Omaha.....	668	8	259	221	259	113	590	2, 118	596	11	3	2	612
Kansas.....	1, 386	92	115	260	777	205	706	3, 541	1, 487	241	18	189	1, 935
Topeka.....	124	3	39	66	28	4	68	332	126	10	-----	15	151
Wichita.....	221	5	75	46	129	26	160	662	391	57	-----	18	466
Montana.....	561	22	38	83	825	142	333	2, 004	896	199	2	4	1, 101
Wyoming.....	261	12	31	74	233	41	132	784	286	19	3	3	311
Colorado.....	843	50	69	130	760	302	438	2, 592	778	200	64	27	1, 069
Denver.....	804	5	151	376	723	217	443	2, 719	903	46	12	18	979
New Mexico.....	263	9	13	68	152	65	156	726	353	37	3	11	404
Oklahoma.....	1, 678	71	76	431	882	364	900	4, 402	1, 874	291	15	213	2, 393
Oklahoma City.....	486	23	167	229	396	93	329	1, 723	937	11	-----	10	958
Tulsa.....	713	57	161	514	195	105	588	2, 333	963	46	-----	200	1, 209
Total Western States.....	10, 201	464	1, 384	2, 801	7, 746	2, 023	6, 086	30, 705	11, 620	1, 392	129	756	13, 897
Washington.....	1, 302	63	59	276	1, 143	297	788	3, 928	1, 228	177	19	60	1, 484
Seattle.....	909	9	209	271	415	201	388	2, 402	1, 172	5	-----	14	1, 191
Oregon.....	720	54	11	105	588	112	374	1, 964	526	49	24	15	614
Portland.....	768	13	105	157	878	81	445	2, 447	777	72	5	7	861
California.....	2, 734	91	234	554	2, 274	264	1, 467	7, 618	2, 688	93	61	163	3, 005
Los Angeles.....	4, 990	10	399	935	7, 108	458	3, 133	17, 033	5, 512	42	-----	74	5, 628
San Francisco.....	7, 247	160	1, 559	1, 835	10, 323	822	4, 860	26, 806	7, 656	48	-----	13	7, 717
Idaho.....	313	12	20	55	297	32	170	899	276	14	1	6	297
Utah.....	98	9	53	27	102	11	61	361	150	6	-----	1	157
Salt Lake City.....	198	2	89	83	150	11	113	646	311	11	3	1	326

Nevada.....	126	2	22	4	157	40	75	426	190	12		202
Arizona.....	292	2	7	33	198	86	152	770	269	21	106	396
Total Pacific States.....	19,697	427	2,767	4,335	23,633	2,415	12,026	65,300	20,755	550	113	21,878
Alaska, nonmember.....	35			8	30	6	18	97	60	2		62
The Territory of Hawaii, nonmember.....	248	6	7	81	277	29	146	794	242	1	1	244
Total nonmember banks.....	283	6	7	89	307	35	164	891	302	3	1	306
Total United States.....	136,381	7,825	21,390	63,667	144,416	31,211	87,398	492,288	196,960	8,108	1,870	210,740

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930—  
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 <sup>1</sup>	Dividends to capital and surplus <sup>1</sup>	Net addition to profits to capital <sup>1</sup>	Net addition to profits to capital and surplus <sup>1</sup>
									<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
Maine.....	145	221	31		8	405	665	506	6.87	3.43	9.02	4.51
New Hampshire.....	239	99	21		22	381	369	348	6.08	3.12	6.45	3.31
Vermont.....	139	170	12		9	330	297	256	4.96	3.01	5.76	3.49
Massachusetts.....	1,383	805	150	1	78	2,417	1,976	2,363	7.77	3.95	6.49	3.31
Boston.....	729	452	143	6	186	1,516	7,634	4,794	5.79	3.32	9.21	5.29
Rhode Island.....	5	58	19		2	84	428	236	5.22	2.30	9.47	4.18
Connecticut.....	225	201	89		24	539	1,769	1,168	5.45	2.78	8.26	4.21
Total New England States.....	2,865	2,006	465	7	329	5,672	13,138	9,671	6.14	3.33	8.34	4.52
New York.....	1,708	3,129	391		225	5,453	4,448	4,613	6.40	3.18	6.18	3.07
Brooklyn and Bronx.....	58	76	195		13	342	<sup>2</sup> 218	35	.53	.31	<sup>2</sup> 3.28	<sup>2</sup> 1.93
Buffalo.....	1	16	4			21	61	21	2.80	1.87	8.13	5.42
New York City.....	10,388	6,110	6,868	33	1,442	24,841	15,118	22,099	6.20	2.78	4.24	1.90
New Jersey.....	1,500	1,856	237	1	195	3,789	3,330	3,269	5.77	2.85	5.88	2.91
Pennsylvania.....	1,396	2,309	461	2	233	4,401	9,776	7,851	7.88	3.02	9.82	3.75
Philadelphia.....	793	278	98		61	1,230	5,018	3,859	10.42	3.18	13.54	4.13
Pittsburgh.....	254	285	73	6	141	759	3,198	1,456	5.12	2.11	11.24	4.64
Delaware.....	1	29	6		1	37	164	99	6.01	2.26	9.95	3.75
Maryland.....	140	218	7		5	370	544	639	11.19	4.62	9.53	3.93
Baltimore.....	50	12			10	72	1,055	579	7.82	3.91	14.26	7.13
Washington, D. C.....	182	51	43		12	288	658	620	5.75	3.20	6.11	3.39
Total Eastern States.....	16,471	14,369	8,383	42	2,338	41,603	43,152	45,140	6.61	2.88	6.32	2.75
Virginia.....	783	113	45		33	974	1,779	1,542	5.26	3.01	6.07	3.48
West Virginia.....	500	72	27		62	661	985	695	5.00	2.78	7.09	3.94
North Carolina.....	323	22	6		12	363	410	378	3.91	2.35	4.24	2.55
Charlotte.....	10		1		3	14	124	116	6.44	2.97	6.89	3.18
South Carolina.....	227	46	25		49	347	518	216	3.71	2.20	8.89	5.28
Georgia.....	456	49	92		165	762	1,459	1,189	6.13	3.46	7.52	4.25
Florida.....	1,997	492	29		57	2,575	<sup>2</sup> 1,675	301	3.08	1.85	<sup>2</sup> 17.12	<sup>2</sup> 10.31
Jacksonville.....	460	31			17	508	<sup>2</sup> 78	225	3.75	2.69	<sup>2</sup> 1.30	<sup>2</sup> .93

Alabama	854	87	76	7	94	1,118	1,416	919	5.03	2.87	7.75	4.43
Mississippi	275	56	2		41	374	416	209	3.82	2.18	7.61	4.34
Louisiana	388	66	86		110	650	886	490	5.37	3.28	9.71	5.94
Texas	2,300	145	148		354	2,947	3,172	1,539	3.52	2.23	7.25	4.60
Dallas	177	4	3		9	193	964	809	6.40	4.90	7.62	5.84
El Paso	84	2	2		11	99	141	33	2.06	1.25	8.81	5.32
Fort Worth	347	4	73		11	435	399	232	5.21	3.29	8.97	5.66
Galveston	11	7	1		121	140	141	81	3.77	2.70	6.56	4.70
Houston	139	38	23		18	218	934	330	3.51	2.08	9.94	5.89
San Antonio	307	2	35		9	353		244	4.93	3.45		
Waco	38	3			8	49	74	55	3.33	2.61	4.48	3.51
Arkansas	315	14	27		34	390	184	226	3.71	2.40	3.02	1.95
Kentucky	352	196	29		113	690	974	790	5.93	3.35	7.31	4.13
Louisville	260	125	8		20	413	268	483	8.78	4.49	4.87	2.49
Tennessee	604	65	100		144	913	975	1,057	5.69	3.39	5.25	3.13
Nashville	31	47	4		4	86	783	375	6.44	3.42	13.44	7.14
Total Southern States	11,238	1,686	842	7	1,499	15,272	15,249	12,534	4.85	2.91	5.90	3.54
Ohio	1,815	1,190	314	3	266	3,588	1,915	2,210	4.85	2.77	4.20	2.40
Cincinnati	82		61			143	947	665	8.42	4.87	11.99	6.94
Columbus	262	44	20		29	355	333	286	5.50	2.76	6.40	3.22
Indiana	916	364	175		218	1,673	833	1,100	4.28	2.68	3.24	2.03
Indianapolis	271	41	2		1	315	297	320	4.18	2.71	3.88	2.52
Illinois	1,760	411	220		469	2,860	751	2,238	5.73	3.51	1.92	1.18
Chicago, central reserve	1,950	38	201		122	2,311	4,430	3,202	5.85	3.37	8.09	4.67
Chicago, other reserves	77	105	14		35	231	375	466	5.79	3.90	4.66	3.14
Peoria	15	10	19		3	47	286	599	19.02	8.94	9.08	4.27
Michigan	909	465	371		105	1,850	2,555	2,043	6.79	3.46	8.49	4.33
Grand Rapids	25	9	340		55	429	223	50	2.50	1.67	<sup>2</sup> 1.15	<sup>2</sup> 77
Wisconsin	414	302	61		41	818	1,663	1,094	5.49	3.44	8.34	5.23
Milwaukee	139	26	42		85	292	1,547	793	6.01	3.77	11.72	7.35
Minnesota	580	190	78		171	1,019	370	956	5.05	3.37	1.95	1.30
Minneapolis	66	20	845		31	962	272	841	6.62	4.10	2.14	1.33
St. Paul	50	18	2		5	75	690	577	8.42	4.97	10.07	5.95
Iowa	1,056	183	40		324	1,603	290	410	2.46	1.68	1.74	1.19
Des Moines	156				63	219	345	125	4.55	2.98	12.55	8.21
Sioux City	55	10	3		18	86	77	29	1.41	1.05	3.76	2.77
Missouri	296	119	21		58	494	338	311	3.54	2.42	3.85	2.63
Kansas City	192	40	15		6	253	779	479	5.77	4.22	9.39	6.86
St. Joseph	63				2	65	30	45	4.09	2.20	2.73	1.46
St. Louis	149	36	64		65	314	1,471	1,803	10.57	7.66	8.63	6.25
Total Middle Western States	11,298	3,621	2,908	3	2,172	20,002	20,571	20,642	5.77	3.50	5.75	3.48
North Dakota	253	33	7	7	29	329	<sup>2</sup> 3	218	3.97	2.74	<sup>2</sup> .05	<sup>2</sup> .04
South Dakota	255	55	9		38	357	219	221	4.62	3.12	4.58	3.09
Nebraska	464	80	29		97	670	531	442	5.32	3.54	6.39	4.25
Lincoln	37	26			7	70	136	88	5.68	4.11	8.77	6.36
Omaha	170	154			18	342	270	290	5.80	3.87	5.40	3.60

<sup>1</sup> Capital and surplus as of June 30, 1930.

<sup>2</sup> Deficit.



TABLE NO. 68.—*Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1930—*  
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
									<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Percent</i>
Kansas.....	698	106	128	-----	173	1,105	830	717	5.19	3.50	6.00	4.05
Topeka.....	57	-----	1	-----	12	70	81	58	4.30	3.24	6.00	4.53
Wichita.....	31	38	42	-----	2	113	353	126	5.25	3.41	14.71	9.54
Montana.....	348	36	15	-----	31	430	671	377	7.56	4.68	13.46	8.33
Wyoming.....	92	29	1	-----	18	140	171	151	6.65	3.81	7.53	4.31
Colorado.....	433	134	62	-----	79	708	361	327	4.48	2.79	4.95	3.08
Denver.....	256	106	28	-----	50	440	539	378	7.13	3.65	10.17	5.21
New Mexico.....	97	4	26	-----	12	139	265	174	9.11	5.90	13.87	8.98
Oklahoma.....	545	100	159	-----	144	948	1,445	762	5.76	4.20	10.93	7.96
Oklahoma City.....	164	24	41	-----	10	239	719	994	13.62	11.27	9.85	8.15
Tulsa.....	235	10	61	-----	46	352	857	320	5.38	3.72	14.40	9.97
Total Western States.....	4,135	935	609	7	766	6,452	7,445	5,643	6.20	4.16	8.19	5.48
Washington.....	450	155	23	-----	50	678	806	569	4.63	3.27	6.55	4.64
Seattle.....	44	32	71	-----	10	157	1,034	771	5.59	4.48	7.49	6.00
Oregon.....	200	67	27	2	39	335	279	305	4.75	3.17	4.35	2.90
Portland.....	142	63	49	4	367	625	236	477	6.74	4.57	3.34	2.26
California.....	628	360	255	-----	224	1,467	1,538	1,110	4.30	2.92	5.95	4.05
Los Angeles.....	307	143	666	-----	70	1,186	4,442	3,544	8.44	4.97	10.58	6.23
San Francisco.....	1,955	165	867	31	53	3,071	4,646	4,498	5.91	3.32	6.10	3.43
Idaho.....	168	10	21	-----	18	207	90	109	4.07	2.90	3.36	2.39
Utah.....	6	-----	1	-----	2	9	148	47	3.92	2.79	12.33	8.79
Salt Lake City.....	17	53	6	-----	5	81	245	48	2.29	1.52	11.67	7.75
Nevada.....	96	16	9	-----	8	129	73	44	2.93	2.03	4.87	3.37
Arizona.....	51	15	14	-----	35	115	281	89	4.56	2.74	14.41	8.65
Total Pacific States.....	4,054	1,079	2,009	37	881	8,060	13,818	11,611	6.02	3.70	7.16	4.41
Alaska, nonmember.....	20	1	1	-----	1	23	39	3	1.09	.66	14.18	8.63
The Territory of Hawaii, nonmember.....	25	1	10	-----	1	37	207	142	4.51	2.82	6.57	4.12
Total nonmember banks.....	45	2	11	-----	2	60	246	145	4.23	2.65	7.18	4.49
Total United States.....	50,106	23,698	15,227	103	7,987	97,121	113,619	105,386	6.04	3.16	6.51	3.41

TABLE NO. 69.—Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, six months ended June 30, 1930

[In thousands of dollars]

	District No. 1 (365 banks)	District No. 2 (764 banks)	District No. 3 (672 banks)	District No. 4 (682 banks)	District No. 5 (446 banks)	District No. 6 (357 banks)	District No. 7 (900 banks)	District No. 8 (450 banks)	District No. 9 (619 banks)	District No. 10 (870 banks)	District No. 11 (640 banks)	District No. 12 (482 banks)	Non- member banks (5 banks)	Grand total (7,252 banks) <sup>1</sup>
Capital.....	154,137	481,717	123,950	125,385	82,723	81,595	200,905	65,035	61,210	85,477	86,088	192,327	3,425	1,743,974
Surplus.....	129,487	557,309	220,872	139,937	68,125	57,565	137,036	37,965	34,223	41,312	45,405	120,046	2,057	1,591,339
Capital and surplus.....	283,624	1,039,026	344,822	265,322	150,848	139,160	337,941	103,000	95,433	126,789	131,493	312,373	5,482	3,335,313
Gross earnings:														
Interest and discount on loans.....	37,002	91,539	34,592	33,243	21,721	21,399	55,012	16,068	16,358	24,440	23,279	52,936	804	428,393
Interest (including dividends) on investments.....	12,238	41,294	14,903	15,323	5,015	4,357	14,630	5,147	7,385	8,255	3,884	17,669	222	150,322
Interest on balances with other banks.....	800	708	613	1,014	563	724	1,596	565	823	1,462	1,172	1,877	41	11,958
Domestic exchange and collection charges.....	265	1,833	283	281	371	822	1,028	325	864	621	498	690	51	7,932
Foreign exchange departments.....	242	3,721	391	149	25	184	738	34	32	7	79	1,102	10	6,714
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....		14	2	5		3	116	18	178	41	1	36	1	415
Trust departments.....	1,084	5,796	588	548	315	266	1,365	136	85	418	133	2,145		12,879
Profits on securities sold.....	1,722	7,642	1,763	2,185	519	456	1,264	444	512	347	304	1,513	3	18,674
Other earnings.....	3,925	16,964	1,793	3,871	1,682	2,428	5,904	1,140	1,218	2,837	2,480	7,658	61	51,961
Total.....	57,278	169,511	54,928	56,619	30,211	30,639	81,653	23,877	27,455	38,428	31,830	85,626	1,193	689,248
Expenses paid:														
Salaries and wages.....	10,447	29,491	9,634	9,866	6,009	6,680	16,435	5,238	6,000	9,321	7,399	19,578	283	136,381
Interest and discount on borrowed money.....	488	1,385	974	778	604	717	681	444	134	441	747	426	6	7,825
Interest on bank deposits.....	1,570	5,348	924	1,727	718	913	2,537	1,012	992	1,753	1,124	2,765	7	21,390
Interest on demand deposits.....	7,170	22,209	4,421	5,285	1,669	2,050	7,547	1,896	1,447	2,979	2,582	4,323	89	63,667
Interest on time deposits.....	12,623	29,042	13,126	14,334	7,851	6,074	15,491	5,081	7,440	5,669	3,874	23,504	307	144,416
Taxes.....	1,813	6,338	2,487	2,774	1,497	989	5,374	1,563	2,153	1,912	1,899	2,377	35	31,211
Other expenses.....	5,831	22,471	5,381	5,750	3,381	4,069	12,043	2,793	3,745	5,481	4,313	11,976	164	87,398
Total.....	39,942	116,284	36,947	40,514	21,729	21,492	60,108	18,027	21,911	27,556	21,938	64,949	891	492,288

<sup>1</sup> Includes nonmember banks of Alaska and the Territory of Hawaii.

<sup>2</sup> Capital and surplus as of June 30, 1930.

TABLE No. 69.—Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, six months ended June 30, 1930—Continued

[In thousands of dollars]

	District No. 1 (365 banks)	District No. 2 (764 banks)	District No. 3 (672 banks)	District No. 4 (682 banks)	District No. 5 (446 banks)	District No. 6 (357 banks)	District No. 7 (900 banks)	District No. 8 (450 banks)	District No. 9 (619 banks)	District No. 10 (870 banks)	District No. 11 (640 banks)	District No. 12 (482 banks)	Non- member banks (5 banks)	Grand total (7,252 banks) <sup>1</sup>
Net earnings.....	17,336	53,227	17,981	16,105	8,482	9,147	21,545	5,850	5,544	10,872	9,892	20,677	302	196,960
Recoveries on charged-off assets:														
Loans and discounts.....	599	1,131	190	413	308	378	1,269	426	707	1,179	968	537	3	8,108
Bonds, securities, etc.....	268	581	227	134	39	79	139	75	47	131	37	113	1	1,870
All other.....	212	426	79	239	96	168	816	75	180	741	412	357	1	3,802
Total.....	18,415	55,365	18,477	16,891	8,925	9,772	23,769	6,426	6,478	12,923	11,309	21,684	306	210,740
Losses and depreciation charged off:														
On loans and discounts.....	2,837	13,154	2,180	3,139	2,209	4,501	7,101	1,858	1,789	3,531	3,750	4,012	45	50,106
On bonds, securities, etc.....	1,965	10,925	2,041	2,572	523	806	1,636	592	422	873	273	1,068	2	23,698
On banking house, furniture and fixtures.....	445	7,699	389	690	147	351	1,359	199	1,005	595	330	2,007	11	15,227
On foreign exchange.....	7	33	1	11	7	7	7	7	7	7	7	37	2	103
Other losses.....	324	1,831	285	571	185	492	1,287	499	373	696	593	849	2	7,987
Total.....	5,578	33,642	4,896	6,983	3,064	6,157	11,383	3,148	3,596	5,695	4,946	7,973	60	97,121
Net addition to profits.....	12,837	21,723	13,581	9,908	5,861	3,615	12,386	3,278	2,882	7,228	6,363	13,711	246	113,619
Total dividends declared.....	9,492	29,200	10,045	7,941	4,700	4,200	11,136	4,480	3,575	5,336	3,534	11,602	145	105,386
Ratios:														
Dividends to capital <sup>2</sup> ..... per cent.....	6.16	6.06	8.10	6.33	5.68	5.15	5.54	6.89	5.84	6.24	4.11	6.03	4.23	6.04
Dividends to capital and surplus <sup>2</sup> ..... do.....	3.35	2.81	2.91	2.99	3.12	3.02	3.30	4.35	3.75	4.21	2.69	3.71	2.65	3.16
Net addition to profits to capital <sup>2</sup> ..... do.....	8.33	4.51	10.96	7.90	7.09	4.43	6.17	5.04	4.71	8.46	7.39	7.13	7.18	6.51
Net addition to profits to capital and surplus <sup>2</sup> ..... per cent.....	4.53	2.09	3.94	3.73	3.89	2.60	3.67	3.18	3.02	5.70	4.84	4.39	4.49	3.41

<sup>1</sup> Includes nonmember banks of Alaska and the Territory of Hawaii.<sup>2</sup> Capital and surplus as of June 30, 1930.

TABLE No. 70.—*Abstract of reports of savings and State banks in the District of Columbia at date of each call during year ended October 31, 1930*

[In thousands of dollars]

	Dec. 31, 1929 (22 banks)	Mar. 27, 1930 (22 banks)	June 30, 1930 (22 banks)	Sept. 24, 1930 (22 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	31,902	31,881	31,934	31,675
Overdrafts .....	8	9	9	14
United States Government securities owned .....	571	530	497	730
Other bonds, stocks, securities, etc., owned .....	5,722	6,155	6,809	7,547
Banking house, furniture and fixtures .....	2,534	2,591	2,691	2,707
Real estate owned other than banking house .....	725	756	729	781
Cash in vault .....	1,184	1,014	1,116	1,023
Due from banks .....	3,395	3,087	3,411	3,469
Outside checks and other cash items .....	112	52	63	30
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....				1
Securities borrowed .....				30
Other resources .....	98	103	165	121
<b>Total</b> .....	<b>46,251</b>	<b>46,178</b>	<b>47,424</b>	<b>48,128</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	2,751	2,753	2,753	2,753
Surplus .....	1,896	1,912	1,904	1,904
Undivided profits—net .....	791	886	859	926
Reserves for dividends, contingencies, etc. ....	130	110	169	165
Reserves for interest, taxes, and other expenses accrued and unpaid .....	161	140	163	160
Due to banks <sup>1</sup> .....	415	275	465	361
Demand deposits .....	15,306	14,759	15,040	15,169
Time deposits (including postal savings deposits) .....	23,380	24,716	25,695	26,245
<b>Total deposits</b> .....	<b>39,101</b>	<b>39,750</b>	<b>41,200</b>	<b>41,775</b>
Bills payable and rediscounts .....	1,377	571	352	359
Acceptances of other banks and bills of exchange or drafts sold with indorsement .....				1
Securities borrowed .....				30
Other liabilities .....	44	56	24	25
<b>Total</b> .....	<b>46,251</b>	<b>46,178</b>	<b>47,424</b>	<b>48,128</b>

<sup>1</sup> Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 71.—*Abstract of reports of loan and trust companies in the District of Columbia at date of each call during year ended October 31, 1930*

[In thousands of dollars]

	Dec. 31, 1929 (7 banks)	Mar. 27, 1930 (6 banks)	June 30, 1930 (6 banks)	Sept. 24, 1930 (6 banks)
<b>RESOURCES</b>				
Loans and discounts (including rediscounts) .....	60,924	59,260	56,060	55,913
Overdrafts .....	48	14	14	16
United States Government securities owned .....	4,249	4,613	7,004	8,523
Other bonds, stocks, securities, etc., owned .....	14,580	14,665	15,136	15,399
Banking house, furniture and fixtures .....	9,980	9,980	9,994	9,990
Real estate owned other than banking house .....	742	739	868	1,021
Cash in vault .....	1,999	1,566	1,565	1,612
Due from banks .....	14,977	11,568	12,819	11,061
Outside checks and other cash items .....	497	217	509	202
Other resources .....	470	435	397	509
<b>Total</b> .....	<b>108,466</b>	<b>103,057</b>	<b>104,366</b>	<b>104,306</b>
<b>LIABILITIES</b>				
Capital stock paid in .....	11,400	10,400	10,400	10,400
Surplus .....	9,571	9,950	9,950	9,950
Undivided profits—net .....	3,219	2,470	2,473	2,563
Reserves for dividends, contingencies, etc. ....	333	224	324	257
Reserves for interest, taxes, and other expenses accrued and unpaid .....	311	423	275	444
Due to banks <sup>1</sup> .....	2,487	2,002	2,493	2,676
Demand deposits .....	51,220	48,093	46,750	45,366
Time deposits (including postal savings) .....	27,924	28,180	29,589	30,868
United States deposits .....			431	201
<b>Total deposits</b> .....	<b>81,631</b>	<b>78,275</b>	<b>79,263</b>	<b>79,111</b>
Agreements to repurchase securities sold .....			388	
Bills payable and rediscounts .....	1,157	470	456	645
Other liabilities .....	844	845	837	936
<b>Total</b> .....	<b>108,466</b>	<b>103,057</b>	<b>104,366</b>	<b>104,306</b>

<sup>1</sup>Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 72.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, September 24, 1930

[Cents omitted]

Title	President	Cashier	Loans and discounts, including overdrafts	United States Government securities owned	Other bonds and securities owned	Cash and exchange
Anacostia Bank.....	M. Otterback.....	W. L. Koontz.....	\$1,197,709	\$2,015	\$146,228	\$189,931
Bank of Brightwood.....	R. L. Schreiner.....	R. L. Schreiner.....	637,994	3,050	122,929	58,750
Bank of Commerce & Savings.....	M. D. Rosenberg.....	F. Owings.....	1,432,020	1,000	328,983	101,333
Chevy Chase Savings Bank.....	J. C. Walker.....	J. E. Troth.....	603,630	12,334	384,896	233,422
Departmental Bank.....	J. T. Exnicios.....	L. A. Rosafy.....	976,715	84,298	185,413	78,589
East Washington Savings Bank.....	J. C. Yost.....	S. W. Earnshaw.....	941,040	1,010	125,437	40,785
Industrial Savings Bank.....	W. H. C. Brown.....	W. A. Bowie.....	196,071		290,017	51,847
International Exchange Bank.....	F. Cuniberti.....	F. J. Kaufmann, jr.....	382,114	1,000	118,185	86,051
McLachlen Banking Corporation.....	L. P. McLachlen.....	J. A. Massie.....	1,259,584	1,000	860,591	279,972
Morris Plan Bank.....	B. Chesterman.....	W. G. Barker.....	1,191,418		25,000	207,403
Mount Vernon Savings Bank.....	C. H. Woodward.....	R. T. Highfield.....	3,350,759	1,010	931,321	340,832
North Capitol Savings Bank.....	T. Michael.....	P. H. Coates.....	1,419,445	500	49,851	110,637
Northeast Savings Bank.....	L. P. Stewart.....	W. R. Lewis.....	731,164	1,517	930,537	159,102
Park Savings Bank.....	G. E. Walker.....	R. S. Stunz.....	3,250,445	15,063	189,032	313,552
Potomac Savings Bank.....	H. W. Offutt.....	C. W. Shoemaker.....	2,667,060	1,000	547,029	458,525
Prudential Bank.....	J. R. Hawkins.....	E. A. Baker.....	182,987		200,791	38,058
Security Savings & Commercial Bank.....	F. G. Addison, jr.....	S. R. Baulsir.....	4,948,787	138,107	732,397	710,293
Seventh Street Savings Bank.....	J. D. Howard.....	J. M. DeMarco.....	1,519,692	1,950	366,187	206,336
United States Savings Bank.....	W. H. Cooper.....	Wm. R. deLashmutt.....	1,972,955	1,031	557,944	291,617
Washington Mechanics Savings Bank.....	E. Gould.....	C. F. Burton.....	2,026,444	461,601	73,896	319,234
Washington Savings Bank.....	T. E. Jarrell.....	J. D. Leonard.....	433,899	1,009	217,937	140,107
Woodridge-Langdon Savings & Commercial Bank.....	A. S. Henderson.....	E. L. Norris.....	367,650	1,016	152,001	75,647

TABLE NO. 72.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, September 24, 1930—Continued

[Cents omitted]

Title	Other assets	Total resources	Capital	Surplus	Undivided profits, net	Reserve accounts	Total deposits	Bills payable and rediscounts	Other liabilities
Anacostia Bank.....	\$146, 159	\$1, 682, 042	\$50, 000	\$100, 000	\$32, 341	—	\$1, 499, 701	—	—
Bank of Brightwood.....	116, 567	939, 290	100, 000	26, 000	—	\$4, 800	808, 473	—	\$17
Bank of Commerce & Savings.....	341, 020	2, 204, 356	100, 000	165, 000	43, 178	7, 568	1, 880, 610	—	8, 000
Chevy Chase Savings Bank.....	147, 887	1, 382, 171	100, 000	25, 000	22, 556	5, 889	1, 168, 726	\$60, 000	—
Departmental Bank.....	124, 083	1, 459, 098	106, 040	30, 000	30, 000	19, 809	1, 243, 936	25, 000	4, 313
East Washington Savings Bank.....	33, 056	1, 141, 328	100, 000	100, 000	23, 784	3, 000	913, 392	—	1, 152
Industrial Savings Bank.....	79, 868	617, 803	50, 000	9, 000	1, 216	—	557, 587	—	—
International Exchange Bank.....	180, 844	768, 194	116, 830	20, 919	3, 638	—	626, 807	—	—
McLachlen Banking Corporation.....	183, 558	2, 584, 705	150, 000	150, 000	52, 211	21, 791	2, 210, 703	—	—
Morris Plan Bank.....	28, 040	1, 451, 861	200, 000	50, 000	57, 233	101, 125	1, 040, 193	—	3, 310
Mount Vernon Savings Bank.....	462, 659	5, 086, 581	400, 000	100, 000	70, 785	81, 444	4, 395, 325	—	39, 027
North Capitol Savings Bank.....	138, 269	1, 718, 702	90, 000	60, 000	20, 278	65	1, 548, 359	—	—
Northeast Savings Bank.....	120, 000	1, 942, 320	100, 000	80, 000	17, 808	12, 500	1, 732, 012	—	—
Park Savings Bank.....	139, 933	3, 908, 025	100, 000	150, 000	63, 321	—	3, 393, 878	200, 826	—
Potomac Savings Bank.....	274, 883	3, 948, 497	140, 000	100, 000	93, 906	—	3, 514, 591	100, 000	—
Prudential Bank.....	82, 933	504, 769	100, 000	25, 000	894	421	375, 094	3, 360	—
Security Savings & Commercial Bank.....	465, 871	6, 995, 455	300, 000	300, 000	84, 682	46, 546	6, 264, 172	—	55
Seventh Street Savings Bank.....	104, 228	2, 198, 393	100, 000	100, 000	64, 980	—	1, 933, 413	—	—
United States Savings Bank.....	95, 314	2, 918, 861	100, 000	150, 000	152, 893	20, 077	2, 495, 891	—	—
Washington Mechanics Savings Bank.....	262, 153	3, 143, 328	100, 000	100, 000	70, 619	—	2, 872, 709	—	—
Washington Savings Bank.....	100, 837	893, 889	100, 000	13, 000	6, 476	—	774, 413	—	—
Woodridge-Langdon Savings & Commercial Bank.....	42, 024	638, 338	50, 000	50, 000	13, 436	—	524, 902	—	—

TABLE No. 73.—Principal items of resources and liabilities of each loan and trust company in the District of Columbia, September 24, 1930

[Cents omitted]

Title	President	Treasurer	Loans and discounts including overdrafts	United States Government securities owned	Other bonds and securities owned	Cash and exchange
American Security & Trust Co.....	C. Thom.....	C. E. Howe.....	\$19,254,235	\$6,322,592	\$6,537,735	\$3,404,492
Merchants Bank & Trust Co.....	R. E. Bolling.....	H. J. Donoghue.....	6,964,812	1,112	1,003,390	1,013,634
Munsey Trust Co.....	W. T. Dewart.....	C. H. Pope.....	4,756,534	206,948	800,582	626,517
National Savings & Trust Co.....	W. D. Hoover.....	C. C. Lamborn.....	10,251,272	763,276	1,137,008	2,351,816
Union Trust Co.....	E. J. Stellwagen.....	E. B. Olds.....	4,504,988	296,297	3,493,626	1,805,064
Washington Loan & Trust Co.....	J. B. Larnier.....	C. R. Grant.....	10,197,078	932,337	2,426,861	3,471,021

  

Title	Other assets	Total resources	Capital	Surplus	Undivided profits net	Reserve accounts	Total deposits	Bills payable and re-discounts	Other liabilities
American Security & Trust Co.....	\$2,323,578	\$37,842,632	\$3,400,000	\$3,400,000	\$714,957	\$413,711	\$29,885,619		\$28,345
Merchants Bank & Trust Co.....	614,568	9,597,516	1,000,000	250,000	44,124	49,714	7,608,764	\$644,888	26
Munsey Trust Co.....	2,798,225	9,188,806	2,000,000	1,000,000	422,299	67,778	4,937,570		761,159
National Savings & Trust Co.....	1,883,179	16,386,551	1,000,000	2,500,000	522,306		12,364,245		
Union Trust Co.....	1,981,264	12,081,239	2,000,000	500,000	725,875	82,283	8,627,081		146,000
Washington Loan & Trust Co.....	2,181,895	19,209,192	1,600,000	2,300,000	133,159	87,942	15,688,091		



TABLE NO. 74.—*Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914 to 1930*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of banks	Loans and discounts <sup>1</sup>	United States Government securities	Cash	Capital	Surplus	Demand and time deposits <sup>2</sup>
1914.....	18	9,332	1	448	1,380	293	<sup>3</sup> 11,331
1915.....	18	9,865	1	378	1,398	262	<sup>3</sup> 12,128
1916.....	21	11,118	-----	431	1,513	371	<sup>3</sup> 14,143
1917.....	22	12,172	547	578	1,607	417	<sup>3</sup> 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 <sup>4</sup> .....	23	27,688	466	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
1929.....	22	33,899	350	1,199	2,706	1,883	41,578
1930.....	22	31,689	730	1,023	2,753	1,904	41,414

<sup>1</sup> Includes overdrafts.<sup>2</sup> Includes postal savings deposits.<sup>3</sup> Includes certified checks and cashier's checks.<sup>4</sup> Figures for June 30.TABLE NO. 75.—*Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914 to 1930*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of companies	Loans and discounts <sup>1</sup>	United States Government securities	Cash	Capital	Surplus	Demand and time deposits <sup>2</sup>
1914.....	6	23,043	-----	1,404	10,000	4,600	<sup>3</sup> 28,150
1915.....	6	24,796	-----	837	10,000	4,800	<sup>3</sup> 29,972
1916.....	6	27,150	-----	931	10,000	4,900	<sup>3</sup> 33,340
1917.....	6	28,302	771	1,127	10,000	5,000	<sup>3</sup> 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 <sup>4</sup> .....	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	86,409
1929.....	7	66,942	3,170	1,934	11,400	9,599	82,053
1930.....	6	55,929	8,523	1,612	10,400	9,950	76,234

<sup>1</sup> Includes overdrafts.<sup>2</sup> Includes postal savings deposits.<sup>3</sup> Includes certified checks and cashier's checks.<sup>4</sup> Figures for June 30.

TABLE No. 76.—*Individual statements of resources and liabilities of the 24 building and loan associations in the District of Columbia, June 30, 1930*

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.....	\$7,324,600	\$33,650	\$6,507		\$221,069			\$3,100	\$91,966			\$7,680,892
Anacostia.....	20,500	451						194	654			21,799
Brookland.....	280,350							200	44,539			325,089
Citizens Equitable.....	236,200	2,715	1,245	\$3,712					2,060			245,932
Columbia.....	2,258,221	6,800	3,824					2,077	41,767		\$900	2,313,589
Columbia Permanent.....	988,639	2,820	16					446	4,874			996,795
District.....	437,500							1,232	19,681			458,413
Eastern.....	1,191,900				5,917		\$2,599	757	41,676			1,242,849
Electric.....	19,358	2,853							8,170			30,381
Enterprise Serial.....	1,249,950	7,800	7,113	1,845				500	7,891	\$2,500		1,277,599
Equitable Cooperative.....	5,468,560	101,063			70,000			500	137,360			5,777,483
Fidelity.....	15,912							1,515	9,101			26,528
Home.....	648,319	5,000	3,743	3,175			9	421	4,844			665,511
Home Mutual.....	222,550		117					225	1,049		105	224,046
Kenilworth.....	9,710								512			10,222
Metropolis.....	4,470,550	14,300	3,433		38,000		2,066	1,000	2,614			4,531,963
Mutual.....	422,800	7,800	195					178	7,871			438,844
National Permanent.....	4,839,950	39,900	4,517		58,367	\$1,922	241	5,904	2,188			4,952,989
Northeast.....	573,600	16,000			41,860			1,734	5,522			638,716
Northern Liberty.....	4,220,000	63,000	6,334						6,254			4,295,588
Oriental.....	4,911,940	63,800	600		120,165	2,100	102	2,847	171,414			5,272,968
Perpetual.....	20,914,533	21,175	20,986		306,895		9,733	6,167	1,743,002		3,669	23,026,160
Prudential.....	78,000	800						964	6,702			86,466
Washington Permanent.....	6,810,837	138,401	5,902		59,094		1,293	1,500	71,065			7,088,692
Total.....	67,614,479	528,328	64,532	8,732	921,367	4,022	16,043	31,461	2,432,776	2,500	4,674	71,628,914

TABLE No. 76.—*Individual statements of resources and liabilities of the 24 building and loan associations in the District of Columbia, June 30, 1930—Continued*

LIABILITIES

[Cents omitted]

Name of association	Install- ment dues paid	Install- ment dues due and unpaid	Interest due on stock, special deposits, etc.	Advance stock	Advance pay- ments	Full paid stock	Interest paid in advance	Bills payable	Matured stock	Profits	Surplus	Other liabili- ties	Total
American.....	\$7, 122, 145									\$183, 747	\$375, 000		\$7, 680, 892
Anacostia.....	14, 172			\$6, 896						574		\$157	21, 799
Brookland.....	318, 872										6, 217		325, 089
Citizens Equitable.....	118, 718	\$3, 712	\$28, 942			\$55, 675		\$14, 000		23, 382	1, 503		245, 932
Columbia.....	2, 184, 604		840			13, 000				65, 145	50, 000		2, 313, 589
Columbia Permanent.....	935, 212									28, 082	33, 501		996, 795
District.....	454, 105										4, 308		458, 413
Eastern.....	1, 200, 414									20, 124	22, 311		1, 242, 849
Electric.....	28, 850									1, 530		1	30, 381
Enterprise Serial.....	689, 894	1, 845	18, 423				\$590	50, 000		128, 916		387, 931	1, 277, 599
Equitable Cooperative.....	3, 996, 816		1, 276, 004							3, 062	501, 601		5, 777, 483
Fidelity.....	22, 972		921		\$11					2, 624			26, 528
Home.....	333, 408	3, 175	51, 705	140, 200			169	14, 000	\$93, 800	29, 054			665, 511
Home Mutual.....	188, 296							12, 000		23, 750			224, 046
Kenilworth.....	755					8, 500				298	599	70	10, 222
Metropolis.....	3, 547, 284		192, 725	513, 290				15, 000		39, 081	263, 664		4, 531, 963
Mutual.....	361, 069		8, 694					30, 000		222, 198			438, 844
National Permanent.....	4, 580, 427					364					150, 000		4, 952, 989
Northeast.....	355, 844			238, 665				30, 000			14, 035	172	638, 716
Northern Liberty.....	4, 063, 687							15, 000		60, 849	156, 052		4, 295, 588
Oriental.....	4, 219, 803			\$67, 548							185, 617		5, 272, 968
Perpetual.....	21, 190, 231									431, 361	1, 404, 568		23, 026, 160
Prudential.....	69, 774		1, 570			10, 000				1, 029	4, 093		86, 496
Washington Permanent.....	6, 707, 444									178, 212	202, 436		7, 088, 092
Total.....	62, 704, 796	8, 732	1, 579, 824	1, 766, 599	11	87, 539	759	180, 000	93, 800	1, 443, 018	3, 375, 505	388, 331	71, 628, 914

TABLE NO. 77.—*Summary of resources and liabilities, receipts and disbursements of the 24 building and loan associations in the District of Columbia for the six months' period ended on or about December 31, 1929*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	65,163	Installment dues paid in on stock.....	58,835
Loans on stock pledged.....	693	Installment dues paid in advance.....	107
Interest due and unpaid.....	75	Installment dues due and unpaid.....	9
Installment on stock due and unpaid.....	9	Interest due on installment stock.....	1,360
Real estate, office building.....	648	Advance stock.....	1,707
Other.....	132	Special payments.....	370
	780	Interest due on special payments.....	8
Real estate sold on contract.....	1	Full-paid stock.....	83
Bills receivable.....	4	Interest due on full-paid stock.....	1
Insurance premiums advanced.....	6	Interest paid in advance.....	1
Taxes advanced.....	9	Bills payable.....	676
Furniture.....	31	Matured stock.....	66
Cash in hands of treasurer.....	1,075	Profit (divided).....	93
Cash in hands of secretary.....	311	Profit (undivided).....	1,867
Time deposits.....	250	Surplus.....	3,227
United States securities.....	2		
Other assets.....	1		
Total assets.....	68,410	Total liabilities.....	68,410

## RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of 6 months.....	700	Loans on real estate.....	8,091
Cash in hands of secretary at commencement of 6 months.....	247	Loans on stock pledged.....	393
Installment dues received during 6 months.....	12,804	Installment dues withdrawn.....	11,428
Advanced stock.....	220	Advance stock withdrawn.....	203
Advance payments.....	130	Advance payments withdrawn.....	4
Special deposits.....	375	Special payments withdrawn.....	39
Special payments.....	87	Full-paid stock withdrawn.....	12
Interest received during 6 months.....	1,946	Interest on full-paid stock withdrawn.....	4
Loans on real estate repaid.....	5,978	Interest or profit on stock withdrawn.....	596
Loans on stock pledged repaid.....	183	Bills payable.....	753
Loans matured.....	32	Interest on bills payable.....	15
Taxes repaid.....	5	Real estate.....	60
Insurance premiums repaid.....	43	Taxes advanced.....	20
Real estate.....	18	Insurance premiums advanced.....	42
Rents.....	11	Matured stock.....	1
Bills payable.....	883	Dividends.....	333
Bills receivable.....	1	Due treasurer.....	20
From treasurer.....	20	Expenses:	
Matured stock.....	10	General.....	109
Commission on insurance.....	2	Salaries.....	181
Other receipts.....	41	Stationery, postage, etc.....	7
Total receipts.....	23,736	Cash in hands of treasurer.....	297
		Cash in hands of secretary.....	311
		Other disbursements.....	29
		Total disbursements.....	23,736

TABLE NO. 78.—*Summary of resources and liabilities, receipts and disbursements of the 24 building and loan associations in the District of Columbia for the six months' period ended on or about June 30, 1930*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	67,615	Installment dues paid in on stock.....	62,585
Loans on stock pledged.....	528	Installment dues paid in advance.....	120
Interest due and unpaid.....	64	Installment dues due and unpaid.....	9
Installment on stock due and unpaid.....	9	Interest due on installment stock.....	1,541
Real estate, office building.....	646	Advance stock.....	1,766
Other.....	133	Interest due on advanced stock.....	26
	779	Special deposits.....	1
Real estate sold on contract.....	146	Special payments.....	388
Bills receivable.....	4	Interest due on special payments.....	9
Insurance premiums advanced.....	5	Full-paid stock.....	88
Taxes advanced.....	11	Interest due on full-paid stock.....	2
Furniture.....	31	Interest paid in advance.....	1
Cash in hands of treasurer.....	1,194	Bills payable.....	180
Cash in hands of secretary.....	364	Interest due on bills payable.....	1
Time deposits.....	875	Matured stock.....	94
United States securities.....	3	Profit (divided).....	114
Other assets.....	1	Profit (undivided).....	1,329
		Surplus.....	3,375
Total assets.....	71,629	Total liabilities.....	71,629

## RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of 6 months.....	1,075	Loans on real estate.....	8,322
Cash in hands of secretary at commencement of 6 months.....	311	Loans on stock pledged.....	226
Installment dues received during 6 months.....	13,963	Installment dues withdrawn.....	9,843
Advance stock.....	152	Advance stock withdrawn.....	1,137
Advance payments.....	430	Special deposits withdrawn.....	1
Special deposits.....	1	Special payments withdrawn.....	43
Special payments.....	61	Full-paid stock withdrawn.....	12
Interest received during 6 months.....	2,017	Interest on full-paid stock withdrawn.....	2
Loans on real estate repaid.....	5,842	Interest or profit on stock withdrawn.....	605
Loans on stock pledged repaid.....	388	Bills payable.....	800
Loans matured.....	38	Interest on bills payable.....	10
Taxes repaid.....	8	Real estate.....	216
Insurance premiums repaid.....	43	Taxes advanced.....	24
Real estate.....	70	Insurance premiums advanced.....	40
Rents.....	13	Matured stock.....	1
Bills payable.....	303	Bills receivable.....	2
Bills receivable.....	3	Dividends.....	1,287
Matured stock.....	29	Expenses:	
Commission on insurance.....	2	General.....	127
Other receipts.....	319	Salaries.....	167
		Stationery, postage, etc.....	7
Total receipts.....	25,068		301
		Cash in hands of treasurer.....	1,194
		Cash in hands of secretary.....	364
		Other disbursements.....	638
		Total disbursements.....	25,068

TABLE NO. 79.—Abstract of resources and liabilities of 13,582 State (commercial) banks June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Rhode Island.....	3	3,761	-----	1,408	171	27	188	443	706	43	82	6,829
New York.....	212	501,356	171	173,396	<sup>1</sup> 19,632	-----	13,617	54,762	6,728	22,918	12,955	805,535
New Jersey.....	36	58,063	8	27,687	2,965	646	2,205	3,921	2,063	572	781	98,911
Pennsylvania.....	262	184,080	25	194,174	18,500	2,889	8,566	25,699	2,268	1,804	3,056	441,061
Delaware.....	9	17,268	-----	11,907	915	515	343	2,201	117	33	79	33,378
Maryland.....	109	84,080	20	38,092	5,507	1,016	2,307	5,705	1,703	1,173	200	139,803
Total Eastern States.....	628	844,847	224	445,256	47,519	5,066	27,038	92,288	12,879	26,500	17,071	1,518,688
Virginia.....	305	196,744	76	36,165	7,500	3,675	3,944	-----	<sup>2</sup> 24,039	2,884	6,068	281,095
West Virginia <sup>3</sup> .....	179	142,399	89	29,854	9,101	3,954	4,921	23,232	525	1,498	597	216,170
North Carolina <sup>3</sup> .....	327	212,710	161	34,720	12,512	2,559	6,282	6,267	30,782	5,592	476	312,061
South Carolina.....	137	66,932	80	26,615	4,302	3,519	2,707	-----	12,591	879	942	118,567
Georgia.....	<sup>4</sup> 315	106,978	121	13,453	6,522	5,246	3,432	15,793	731	1,575	774	154,625
Florida.....	121	25,398	11	12,567	2,328	<sup>5</sup> 1,330	<sup>5</sup> 2,096	-----	<sup>5</sup> 10,993	<sup>5</sup> 539	1,242	56,504
Alabama.....	213	69,831	59	6,679	3,383	2,563	2,766	2,044	7,040	905	310	95,580
Mississippi.....	274	101,399	1,299	30,591	4,628	1,378	3,286	19,484	1,724	685	3,819	168,293
Louisiana <sup>3</sup> .....	191	237,728	857	61,148	20,003	3,895	6,071	9,409	39,664	8,535	9,654	396,964
Texas.....	<sup>4</sup> 686	174,642	508	40,605	10,524	4,656	10,173	41,296	7,159	1,505	4,979	296,047
Arkansas <sup>3</sup> .....	329	112,043	202	15,945	5,210	2,772	3,469	21,379	5,126	412	1,801	168,359
Kentucky <sup>3</sup> .....	419	246,059	360	57,063	8,949	10,237	5,746	-----	<sup>2</sup> 27,413	2,869	6,153	364,849
Tennessee <sup>3</sup> .....	<sup>6</sup> 380	146,609	615	30,722	8,575	6,290	3,905	-----	<sup>2</sup> 25,599	<sup>7</sup> 3,033	18,648	243,996
Total Southern States.....	3,876	1,839,472	4,438	396,127	103,537	52,074	58,798	138,904	193,386	30,911	55,463	2,873,110

<sup>1</sup> Includes other real estate owned.<sup>2</sup> Includes lawful reserve.<sup>3</sup> All banks in State or Territory other than national.<sup>4</sup> Includes trust companies.<sup>5</sup> Estimated.<sup>6</sup> May 19, 1930.<sup>7</sup> Includes items in transit.

TABLE No. 79.—Abstract of resources and liabilities of 13,582 State (commercial) banks June 30, 1930—Continued

## RESOURCES—Continued

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Over-drafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Ohio.....	<sup>4</sup> 621	1,496,270	310	438,302	77,802	17,559	<sup>5</sup> 54,222	<sup>6</sup> 181,730	67,572	-----	51,070	2,384,837
Indiana.....	456	158,373	127	35,659	9,291	3,546	<sup>5</sup> 8,265	-----	28,320	-----	31,008	274,589
Illinois <sup>3</sup> .....	1,221	1,859,897	914	645,429	64,807	12,639	39,214	115,567	261,726	66,833	97,291	3,164,317
Michigan.....	580	941,132	405	297,283	47,745	7,625	23,544	123,868	2,723	25,632	2,206	1,472,063
Wisconsin.....	759	324,895	269	138,196	13,629	5,350	10,062	49,242	1,086	5,279	234	548,242
Minnesota.....	<sup>9</sup> 732	166,489	344	78,710	7,741	6,429	<sup>5</sup> 9,673	147	<sup>5</sup> 24,690	1,115	177	295,515
Iowa.....	317	116,013	100	33,738	4,821	6,498	2,852	452	17,072	378	135	182,059
Missouri.....	<sup>10</sup> 1,014	249,167	382	73,358	11,235	4,169	<sup>5</sup> 6,533	-----	<sup>5</sup> 49,182	301	4,170	398,497
Total Middle Western States.....	5,700	5,312,236	2,851	1,740,675	237,071	63,715	154,365	471,006	452,371	99,538	186,291	8,720,119
North Dakota.....	252	29,382	49	3,438	1,610	2,154	1,382	4,111	135	-----	-----	42,443
South Dakota.....	272	50,683	126	12,221	2,316	3,149	1,612	129	11,155	497	523	82,411
Nebraska.....	593	108,373	196	28,404	5,040	5,550	5,688	76	28,761	694	652	183,464
Kansas.....	756	143,649	288	34,534	0,466	2,824	5,086	-----	<sup>2</sup> 33,961	1,357	513	228,978
Montana.....	<sup>4</sup> 121	38,109	82	23,247	1,914	1,075	1,860	13,512	323	451	122	80,695
Wyoming <sup>3</sup> .....	58	18,573	58	4,819	838	-----	824	-----	<sup>2</sup> 4,813	60	30	30,403
Colorado.....	<sup>11</sup> 137	22,928	59	7,056	1,122	463	1,260	4,865	92	309	99	38,253
New Mexico.....	25	5,580	10	2,802	232	148	397	50	1,497	16	80	10,812
Oklahoma <sup>3</sup> .....	320	48,161	201	21,664	2,145	819	2,160	-----	<sup>2</sup> 16,464	771	68	92,453
Total Western States.....	2,564	465,438	1,069	138,185	21,683	16,570	20,269	22,743	97,201	4,337	2,417	789,912
Washington.....	219	93,887	69	41,946	4,061	363	3,493	25,797	1,695	2,215	1,928	175,454
Oregon.....	130	42,235	37	21,904	2,842	848	2,594	8,645	2,438	127	555	81,225
California.....	<sup>12</sup> 184	361,531	540	87,641	10,699	752	11,808	75,221	9,892	19,971	53,538	631,593
Idaho <sup>3</sup> .....	96	24,338	39	17,405	1,587	659	1,349	926	7,997	293	46	54,639
Utah.....	77	53,090	205	11,667	1,604	914	1,235	2,218	10,169	997	1,028	83,127
Nevada.....	23	13,077	35	2,470	855	250	668	-----	2,663	179	204	20,401
Arizona <sup>3</sup> .....	31	31,868	30	16,533	1,144	1,643	2,246	6,756	1,628	927	211	62,986
Total Pacific States.....	760	620,026	955	199,566	22,792	5,429	23,393	119,563	85,482	24,709	57,510	1,109,425

Alaska <sup>2</sup>	13	3,851	13	3,108	200	67	646		<sup>2</sup> 1,199	51	38	9,173
The Territory of Hawaii	8	32,270	221	13,906	701	360	2,865	183	8,089	104	1,659	60,358
Porto Rico <sup>3</sup>	19	39,300	352	1,982	1,173	587	2,547		2,952	1,899	2,713	53,505
Philippines <sup>3</sup>	11	55,267	23,795	7,499	1,388	1,117	4,743	2,999	12,784	249	18,942	128,783
Total possessions	51	130,688	24,381	26,495	3,462	2,131	10,801	3,182	25,024	2,303	23,352	251,819
Total United States and possessions	13,582	9,216,468	33,918	2,947,712	436,235	145,012	294,852	848,129	817,049	188,341	342,186	15,269,602

<sup>2</sup> Includes lawful reserve.<sup>3</sup> All banks in State or Territory other than national.<sup>4</sup> Includes trust companies.<sup>5</sup> Estimated.<sup>6</sup> Includes cash items.<sup>7</sup> June 16, 1930.<sup>10</sup> April 16, 1930.<sup>11</sup> Includes savings banks.<sup>12</sup> Includes commercial business of departmental banks.



TABLE No. 79.—Abstract of resources and liabilities of 13,582 State (commercial) banks June 30, 1930—Continued

## LIABILITIES

[In thousands of dollars]

Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Rhode Island.....	370	370	117	<sup>1</sup> 67	-----	294	40	2,595	2,963	-----	-----	-----	-----	-----	13
New York.....	57,154	<sup>2</sup> 65,748	-----	<sup>1</sup> 7,701	-----	4,393	11,964	275,211	369,252	-----	-----	5,112	-----	-----	9,000
New Jersey.....	5,850	5,262	2,910	442	122	1,335	592	34,305	45,370	43	110	2,087	36	166	281
Pennsylvania.....	26,367	40,917	12,785	-----	-----	2,757	1,801	92,787	250,821	306	-----	7,990	-----	-----	4,530
Delaware.....	1,109	1,432	1,544	<sup>1</sup> 404	-----	138	24	20,353	7,840	-----	-----	167	-----	-----	367
Maryland.....	6,485	8,978	2,466	209	742	544	-----	31,978	84,933	-----	-----	3,181	-----	-----	287
Total Eastern States.....	96,965	122,337	19,705	8,756	864	9,167	14,381	454,634	758,216	349	110	18,537	36	166	14,465
Virginia.....	29,568	17,986	6,536	<sup>1</sup> 1,210	-----	13,607	2,315	83,191	105,090	-----	-----	11,757	-----	-----	9,835
West Virginia.....	13,284	14,814	4,446	<sup>1</sup> 1,253	-----	4,053	1,432	87,751	78,598	-----	-----	4,933	-----	-----	606
North Carolina.....	22,177	16,887	5,307	<sup>1</sup> 2,378	-----	19,285	5,366	126,208	99,439	-----	-----	12,984	-----	202	1,828
South Carolina.....	9,818	5,010	1,822	<sup>1</sup> 375	-----	3,851	491	49,769	44,210	-----	-----	2,937	-----	-----	284
Georgia.....	19,865	11,059	6,272	784	1,009	1,684	783	46,696	56,195	-----	-----	9,125	-----	-----	1,153
Florida.....	5,058	2,630	893	<sup>1</sup> 306	-----	224	325	28,906	15,445	-----	-----	879	-----	-----	1,838
Alabama.....	9,906	6,293	2,878	<sup>1</sup> 304	-----	-----	-----	37,669	28,981	-----	-----	8,800	-----	-----	749
Mississippi.....	10,534	6,530	1,955	258	339	4,005	570	64,834	59,426	-----	-----	15,080	-----	-----	4,762
Louisiana.....	25,356	15,383	6,918	1,292	1,176	29,852	2,558	172,059	120,372	-----	-----	8,730	254	-----	13,014
Texas.....	34,142	12,263	6,235	<sup>1</sup> 872	-----	10,067	2,839	175,470	40,698	1,119	-----	5,805	-----	-----	6,537
Arkansas.....	14,313	6,333	2,523	71	371	10,331	1,212	75,314	44,991	-----	-----	12,037	-----	9	854
Kentucky.....	31,028	21,380	5,676	<sup>1</sup> 1,805	-----	5,948	2,953	105,546	124,740	-----	-----	8,293	30,193	-----	27,287
Tennessee.....	19,708	<sup>2</sup> 14,824	-----	-----	-----	-----	-----	<sup>3</sup> 97,654	82,262	-----	-----	6,851	-----	-----	<sup>1</sup> 22,697
Total Southern States.....	249,757	151,392	51,461	10,908	2,895	102,907	20,844	1,151,067	900,447	1,119	-----	108,211	30,447	211	91,444
Ohio.....	135,140	110,206	32,797	<sup>1</sup> 9,846	-----	107,162	-----	740,765	1,131,527	-----	-----	28,537	-----	-----	88,857
Indiana.....	19,885	9,088	4,290	1,666	-----	-----	1,285	102,032	62,398	-----	37,078	4,086	-----	-----	32,781
Illinois.....	233,663	153,020	52,214	37,506	20,915	254,569	36,514	1,166,358	1,106,690	-----	-----	16,605	-----	37,109	49,154
Michigan.....	74,607	71,911	21,592	<sup>1</sup> 4,255	-----	36,124	13,524	474,353	751,162	1,015	-----	16,735	4,698	-----	2,087
Wisconsin.....	35,537	17,665	10,280	<sup>1</sup> 3,343	-----	6,367	3,327	166,340	297,121	64	-----	7,106	-----	-----	1,092

Minnesota.....	17,943	7,747	2,761	796	175	1,596	2,749	79,959	180,141			1,571			77
Iowa.....	13,622	5,600	2,270	500	37	1,003		<sup>4</sup> 59,858	<sup>5</sup> 96,666			2,502			1
Missouri.....	30,987	18,725	8,039	1,024		16	1,808	187,171	139,269			7,660		6	3,792
Total Middle Western States.....	561,384	393,962	134,243	57,270	21,127	408,503	59,207	2,976,836	3,764,974	1,079	37,078	84,802	4,698	37,115	177,841
North Dakota.....	4,281	1,840	188			43	339	13,811	20,861			1,079			1
South Dakota.....	6,475	2,397	878	<sup>1</sup> 12		1,084	582	33,563	34,821	298		1,769			532
Nebraska.....	15,560	5,088	2,089	901	142	2,423	1,021	78,693	74,553			2,838			156
Kansas.....	19,023	10,792	<sup>6</sup> 4,037	290		3,695	1,530	129,984	53,306		1,177	4,284	621		239
Montana.....	5,690	2,474	1,363	<sup>1</sup> 340		3,465	556	33,550	31,852	128		1,257			20
Wyoming.....	1,970	1,388	339	<sup>1</sup> 151		290		13,317	11,729	102		1,057			60
Colorado.....	3,348	1,646	450	<sup>1</sup> 59		249	373	17,838	13,542			675			73
New Mexico.....	835	367	109	13	2	28	117	6,512	2,409	25		379			16
Oklahoma.....	7,035	2,244	1,115	<sup>1</sup> 186		1,337	1,052	58,487	17,856			2,540			601
Total Western States.....	64,217	28,236	10,568	1,952	144	12,614	5,570	385,755	260,929	553	1,177	15,878	621		1,698
Washington.....	12,647	3,582	2,332	<sup>1</sup> 774		<sup>4</sup> 9,510		70,159	71,646			2,485		61	2,258
Oregon.....	6,481	2,149	941	157	80	1,080	605	34,807	33,168			1,540			217
California.....	51,414	27,315	15,080	<sup>1</sup> 1,717		82,514		<sup>4</sup> 388,166	331	1,139		7,680		26,802	29,435
Idaho.....	3,368	1,181	434	<sup>1</sup> 1,897		1,306	516	27,960	17,608			300	39		30
Utah.....	5,676	3,601	750	631	269	3,960	617	27,952	36,911	30	6	2,373	45	5	301
Nevada.....	1,617	508	541			102	454	8,952	7,893			245			89
Arizona.....	3,911	2,841	1,087	10	173	896	711	28,207	24,646		5	397			102
Total Pacific States.....	85,114	41,177	21,165	5,186	522	99,368	2,903	586,203	192,203	1,169	11	15,020	84	26,868	32,432
Alaska.....	640	287	322	<sup>1</sup> 52		113	32	3,480	4,119			128			
The Territory of Hawaii.....	2,300	2,215	774	556	151	419	299	17,243	33,194			172	1,708	810	517
Porto Rico.....	6,971	1,831	516	42	45	11,065	796	11,336	12,418		158	5,905			2,422
Philippines.....	13,242	5,005	549	2,013	530	3,535	643	46,872	24,458		347	430		1,142	30,017
Total possessions.....	23,153	9,338	2,161	2,663	726	15,132	1,770	78,931	74,189		505	6,635	1,708	1,952	32,956
Total United States and possessions.....	1,080,960	746,812	239,420	86,802	26,278	647,985	104,715	5,636,021	5,953,921	4,269	38,881	249,083	37,594	66,312	350,849

<sup>1</sup> Includes all reserves.<sup>2</sup> Includes undivided profits.<sup>3</sup> All demand deposits, including due to banks.<sup>4</sup> Includes certified and cashiers' checks, etc.<sup>5</sup> Includes United States deposits.<sup>6</sup> Includes reserves for interest, taxes, etc.

TABLE NO. 79.—Abstract of resources and liabilities of 13,582 State (commercial) banks June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market, and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Rhode Island.....		<sup>2</sup> 1, 440	932		270	1, 119	27	168	949		210	54
New York.....		<sup>3</sup> 73, 342	175, 548			252, 466						173, 396
New Jersey.....	1, 071	9, 776	17, 434	144	3, 949	25, 689	3, 912	3, 211	7, 783	5, 737	1, 852	5, 192
Pennsylvania.....	915	41, 496	69, 495			72, 174	14, 337	8, 105	59, 330			112, 402
Delaware.....	208	4, 245	9, 986			2, 829	1, 382	3, 351	3, 737			3, 437
Maryland.....	5, 986	12, 842	28, 247	214	32, 707	4, 084	1, 590	2, 088	14, 245	8, 469	2, 153	9, 547
Total Eastern States.....	8, 180	141, 701	300, 710	358	36, 656	357, 242	21, 221	16, 755	85, 095	14, 206	4, 005	303, 974
Virginia.....						196, 744						36, 165
West Virginia.....						142, 399	5, 165			6, 752		17, 937
North Carolina.....						212, 710	9, 555	9, 072				16, 093
South Carolina.....						66, 932						26, 615
Georgia.....		<sup>2</sup> 24, 836				82, 142	2, 838	891		2, 943		6, 781
Florida.....						25, 398	5, 393	5, 990				1, 184
Alabama.....						69, 831	263					6, 416
Mississippi.....				575		100, 824	3, 224					27, 367
Louisiana.....						237, 728	3, 093	578				57, 477
Texas.....		<sup>2</sup> 28, 988				145, 654						40, 605
Arkansas.....		<sup>2</sup> 20, 545				91, 498	4, 893			182		10, 870
Kentucky.....						246, 059	6, 854					50, 209
Tennessee.....						146, 609						30, 722
Total Southern States.....		74, 369		575		1, 764, 528	41, 278	16, 531		9, 877		328, 441
Ohio.....		<sup>2</sup> 545, 268				951, 002	<sup>4</sup> 111, 619	<sup>4</sup> 84, 651		4, 640		237, 392
Indiana.....						158, 373	6, 791					28, 868
Illinois.....		<sup>2</sup> 259, 759	983, 550			616, 588	180, 765	109, 904		5, 940		348, 820
Michigan.....		<sup>2</sup> 389, 520				551, 612				3, 298		293, 985
Wisconsin.....	48, 916	39, 753	61, 201	468	11, 454	163, 103	17, 374	13, 240	49, 830	2, 011	14, 192	41, 549
Minnesota.....						166, 489	14, 896			15		63, 799

Iowa.....						116,013	5,831			38		27,869
Missouri.....						249,167						73,358
Total Middle Western States.....	48,916	1,234,300	1,044,751	468	11,454	2,972,347	337,276	207,795	49,830	15,942	14,192	1,115,640
North Dakota.....						29,882	1,624					1,814
South Dakota.....		<sup>2</sup> 5,537	28,580		1,985	14,581	5,780	2,347	1,102	8	600	2,384
Nebraska.....	8,541	2,890	3,238	748	3,081	89,875	7,800	2,822	5,246		4,138	8,398
Kansas.....		<sup>2</sup> 18,435			124,853	361	4,932	14,837				14,765
Montana.....		<sup>2</sup> 3,925				34,184	7,240	3,244	7,068	90	870	4,735
Wyoming.....	1,138	708	1,143	18	20	15,546	1,541	674	313	27	364	1,900
Colorado.....		<sup>2</sup> 2,355	12,327			8,246	1,461					5,595
New Mexico.....	246	274	401	8	30	4,621	1,505	511	233	4	5	544
Oklahoma.....						48,161						21,664
Total Western States.....	9,925	34,124	45,689	774	129,969	244,957	31,883	24,435	13,962	129	5,977	61,799
Washington.....						93,887	7,811			166		33,969
Oregon.....	3,627	7,302	5,292	79	2,622	23,313	4,769	6,269	4,836	130	2,760	3,140
California.....		<sup>2</sup> 5,257				356,274	28,508					59,133
Idaho.....		<sup>2</sup> 3,335	3,953	114	505	16,431	5,486	3,269	1,294	288	2,351	4,717
Utah.....	6,234	5,511	8,250	422	1,069	31,604	2,788	1,940	2,749	1,374	704	2,112
Nevada.....	1,435	2,977	1,181		198	7,286	2,250	556	173		151	1,340
Arizona.....	2,702	7,554	11,269	55	415	9,873	5,447	4,109	2,116	441	653	3,767
Total Pacific States.....	13,998	31,936	29,945	670	4,809	538,668	55,059	16,143	11,168	2,399	6,619	108,178
Alaska.....		<sup>2</sup> 942			60	2,849	553	471	779	50	282	973
The Territory of Hawaii.....	2,851	8,406	11,318		493	9,202	2,006	5,506	676	487	2,233	2,998
Porto Rico.....	3,054	4,038	1,336	7	1,621	29,244	156	974		7		845
Philippines.....	417	5,428	848		1,180	47,394	401	222	626	1,814		4,436
Total possessions.....	6,322	18,814	13,502	7	3,354	88,689	3,116	7,173	2,081	2,358	2,515	9,252
Total United States and pos- sessions.....	87,341	1,536,684	1,435,529	2,852	186,512	5,967,550	489,860	289,000	163,085	44,911	33,518	1,927,338

<sup>1</sup> 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.

<sup>2</sup> All real-estate loans.

<sup>3</sup> All real-estate loans, including bonds and mortgages owned.

<sup>4</sup> Estimated.

TABLE No. 79.—Abstract of resources and liabilities of 13,582 State (commercial) banks June 30, 1930—Continued

[In thousands of dollars]

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	
Rhode Island.....	9	18	161	-----	1,981	127	487	-----	-----	-----	2,592	308	63	-----
New York.....	-----	-----	-----	13,617	236,993	26,401	2,445	9,372	10,298	1,481	325,995	23,191	8,039	248
New Jersey.....	161	419	1,625	-----	26,857	7,025	416	7	1,263	839	41,045	866	1,346	11
Pennsylvania.....	556	-----	8,010	-----	91,779	-----	1,008	-----	-----	-----	231,986	18,269	-----	566
Delaware.....	12	-----	331	-----	5,627	14,726	-----	-----	73	-----	7,427	268	72	-----
Maryland.....	112	-----	12,195	-----	27,719	3,417	227	615	846	-----	78,335	3,114	2,638	-----
Total Eastern States.....	841	419	12,161	13,617	388,975	51,569	4,096	9,994	12,480	2,320	684,788	45,708	12,095	825
Virginia.....	-----	-----	-----	3,944	78,251	-----	4,940	-----	-----	-----	74,518	30,572	-----	-----
West Virginia.....	-----	-----	-----	4,921	84,344	-----	759	2,648	-----	-----	53,391	24,341	866	-----
North Carolina.....	-----	-----	-----	6,282	93,336	26,949	4,531	1,392	-----	-----	60,073	39,366	-----	-----
South Carolina.....	-----	-----	-----	2,707	49,559	-----	210	-----	-----	-----	34,302	9,908	-----	-----
Georgia.....	198	-----	3,234	-----	40,918	-----	5,778	-----	-----	-----	32,005	24,190	-----	-----
Florida.....	-----	-----	-----	2,096	17,736	11,170	-----	-----	-----	-----	11,375	4,070	-----	-----
Alabama.....	-----	-----	-----	2,766	37,669	-----	-----	-----	-----	-----	28,981	-----	-----	-----
Mississippi.....	175	-----	3,111	-----	40,386	24,448	-----	-----	-----	-----	32,412	27,014	-----	-----
Louisiana.....	241	47	5,783	-----	153,736	-----	761	17,562	-----	-----	89,027	31,345	-----	-----
Texas.....	468	87	9,618	-----	164,512	4,521	-----	6,437	-----	-----	12,325	28,373	-----	-----
Arkansas.....	200	-----	3,269	-----	48,733	22,728	3,188	665	-----	-----	27,832	16,915	-----	244
Kentucky.....	-----	-----	-----	5,746	105,546	-----	-----	-----	-----	-----	60,562	-----	64,178	-----
Tennessee.....	-----	-----	-----	3,905	97,654	-----	-----	-----	-----	-----	47,416	34,846	-----	-----
Total Southern States.....	1,282	134	25,015	32,367	1,012,380	89,816	20,167	28,704	-----	-----	564,219	270,940	65,044	244
Ohio.....	-----	-----	-----	454,222	559,355	148,318	10,260	22,832	-----	-----	957,688	141,297	32,542	-----
Indiana.....	-----	-----	-----	8,265	100,307	-----	-----	1,725	-----	-----	29,315	33,083	-----	-----
Illinois.....	1,465	-----	37,749	-----	1,139,621	-----	26,737	-----	-----	-----	933,480	173,210	-----	-----
Michigan.....	-----	-----	-----	23,544	398,519	15,028	60,806	-----	-----	-----	659,582	81,830	9,750	-----

Wisconsin.....		925	9,137		112,020	44,684	9,636		6,575		141,531	148,395		320
Minnesota.....				9,673	79,712		133	114			50,538	129,603		
Iowa.....				2,852	58,258		7 1,279	321			28,396	67,118		8 1,152
Missouri.....				6,533	187,171						9 139,269			
Total Middle Western States.....	1,465	925	46,886	105,089	2,634,963	208,030	108,851	24,992	6,875		2,939,799	774,536	42,292	1,472
North Dakota.....				1,382	13,730		79	2			1,774	19,087		
South Dakota.....				1,612	25,316	8,136	111		1,309		6,058	27,037		417
Nebraska.....	419		5,269		62,122	11,943	4,628		1,188		8,433	64,754		178
Kansas.....	384	3,739	963		100,537	22,905	6,542				10,539	4 37,130	4 5,637	
Montana.....	107		1,753		25,298	8,252					17,711	12,103		2,038
Wyoming.....	54		770		8,855	3,110	1,122	230	91	11	3,474	6,813		1,340
Colorado.....	127		1,133		17,300		527	11			8,305	5,107		130
New Mexico.....	19	27	351		4,943	1,465	96	8	35	7	1,010	1,097		260
Oklahoma.....				2,160	58,487						4,854	13,002		
Total Western States.....	1,110	3,766	10,239	5,154	316,588	55,811	13,105	251	2,623	18	62,158	186,130	5,637	4,363
Washington.....				3,493	4 49,315	4 19,876	4 807	4 161			4 54,222	4 16,414		4 1,010
Oregon.....				2,594	27,679	6,601	527		559		24,194	8,197		218
California.....				11,808	7 369,499	18,667								331
Idaho.....				1,349	19,035	8,348	534	43			8,947	7,268		1,393
Utah.....	180	94	961		24,318	3,261	24	349	516	82	29,527	6,009	501	276
Nevada.....	52	547	69		8,048	898		6			7,151	624		118
Arizona.....	110	311	1,825		22,702	5,164	238	103	162		20,302	2,641	679	862
Total Pacific States.....	342	952	2,855	19,244	520,596	62,815	2,130	662	1,237	82	144,343	41,153	1,180	4,208
Alaska.....	37	38	571		2,739	675	66				3,278	484		357
The Territory of Hawaii.....	34	23	2,808		12,206	4,742	247	48	4,228	30	17,877	8,636	2,423	
Porto Rico.....	94	482	1,971		8,298	1,338	532	1,168	3,188		8,772	326	12	120
Philippines.....	148	409	4,186		26,339	19,820	191	522			13,716	4,116	2,505	4,121
Total possessions.....	313	952	9,536		49,582	26,575	1,036	1,738	7,416	30	43,643	13,562	4,940	4,598
Total United States and possessions.....	5,362	7,166	106,853	175,471	4,925,065	494,743	149,872	66,341	30,631	2,450	4,441,542	1,332,337	131,251	15,710

<sup>1</sup> Includes gold certificates.

<sup>2</sup> Includes State, county, and municipal time deposits, also postal savings.

<sup>3</sup> All demand deposits including due to banks.

<sup>4</sup> Estimated.

<sup>5</sup> Includes cash items.

<sup>6</sup> Includes gold coin.

<sup>7</sup> Includes certified and cashiers' checks, etc.

<sup>8</sup> Includes United States deposits.

<sup>9</sup> All time deposits.

TABLE No. 80.—Abstract of resources and liabilities of 1,564 loan and trust companies June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	47	115,954	70	54,311	3,253	1,456	3,835		18,515		453	187,847
New Hampshire.....	15	4,124	5	3,280	145	9	317		1,244	65	4	9,193
Vermont.....	39	61,277	38	22,574	1,437	1,925	907		3,365	214	1,234	92,971
Massachusetts.....	101	526,797	156	170,528	14,364	2,923	11,431	48,554	15,089	8,979	4,192	803,013
Rhode Island.....	13	179,906	14	123,127	3,087	117	5,860	18,335	1,905	2,319	6,471	341,141
Connecticut.....	100	291,182	124	84,254	17,654	2,287	7,998	23,230	7,587	3,759	1,717	440,092
Total New England States.....	315	1,179,540	407	458,074	39,940	8,717	30,348	90,119	37,705	15,336	14,071	1,874,257
New York.....	160	5,189,111	1,533	1,542,987	175,227		58,985	699,746	182,302	1,324,824	490,043	9,664,758
New Jersey.....	195	755,202	66	360,652	51,621	7,993	17,811	44,205	52,843	11,669	18,196	1,320,258
Pennsylvania.....	399	1,275,619	1,074	1,010,454	99,177	43,388	38,249	141,880	85,880	29,250	44,513	2,769,484
Delaware.....	34	71,320	11	16,443	2,179	602	1,200	4,417	4,661	564	417	101,814
Maryland.....	26	199,215	195	103,436	15,646	2,244	3,942	32,148	7,232	7,382	9,526	380,966
District of Columbia.....	6	56,060	14	22,140	9,994	868	1,565		11,408	1,920	397	104,366
Total Eastern States.....	820	7,546,527	2,893	3,056,112	353,844	55,095	121,752	922,396	344,326	1,375,609	563,092	14,341,646
Florida.....	30	13,108	17	11,890	1,415	1,899	4995		5,591	195	1,315	36,425
Indiana.....	146	167,667	67	54,123	12,749	3,593	9,460		29,148		109,454	386,261
Michigan.....	22	145,653	81	40,772	5,024	3,169	297	20,818	7,038	312	15,340	238,504
Wisconsin.....	16	6,037		5,492	448	271	66	3,585	1,154	124	209	17,386
Minnesota.....	15	25,234	50	28,760	339	970	1,820		5,382	3	10,527	73,085
Iowa.....	13	14,843	4	4,345	356	388	413	720	1,644	295	248	23,256
Missouri.....	95	304,238	160	143,664	10,920	7,526	9,968		93,216	448	7,727	577,867
Total Middle Western States.....	307	663,672	362	277,156	29,836	15,917	22,024	25,123	137,582	1,182	143,505	1,316,359
North Dakota.....	2	631		583	25	84	4	95	75	5		1,502
South Dakota.....	5	2,125	3	1,392	133	120	82	104	681	21	23	4,634
Kansas.....	17	8,366	1	6,825	790	401	61		1,327	53	1,743	19,567

Colorado.....	13	15,890	30	7,978	875	176	592	6,515	103	519	97	32,775
New Mexico.....	1	1,925	1	607	59	36	88		863		11	3,590
Total Western States.....	38	28,937	35	17,385	1,882	817	827	6,714	2,999	598	1,874	62,068
Washington.....	5	2,045		1,400	68	31	14	623	1		876	5,058
Oregon.....	4	1,034	14	768	391		60	802	16	2	167	3,254
California.....	<sup>8</sup> 29	3,922		8,406	983	73	23		1,391	2	346	15,146
Utah.....	4	22,186		1,072	60	349	15	66	336	32	683	24,799
Nevada.....	1	587	6	1	35	69	18		46	9	22	793
Total Pacific States.....	43	29,774	20	11,647	1,537	522	130	1,491	1,790	45	2,094	49,050
The Territory of Hawaii.....	11	14,378	1,851	3,482	435	221	50		1,890	31	517	22,855
Total United States and possessions.....	1,564	9,475,936	5,585	3,835,746	428,889	83,188	176,126	1,045,843	531,883	1,392,996	726,468	17,702,660

<sup>1</sup> Includes lawful reserve.

<sup>2</sup> Does not include savings departments of 11 trust companies. (See mutual savings banks.)

<sup>3</sup> Includes other real estate owned.

<sup>4</sup> Estimated.

<sup>5</sup> Includes cash items.

<sup>6</sup> June 16, 1930.

<sup>7</sup> Apr. 16, 1930.

<sup>8</sup> Includes trust departments of departmental banks.



TABLE No. 80.—Abstract of resources and liabilities of 1,564 loan and trust companies June 30, 1930—Continued

## LIABILITIES

[In thousands of dollars]

Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	6,590	5,978	7,141	-----	-----	1,981	852	48,268	112,967	-----	-----	3,992	-----	-----	78
New Hampshire.....	1,230	681	575	9	3	67	82	5,873	73	-----	5	505	-----	-----	-----
Vermont.....	2,851	3,504	2,846	1,284	-----	13	210	11,105	67,995	-----	-----	3,551	-----	-----	612
Massachusetts.....	49,490	251,860	19,661	2,653	3,552	26,100	7,775	349,128	272,671	3,561	1,012	11,861	-----	2,355	1,334
Rhode Island.....	11,535	223,325	4,959	15,084	-----	3,423	839	101,945	183,816	200	-----	200	-----	5,218	597
Connecticut.....	26,913	29,256	13,834	14,755	-----	9,526	3,247	175,900	166,531	1,574	-----	5,599	-----	-----	2,957
Total New England States.....	98,609	114,604	49,016	12,785	3,555	41,110	13,005	692,219	804,053	5,335	1,017	25,798	-----	7,573	5,578
New York.....	457,863	3972,632	-----	145,586	-----	789,706	716,778	4,392,015	1,536,643	-----	-----	59,699	-----	-----	693,836
New Jersey.....	79,903	83,547	30,649	5,102	4,681	25,139	8,806	468,067	570,816	3,059	9	15,748	-----	507	24,225
Pennsylvania.....	191,616	389,381	68,235	-----	-----	116,393	23,145	920,972	903,798	25,852	-----	53,064	-----	-----	77,023
Delaware.....	10,355	15,769	3,345	1,009	-----	2,325	418	45,939	20,833	-----	-----	1,155	-----	-----	666
Maryland.....	22,629	28,829	7,003	424	4,803	13,837	-----	167,914	125,970	-----	-----	1,400	-----	-----	8,157
District of Columbia.....	10,400	9,950	2,473	324	275	1,968	525	46,750	29,589	431	-----	456	388	-----	837
Total Eastern States.....	772,766	1,500,108	111,705	52,445	9,759	949,373	749,672	6,041,657	3,187,649	29,342	9	131,522	388	507	804,744
Florida.....	4,650	2,354	837	1331	-----	1,218	286	10,078	7,779	-----	-----	591	-----	-----	2,271
Indiana.....	21,077	13,230	8,482	-----	-----	6,531	2,768	87,301	35,336	-----	72,414	4,500	-----	-----	134,622
Michigan.....	17,450	17,048	7,073	63	2,157	997	102	127,330	5,527	-----	-----	2,345	288	-----	58,134
Wisconsin.....	2,665	1,051	595	1,244	-----	-----	14	7,698	-----	-----	-----	89	-----	-----	5,060
Minnesota.....	5,060	3,111	1,862	46	410	19	727	28,993	26,662	3,489	-----	2,486	-----	-----	220
Iowa.....	2,050	589	327	82	88	446	-----	47,675	6,610	-----	-----	232	-----	-----	5,207
Missouri.....	45,926	22,566	11,547	12,761	-----	-----	3,837	328,805	144,448	-----	-----	3,611	-----	548	13,818
Total Middle Western States.....	94,198	57,595	29,886	3,136	2,655	7,993	7,448	580,104	226,281	-----	75,903	13,263	288	548	217,061
North Dakota.....	250	140	87	-----	-----	-----	3	265	753	-----	-----	4	-----	-----	-----
South Dakota.....	325	100	58	-----	-----	299	24	1,384	2,421	-----	-----	-----	-----	-----	23

Kansas.....	3,600	771	<sup>1</sup> 607	30		647	204	3,407	4,305			336	1,234		4,426
Colorado.....	1,990	1,070	1,424	<sup>1</sup> 70		532	453	14,554	12,257			123			302
New Mexico.....	250	75	2				88	1,656	1,514						5
Total Western States.....	6,415	2,156	2,178	100		1,478	772	21,266	21,250			463	1,234		4,756
Washington.....	2,200	1,628	541	<sup>1</sup> 63			24		223			10			369
Oregon.....	1,250	760	249	13	18			879							85
California.....	8,605	2,394	3,003	<sup>1</sup> 105											1,039
Utah.....	900	485	211	18	48	1		487	1,384			255			21,010
Nevada.....	100	20	10			25		194	286						158
Total Pacific States.....	13,055	5,287	4,014	199	66	26	24	1,560	1,893			265			22,661
The Territory of Hawaii.....	5,862	2,080	2,466	206	106	639		10,116	65			598			717
Total United States and possessions.....	995,555	1,684,184	200,102	69,202	16,141	1,001,867	771,207	7,363,000	4,248,970	34,677	76,929	172,500	1,910	8,628	1,057,788

<sup>1</sup> Includes all reserves.<sup>2</sup> Includes guaranty fund.<sup>3</sup> Includes undivided profits.<sup>4</sup> Includes certified and cashiers' checks.<sup>5</sup> Includes reserves for interest, taxes, etc.

TABLE No. 80.—Abstract of resources and liabilities of 1,564 loan and trust companies June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	States, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....		<sup>2</sup> 31,842				84,112	5,759					48,552
New Hampshire.....						4,124	27	17	1,201	1,002		<sup>2</sup> 1,033
Vermont.....		<sup>2</sup> 37,362	13,272			10,643	1,512	2,856	10,530	2,337	2,516	2,823
Massachusetts.....		<sup>2</sup> 186,313	149,340		776	190,368	23,366	15,094	21,440	5,925		104,703
Rhode Island.....		<sup>2</sup> 69,031	55,035		2,992	52,848	49,700	6,339	33,103		2,782	31,203
Connecticut.....		<sup>2</sup> 92,171	104,771			94,540	8,554	3,186	29,574	28,724	9,051	5,165
Total New England States.....		416,719	322,418		3,768	436,635	88,918	27,492	95,848	37,988	14,349	193,479
New York.....		<sup>4</sup> 391,805	3,043,775			1,753,531						1,542,987
New Jersey.....	7,119	179,919	209,483	1,159	61,308	296,214	57,472	60,180	92,802	68,979	19,462	61,757
Pennsylvania.....	1,480	121,862	712,922			439,355	159,927	39,565	231,259			579,703
Delaware.....	1,674	7,269	43,804			18,573	1,908	374	4,346			9,815
Maryland.....	3,210	16,952	107,460	2,535	62,533	6,525	24,398	5,757	28,024	18,513	5,377	21,367
District of Columbia.....		16,435	30,690		100	8,835	7,004	1,208	6,992	839	965	5,132
Total Eastern States.....	13,483	734,242	4,148,134	3,694	123,941	2,523,033	250,709	107,084	363,423	88,331	25,804	2,220,761
Florida.....						13,108	6,149	3,058				2,683
Indiana.....						167,667	8,011					46,112
Michigan.....		<sup>2</sup> 94,988	45,681			4,984				6,077		34,695
Wisconsin.....	1,235	2,488	1,697	3	28	586	880	244	1,786	278	331	1,973
Minnesota.....						25,234	7,156					21,604
Iowa.....						14,843	404			36		3,905
Missouri.....						304,238						143,664
Total Middle Western States.....	1,235	97,476	47,378	3	28	517,552	16,451	244	1,786	6,391	331	251,953
North Dakota.....						631						583
South Dakota.....		<sup>2</sup> 533	739		138	715	592	316	115	5	93	271
Kansas.....		<sup>2</sup> 5,850			2,348	168	550	1,025				5,250

Colorado.....		<sup>2</sup> 1,628	10,363			3,899	4,375				3,603
New Mexico.....	124	457	201			1,143	250	145			212
Total Western States.....	124	8,468	11,303		2,486	6,556	5,767	1,486	115	5	93
Washington.....						2,045					1,400
Oregon.....	10	676	221		73	54	53	324	124		258
California.....		<sup>2</sup> 3,693				229	1,717				6,689
Utah.....	25	21,649	439			73	234	170		345	276
Nevada.....		<sup>2</sup> 193	1			393					1
Total Pacific States.....	35	26,211	661		73	2,794	2,004	494	124	345	56
The Territory of Hawaii.....	3,812	1,847	5,052		57	3,610	1		62	309	14
Total United States and pos- sessions.....	18,689	1,284,963	4,534,946	3,697	130,353	3,503,288	369,999	139,858	461,358	133,369	40,647
											2,690,515

<sup>1</sup> Amounts reported 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.

<sup>2</sup> All real-estate loans.

<sup>3</sup> Includes foreign bonds.

<sup>4</sup> All real-estate loans, including bonds and mortgages owned.

TABLE No. 80.—Abstract of resources and liabilities of 1,564 loan and trust companies June 30, 1930—Continued

[In thousands of dollars]

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				3,835	46,460		1,808				110,350	2,617		
New Hampshire.....	24	29	264		4,072	382	341	1,078				73		
Vermont.....				907	10,372		733				67,995			
Massachusetts.....				11,431	337,181		7,910	4,037			230,381	26,745	15,545	
Rhode Island.....	327	712	4,821		91,502	5,668	4,743	32	2,599		152,558	25,137	3,275	247
Connecticut.....	436	117	7,445		137,842	15,621	14,658	7,779	939		151,335	8,011	5,975	271
Total New England States.....	787	858	12,530	16,173	627,429	21,671	30,193	12,926	3,538		712,619	62,583	24,795	518
New York.....				58,985	3,945,024	142,320	18,445	286,226	26,222	105,212	911,386	114,225	370,010	9,588
New Jersey.....	630	3,326	13,855		378,338	77,094	11,304	1,331	8,321	1,490	514,366	15,085	30,925	629
Pennsylvania.....	2,111		36,138		912,972		8,000				812,993	87,363		3,442
Delaware.....	37		1,163		44,959	963	17		18		18,734	298	1,732	51
Maryland.....	108		13,834		130,086	10,181	587	27,060	1,569		108,057	4,779	11,565	
District of Columbia.....	29	787	749		43,670		62	3,018		114	26,884	1,737	854	
Total Eastern States.....	2,915	4,113	55,739	58,985	5,455,049	230,558	38,415	317,635	36,130	106,816	2,392,420	223,487	415,086	13,710
Florida.....				995	8,192	5,842		2,044			4,505	3,274		
Indiana.....				29,460	80,294			7,007			22,697	12,639		
Michigan.....				297	3,038			86,493			1,583	3,944		
Wisconsin.....		37	59						47		3,980	3,671		
Minnesota.....				1,820	18,663			10,330			18,308	8,354		
Iowa.....				413	6,565		4147	963			4,104	2,131		375
Missouri.....				9,968	328,805						144,448			
Total Middle Western States.....		7	59	21,958	437,865		37,946	104,793	47		195,120	30,739		375

North Dakota.....				4	122		143				594	159	
South Dakota.....				82	1,102	263	19		59		1,103	726	533
Kansas.....	4	37	20		1,323	1,936	148				542	<sup>6</sup> 1,524	<sup>6</sup> 2,239
Colorado.....	64		528		13,363		283	908			11,484	569	204
New Mexico.....	2	9	77		801	855					1,124	253	137
Total Western States.....	70	46	625	86	16,711	3,054	593	908	59		14,847	3,231	2,376
Washington.....				14								223	
Oregon.....				60				879					
California.....				23									
Utah.....	6		9					487			897	262	225
Nevada.....	2	10	6		194						258	28	
Total Pacific States.....	8	10	15	97	194			1,366			1,155	513	225
The Territory of Hawaii.....				50	547		3	9,566		65			
Total United States and possessions.....	3,780	5,034	68,968	98,344	6,545,487	261,125	107,150	449,238	39,774	106,881	3,320,666	323,827	442,482
													15,340

<sup>1</sup> Includes gold certificates.<sup>2</sup> Includes cash items.<sup>3</sup> Includes gold coin.<sup>4</sup> Includes certified and cashiers' checks.<sup>5</sup> All time deposits.<sup>6</sup> Estimated.

TABLE No. 81.—Abstract of resources and liabilities of 714 stock savings banks June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Over-drafts	Invest-ments	Banking house furniture and fix-tures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other re-sources	Total re-sources
New Jersey.....	1	15,600	-----	12,123	520	7	25	-----	297	7	414	28,993
District of Columbia.....	22	31,934	9	7,306	2,691	729	1,116	-----	2,856	618	165	47,424
Total Eastern States.....	23	47,534	9	19,429	3,211	736	1,141	-----	3,153	625	579	76,417
Florida.....	1	550	-----	106	84	117	18	-----	152	14	-----	921
Alabama.....	4	4,905	-----	2,013	22	34	89	-----	390	41	51	7,565
Mississippi.....	6	2,317	2	848	27	20	33	-----	491	4	46	3,788
Total Southern States.....	11	7,772	2	2,967	133	191	130	-----	933	49	97	12,274
Michigan.....	3	719	-----	16,342	503	10	65	2,727	169	39	123	20,697
Iowa.....	645	251,713	176	71,497	13,115	14,481	6,729	2,490	38,138	1,884	258	400,481
Total Middle Western States.....	648	252,432	176	87,839	13,618	14,491	6,794	5,217	38,307	1,923	381	421,178
Nebraska.....	9	1,323	-----	828	2	91	19	-----	218	-----	28	2,509
Oregon.....	1	242	-----	236	1	-----	-----	71	-----	-----	-----	550
California.....	<sup>1</sup> 18	592,084	-----	257,359	23,671	5,961	7,562	83,157	2,419	915	2,279	975,407
Utah.....	3	14,550	-----	9,855	469	260	140	802	1,105	1	690	27,872
Nevada.....	1	3,381	-----	420	-----	69	232	-----	790	-----	10	4,902
Total Pacific States.....	23	610,257	-----	267,870	24,141	6,290	7,934	84,030	4,314	916	2,979	1,008,731
Total United States.....	714	919,318	187	378,933	41,105	21,799	16,018	89,247	46,925	3,513	4,064	1,521,109

<sup>1</sup> Estimated.<sup>2</sup> Includes lawful reserve.<sup>3</sup> Includes savings business of departmental banks.

# LIABILITIES

Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
New Jersey.....	1,000	2,503					22	595	24,855		18				
District of Columbia.....	2,753	1,904	859	169	163	176	289	15,040	25,095			352			24
Total Eastern States.....	3,753	4,407	859	169	163	176	311	15,635	50,550		18	352			24
Florida.....	25	25	87	126			2		579			177			2
Alabama.....	500	275	258	188					6,032			410			
Mississippi.....	150	125	60	1	5		2	771	2,530			108			36
Total Southern States.....	675	425	405	115	5		4	771	9,141			695			38
Michigan.....	1,085	867	233	138					18,374						
Iowa.....	25,413	13,584	6,193	1,044	263	4,635	111,874	234,414				2,995			66
Total Middle Western States.....	26,498	14,451	6,426	1,182	263	4,635	111,874	252,788				2,995			66
Nebraska.....	122	41	31	23	42			8	2,237			3			2
Oregon.....	30	20	7						493						
California.....	27,408	20,507	5,298	1425		1,493			916,428	2,812					1,036
Utah.....	1,750	775	247	172	48	4	325	16	24,535						
Nevada.....	100	40	47						4,680						35
Total Pacific States.....	29,288	21,342	5,599	597	48	1,497	325	16	946,136	2,812					1,071
Total United States.....	60,336	40,666	13,320	2,086	521	6,308	640	128,304	1,260,852	2,812	18	4,045			1,201

<sup>1</sup> Includes all reserves.

<sup>2</sup> Includes certified and cashiers' checks.

<sup>3</sup> Includes United States deposits.



TABLE NO. 81.—Abstract of resources and liabilities of 714 stock savings banks June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts						Investments					
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
New Jersey.....		13,820	1,580			200	12	1,652	7,408	154	463	2,434
District of Columbia.....	14	7,876	8,220	61	25	15,738	497	102	3,180	261	860	2,406
Total Eastern States.....	14	21,696	9,800	61	25	15,938	509	1,754	10,588	415	1,323	4,840
Florida.....						550		101				5
Alabama.....	362	1,415				3,128		619	667			727
Mississippi.....						2,317	57					791
Total Southern States.....	362	1,415				5,995	57	720	667			1,523
Michigan.....						719				54		16,288
Iowa.....						251,713	11,042			176		60,279
Total Middle Western States.....						252,432	11,042			230		76,567
Nebraska.....	895	344	83			1	107	158	166		111	286
Oregon.....	117	48	49			28	2	84	81		28	41
California.....		479,265				112,819	65,727					191,632
Utah.....	207	10,353	3,274	17	290	409	1,248	3,516	917	1,454	344	2,376
Nevada.....	259	1,267	1,072			783		136				284
Total Pacific States.....	583	490,933	4,395	17	290	114,039	66,977	3,736	998	1,454	372	194,333
Total United States.....	1,854	514,388	14,278	78	315	388,405	78,692	6,368	12,419	2,099	1,806	277,549

<sup>1</sup> 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.

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
New Jersey.....	1	6	18		309	75	211		12		24,703		140	
District of Columbia.....	19	391	706		14,433		473	134			20,946	2,582	2,167	
Total Eastern States.....	20	397	724		14,742	75	684	134	12		45,649	2,582	2,307	
Florida.....				8							9	570		
Alabama.....				89							6,032			
Mississippi.....	3		30		771						2,174	356		
Total Southern States.....	3		30	97	771						8,215	926		
Michigan.....				65							17,525	762	87	
Iowa.....				6,729	107,286		1,2,917	1,671			138,159	94,754		1,501
Total Middle Western States.....				6,794	107,286		2,917	1,671			155,684	95,516	87	1,501
Nebraska.....	1		18			8			25		2,212			
Oregon.....									2		151	340		
California.....				7,562					83,483		832,803			142
Utah.....	12	100	28					16		6,958	17,211	223	43	
Nevada.....	2	230									4,680			
Total Pacific States.....	14	330	28	7,562				16	83,585	6,958	854,845	563	43	142
Total United States.....	38	727	800	14,453	122,799	83	3,601	1,821	83,622	6,958	1,066,605	99,587	2,437	1,643

<sup>1</sup> Includes certified and cashiers' checks.<sup>2</sup> Includes United States deposits.

TABLE No. 82.—Abstract of resources and liabilities of 606 mutual savings banks June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Num- ber of banks	Loans and discounts (including rediscounts)	Over- drafts	Invest- ments	Banking house, furniture and fix- tures	Real estate owned other than banking house	Cash in vault	Reserve with reserve agents	Other amounts due from banks	Exchanges for clear- ing house and other cash items	Other re- sources	Total re- sources
Maine.....	32	39,041	-----	83,942	757	191	376	-----	2,536	-----	-----	126,843
New Hampshire.....	<sup>1</sup> 50	100,103	-----	116,597	1,787	1,114	766	-----	<sup>2</sup> 5,408	118	-----	225,893
Vermont.....	19	53,657	2	39,722	785	6,099	434	-----	3,307	30	2,214	106,250
Massachusetts.....	196	1,433,267	-----	802,085	19,344	13,869	<sup>3</sup> 4,876	-----	32,324	-----	74	2,305,839
Rhode Island.....	9	86,070	-----	92,210	998	925	864	-----	6,814	5	5	187,891
Connecticut.....	75	421,121	-----	291,383	5,902	1,714	2,003	-----	13,706	569	257	736,655
Total New England States.....	381	2,133,259	2	1,425,939	29,573	23,912	9,319	-----	64,095	722	2,550	3,689,371
New York.....	151	3,300,980	-----	1,546,370	68,731	14,937	17,905	-----	140,766	-----	66,695	5,156,384
New Jersey.....	25	174,237	-----	119,200	5,313	581	1,047	-----	5,318	417	2,123	308,236
Pennsylvania.....	<sup>4</sup> 9	21,510	-----	462,028	4,038	2,718	1,178	24,456	25	446	389	516,788
Delaware.....	2	13,894	-----	14,839	527	175	30	-----	877	4	-----	30,346
Maryland.....	14	83,543	-----	128,162	1,605	882	<sup>5</sup> 773	-----	<sup>5</sup> 5,688	-----	23	220,676
Total Eastern States.....	201	3,594,164	-----	2,270,599	80,214	19,293	20,933	24,456	152,674	867	69,230	6,232,430
Ohio.....	3	52,060	-----	50,900	1,387	215	<sup>5</sup> 2,108	-----	<sup>5</sup> 10,622	-----	205	117,497
Indiana.....	5	19,696	-----	4,765	105	228	<sup>5</sup> 88	-----	2,715	-----	-----	27,597
Wisconsin.....	6	4,908	-----	3,388	108	11	57	541	88	24	-----	9,125
Minnesota.....	<sup>6</sup> 5	6,111	-----	67,021	122	543	<sup>5</sup> 633	-----	<sup>5</sup> 1,219	97	15	75,761
Total Middle Western States.....	19	82,775	-----	126,074	1,722	997	2,886	541	14,644	121	220	229,980
Washington.....	4	36,883	-----	17,768	557	21	476	859	-----	-----	709	57,273
California.....	1	48,942	-----	32,037	1,096	20	790	-----	3,300	69	-----	86,254
Total Pacific States.....	5	85,825	-----	49,805	1,653	41	1,266	859	3,300	69	709	143,527
Total United States.....	606	5,896,023	2	3,872,417	113,162	44,243	34,404	25,856	234,713	1,779	72,709	10,295,308

<sup>1</sup> Includes business of 11 guaranty savings banks, and savings departments of 11 trust companies.<sup>2</sup> Includes lawful reserve.<sup>3</sup> Includes cash items.<sup>4</sup> Includes 1 savings institution with capital of \$10,200.<sup>5</sup> Estimated.<sup>6</sup> June 16, 1930.

## LIABILITIES

Location	Surplus	Undi- vided profits, net	Reserves for divi- dends, contin- gencies, etc.	Reserves for inter- est, taxes, and other expenses accrued and un- paid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstand- ing	Demand deposits	Time de- posits (in- cluding postal savings)	United States deposits	Depos- its not classi- fied	Bills payable and redis- counts	Agree- ments to re- pur- chase securi- ties sold	Accept- ances exe- cuted for cus- tomers	Other liabil- ities
Maine.....	7,838	6,204						112,692			101			8
New Hampshire.....	<sup>1</sup> 15,453		<sup>2</sup> 8,001					202,257						182
Vermont.....	8,534	2,714	<sup>2</sup> 247			15	247	94,407			85			1
Massachusetts.....	<sup>1</sup> 99,408	99,356	<sup>2</sup> 4,647					2,100,325						2,123
Rhode Island.....	<sup>3</sup> 12,357	2,260	<sup>2</sup> 1,353					171,799						122
Connecticut.....	52,204	30,579						653,298			285			289
Total New England States.....	195,794	141,093	14,248			15	247	3,334,778			471			2,725
New York.....	585,975							4,566,165						4,244
New Jersey.....	29,272	102	603	638		17	1,299	276,119			150			36
Pennsylvania.....	39,443	9,031					5,835	460,933						1,546
Delaware.....	4,295	613						25,435						3
Maryland.....	<sup>1</sup> 20,624							199,833						219
Total Eastern States.....	679,609	9,746	603	638		17	7,134	5,528,485			150			6,048
Ohio.....	8,260	649	<sup>2</sup> 241				18	108,324						5
Indiana.....	2,960	201			150	120	2,906	21,260						
Wisconsin.....	463	192	<sup>2</sup> 36					8,382			52			
Minnesota.....	1,656	2,679						71,411						15
Total Middle Western States.....	13,339	3,721	277		150	120	2,924	209,377			52			20
Washington.....	<sup>1</sup> 1,457	63	<sup>2</sup> 29					55,060						664
California.....	8,672				23			77,558						1
Total Pacific States.....	10,129	63	29		23			132,618						665
Total United States.....	898,871	154,623	15,157	638	173	152	10,305	9,205,258			673			9,458

<sup>1</sup> Guaranty fund<sup>2</sup> Includes all reserves.<sup>3</sup> Includes guaranty fund.

TABLE No. 82.—Abstract of resources and liabilities of 606 mutual savings banks June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commer- cial paper bought in open mar- ket; and bills, accept- ances, etc., payable	All other loans <sup>1</sup>	United States Govern- ment securi- ties	State, county, and municipal bonds	Railroad and other public service corpora- tion bonds	Stock of Federal reserve banks and other cor- porations	Foreign govern- ment bonds and other foreign securities	Other bonds, notes, war- rants, etc.
	On farm land	On other real estate										
Maine.....		<sup>2</sup> 33, 535	3, 068			2, 438	10, 554	9, 158	42, 529	5, 169	6, 623	9, 909
New Hampshire.....		<sup>2</sup> 85, 237	9, 216		5, 650		10, 195	6, 960	73, 053	9, 556	5, 851	10, 982
Vermont.....		<sup>2</sup> 47, 137	2, 619			3, 901	3, 782	3, 952	22, 923	1, 867	5, 875	1, 323
Massachusetts.....		<sup>2</sup> 1, 233, 936				199, 331		254, 243	506, 441	35, 354		6, 047
Rhode Island.....		<sup>2</sup> 68, 175	13, 604		2, 815	1, 476	11, 161	2, 533	58, 599		266	19, 651
Connecticut.....		<sup>2</sup> 390, 650	24, 106		24	6, 341	25, 231	19, 922	162, 366	35, 103	48, 761	
Total New England States.....		1, 858, 670	52, 613		8, 489	213, 487	60, 923	296, 768	865, 911	87, 049	67, 376	47, 912
New York.....		<sup>3</sup> 3, 281, 967				19, 013						1, 546, 370
New Jersey.....	117	171, 801	1, 156			1, 163	12, 536	30, 233	73, 739	1, 037		1, 655
Pennsylvania.....		19, 424	2, 086				31, 956	125, 499	198, 053			106, 520
Delaware.....		12, 890	1, 004				462	2, 202	11, 068			1, 107
Maryland.....	191	78, 877	3, 990			485	20, 073	5, 293	96, 863	66	1, 517	4, 350
Total Eastern States.....	308	3, 564, 959	8, 236			20, 661	65, 027	163, 227	379, 723	1, 103	1, 517	1, 660, 002
Ohio.....		<sup>2</sup> 41, 182				10, 878	<sup>4</sup> 4, 292	<sup>4</sup> 12, 377				34, 231
Indiana.....						19, 696	911					3, 854
Wisconsin.....	291	4, 296	6			315	232	1, 428	668	21		1, 039
Minnesota.....						6, 111	5, 037					61, 984
Total Middle Western States.....	291	45, 478	6			37, 000	10, 472	13, 805	668	21		101, 108
Washington.....						36, 883	5, 127					12, 641
California.....		<sup>2</sup> 47, 797				1, 145	11, 000					21, 037
Total Pacific States.....		47, 797				38, 028	16, 127					33, 678
Total United States.....	599	5, 516, 904	60, 855		8, 489	309, 176	152, 549	473, 800	1, 246, 302	88, 173	68, 893	1, 842, 700

<sup>1</sup> 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.

<sup>2</sup> All real estate loans.

<sup>3</sup> Bonds and mortgages owned.

<sup>4</sup> Estimated.

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				376							112,692			
New Hampshire.....	18	43	705								201,641		616	
Vermont.....				434	192		55				94,407			
Massachusetts.....				14,876							2,093,098		7,227	
Rhode Island.....	107	97	660						141		170,467		1,191	
Connecticut.....	223	124	1,656								650,923		2,375	
Total New England States.....	348	264	3,021	5,686	192		55		141		3,323,228		11,409	
New York.....				17,905							4,566,165			
New Jersey.....	41	421	585		1,099	200			78		274,398		1,643	
Pennsylvania.....	227		951		5,835						460,933			
Delaware.....				30							25,435			
Maryland.....	25		2,748						76		198,815		942	
Total Eastern States.....	293	421	2,284	17,935	6,934	200			154		5,525,746		2,585	
Ohio.....				2,108			16	2			107,924	400		
Indiana.....				188	2,906						21,260			
Wisconsin.....		6	51								8,382			
Minnesota.....				633							71,408	3		
Total Middle Western States.....		6	51	2,829	2,906		16	2			208,974	403		
Washington.....				476							55,060			
California.....				790							77,558			
Total Pacific States.....				1,266							132,618			
Total United States.....	641	691	5,356	27,716	10,032	200	71	2	295		9,190,566	403	13,994	

Includes cash items.

Includes gold certificates.

<sup>3</sup> Estimated.<sup>4</sup> Includes gold coin.

TABLE NO. 83.—Abstract of resources and liabilities of 361 private banks June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture, and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Connecticut.....	16	15,718	-----	3,771	131	2,739	209	-----	1,026	46	604	24,244
New York.....	43	1,561	32	8,459	<sup>1</sup> 752	-----	174	-----	2,532	123	113	13,746
New Jersey.....	6	855	-----	1,085	43	545	49	-----	625	27	83	3,312
Pennsylvania.....	26	555	1	1,716	547	813	76	-----	330	63	78	4,179
Total Eastern States.....	75	2,971	33	11,260	1,342	1,358	<sup>1</sup> 299	-----	3,487	213	274	21,237
Virginia.....	<sup>2</sup> 1	122	-----	-----	5	-----	<sup>1</sup> 1	-----	<sup>2</sup> 6	-----	-----	134
South Carolina.....	1	748	123	45	-----	9	<sup>4</sup> 10	-----	<sup>4</sup> 19	6	-----	960
Georgia.....	<sup>2</sup> 8	404	2	120	21	10	26	1	125	3	4	716
Alabama.....	3	691	7	23	24	27	16	-----	113	-----	-----	901
Texas.....	<sup>2</sup> 14	1,855	55	68	185	47	138	97	643	17	25	3,130
Total Southern States.....	27	3,820	187	256	235	93	191	98	906	26	29	5,841
Ohio.....	57	12,868	8	2,059	456	406	<sup>4</sup> 433	<sup>4</sup> 2,009	76	-----	46	18,361
Indiana.....	98	12,682	17	2,007	409	509	<sup>5</sup> 448	-----	2,655	-----	1,623	20,350
Michigan.....	<sup>2</sup> 34	4,422	8	766	220	196	191	43	379	26	204	6,455
Iowa.....	<sup>2</sup> 46	11,414	33	1,408	362	801	257	201	1,302	201	44	16,023
Missouri.....	<sup>6</sup> 1	71	4	-----	7	4	<sup>4</sup> 2	-----	<sup>4</sup> 14	-----	-----	102
Total Middle Western States.....	236	41,457	70	6,240	1,454	1,916	1,331	2,253	4,426	227	1,917	61,291
South Dakota.....	2	608	1	55	35	11	6	-----	130	-----	6	852
Kansas.....	3	356	1	105	13	-----	9	-----	<sup>3</sup> 42	1	-----	527
Montana.....	1	151	2	41	-----	208	14	-----	<sup>3</sup> 52	6	-----	474
New Mexico.....	1	92	-----	21	6	-----	4	-----	17	-----	-----	140
Total Western States.....	7	1,207	4	222	54	219	33	-----	241	7	6	1,993
Total United States.....	361	65,173	294	21,749	3,216	6,325	2,063	2,351	10,086	519	2,830	114,606

<sup>1</sup> Includes other real estate.<sup>2</sup> Not under State supervision.<sup>3</sup> Includes lawful reserve.<sup>4</sup> Estimated.<sup>5</sup> Includes cash items.<sup>6</sup> Apr. 16, 1930.

## LIABILITIES

Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Connecticut.....	1,383	1,399	283			515	101	3,671	6,251		467	7,620			2,554
New York.....	980	<sup>1</sup> 2,549				247	9	1,368	7,114			766			719
New Jersey.....		699		12		56	13	214	2,188			10			120
Pennsylvania.....	<sup>2</sup> 1,376					52	5	284	1,948			50			464
Total Eastern States.....	2,356	3,248		12		865	27	1,866	11,250			820			1,303
Virginia.....	12	12		1				26	75			8			
South Carolina.....	20		24			1	2	574	314			25			
Georgia.....	135	26	16	23	3		1	363	24			24			101
Alabama.....	130	40	52					390	209			80			
Texas.....	383	136	60			3	47	1,757	430		50	240		22	2
Total Southern States.....	680	214	152	24	3	4	50	3,110	1,052		50	377		22	103
Ohio.....	1,052	764	385	<sup>3</sup> 8		79		7,973	7,265			828			7
Indiana.....	1,360	671	379			12	28	8,847	6,135		803	410			1,705
Michigan.....	461	224	83	13	22		9	2,479	2,833		17	224	1		89
Iowa.....	1,102	504	177	10	5	1	15	5,804	8,176		34	193			2
Missouri.....	10	15	2					66	9						
Total Middle Western States.....	3,985	2,178	1,026	31	27	92	52	25,169	24,418		854	1,655	1		1,803
South Dakota.....	35	28	1					274	508						6
Kansas.....	50	53	<sup>3</sup> 4					288	132						
Montana.....	80						6	228	160						
New Mexico.....	25	7						79	18			11			
Total Western States.....	190	88	5				6	869	818			11			6
Total United States.....	8,594	7,127	1,466	67	30	966	236	34,685	43,789		1,371	10,483	1	22	5,769

<sup>1</sup> Includes undivided profits.<sup>2</sup> Includes surplus and undivided profits.<sup>3</sup> Includes all reserves.



TABLE NO. 83.—Abstract of resources and liabilities of 361 private banks June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts						Investments					
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market, and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Connecticut.....	-----	<sup>2</sup> 2, 270	729	-----	-----	12, 719	26	480	72	2, 885	256	52
New York.....	-----	<sup>2</sup> 832	471	-----	-----	258	-----	-----	-----	-----	-----	8, 459
New Jersey.....	-----	198	170	-----	-----	487	36	165	141	270	192	281
Pennsylvania.....	-----	51	333	-----	-----	171	123	79	200	-----	-----	1, 314
Total Eastern States.....	-----	1, 081	974	-----	-----	916	159	244	341	270	192	10, 054
Virginia.....	-----	-----	7	-----	-----	115	-----	-----	-----	-----	-----	-----
South Carolina.....	-----	-----	-----	-----	-----	748	10	-----	-----	-----	-----	35
Georgia.....	95	8	-----	-----	-----	301	55	-----	-----	5	-----	60
Alabama.....	-----	-----	-----	-----	-----	691	-----	-----	-----	-----	-----	23
Texas.....	74	132	-----	207	186	1, 256	18	-----	-----	-----	30	20
Total Southern States.....	169	140	7	207	186	3, 111	83	-----	-----	5	30	138
Ohio.....	-----	<sup>2</sup> 3, 012	-----	-----	-----	9, 856	<sup>3</sup> 244	<sup>3</sup> 298	-----	-----	-----	1, 517
Indiana.....	-----	-----	-----	-----	-----	12, 682	480	-----	-----	-----	-----	1, 527
Michigan.....	738	355	243	-----	510	2, 576	24	6	97	52	99	488
Iowa.....	2, 985	326	364	20	277	7, 442	780	109	134	8	2	375
Missouri.....	-----	-----	-----	-----	-----	71	-----	-----	-----	-----	-----	-----
Total Middle Western States.....	3, 723	3, 693	607	20	787	32, 627	1, 528	413	231	60	101	3, 907
South Dakota.....	-----	<sup>2</sup> 195	357	-----	-----	66	3	15	4	-----	20	13
Kansas.....	-----	<sup>2</sup> 7	-----	-----	349	-----	76	14	-----	-----	-----	15
Montana.....	-----	-----	-----	-----	-----	151	1	-----	38	-----	-----	2
New Mexico.....	-----	9	-----	-----	-----	83	21	-----	-----	-----	-----	-----
Total Western States.....	-----	211	357	-----	349	290	101	29	42	-----	20	30
Total United States.....	3, 892	7, 395	2, 674	227	1, 322	49, 663	1, 897	1, 166	686	3, 220	599	14, 181

<sup>1</sup> 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.

<sup>2</sup> All real-estate loans.

<sup>3</sup> Estimated.

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	
Connecticut.....	3		206		3,632		39				6,129	19	103	
New York.....				174	291		32	1,045			7,046	68		
New Jersey.....	1	2	46		159			55			2,136		52	
Pennsylvania.....	5		71		272		12				1,943	5		
Total Eastern States.....	6	2	117	174	722		44	1,100			11,125	73	52	
Virginia.....				1	26						75			
South Carolina.....				110	574							314		
Georgia.....	1		25		344		19					24		
Alabama.....				16	390						209			
Texas.....	5	1	132		1,659	48	12	38			397	27	6	
Total Southern States.....	6	1	157	27	2,993	48	31	38			681	365	6	
Ohio.....				1433	5,317	1,362	1,213	81			2,692	4,573		
Indiana.....				2448	8,816			31			1,140	4,995		
Michigan.....	7	8	176		1,259	100	669	451	27		2,009	570	227	
Iowa.....	10	13	234		5,172	559	49	24	3	36	796	5,874	1,467	
Missouri.....				2	66						39			
Total Middle Western States.....	17	21	410	883	20,630	2,021	1,931	587	30	36	6,646	16,012	1,694	
South Dakota.....				6	223	51			2		18	488		
Kansas.....	1	7	1		273	15					2	130		
Montana.....	1		13		189	39					28	132		
New Mexico.....			4		56	20	3					18		
Total Western States.....	2	7	18	6	741	125	3		2		48	768		
Total United States.....	34	31	908	1,090	28,718	2,194	2,048	1,725	32	36	24,629	17,237	1,855	

<sup>1</sup> Estimated.<sup>2</sup> Includes cash items.<sup>3</sup> All time deposits.

TABLE No. 84.—Abstract of resources and liabilities of 16,827 State (commercial), savings and private banks, and loan and trust companies  
June 30, 1930

RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	79	154,995	70	138,253	4,010	1,647	4,211	-----	11,051	-----	453	314,690
New Hampshire.....	65	104,227	5	119,877	1,932	1,123	1,083	-----	6,652	183	4	235,086
Vermont.....	58	114,934	40	62,296	2,222	8,024	1,341	-----	6,672	244	3,448	199,221
Massachusetts.....	297	1,960,064	156	972,613	33,708	16,792	16,307	48,554	47,413	8,979	4,266	3,108,852
Rhode Island.....	25	269,737	14	216,745	4,256	1,069	6,912	18,778	9,425	2,367	6,558	535,861
Connecticut.....	191	728,321	124	379,408	23,687	6,740	10,210	23,230	22,319	4,374	2,578	1,200,991
Total New England States.....	715	3,332,278	409	1,889,192	69,815	35,395	40,064	90,562	103,532	16,147	17,307	5,594,701
New York.....	566	8,993,008	1,736	3,271,212	264,342	14,937	90,681	754,508	332,328	1,347,865	569,806	15,640,423
New Jersey.....	263	1,003,957	74	520,747	60,462	9,772	21,137	48,126	61,146	12,692	21,597	1,759,710
Pennsylvania.....	696	1,481,764	1,100	1,668,372	122,262	49,808	48,069	192,035	88,503	31,563	48,036	3,731,512
Delaware.....	45	102,482	11	43,189	3,621	1,292	1,573	6,618	5,655	601	496	165,538
Maryland.....	149	366,538	215	269,690	22,758	4,142	7,022	37,853	14,628	8,555	9,749	741,445
District of Columbia.....	28	87,994	23	29,446	12,685	1,597	2,681	-----	14,264	2,538	562	151,790
Total Eastern States.....	1,747	12,036,043	3,159	5,802,656	486,130	81,548	171,163	1,039,140	516,519	1,403,814	650,246	22,190,418
Virginia.....	306	196,866	76	36,165	7,505	3,675	3,945	-----	24,045	2,884	6,068	281,229
West Virginia.....	179	142,399	89	29,854	9,101	3,954	4,921	23,232	525	1,498	597	216,170
North Carolina.....	327	212,710	161	34,720	12,512	2,559	6,282	6,267	30,782	5,592	476	312,061
South Carolina.....	138	67,680	203	26,660	4,302	3,528	2,717	-----	12,610	885	942	119,527
Georgia.....	323	107,382	123	13,573	6,543	5,256	3,458	15,794	856	1,578	778	155,341
Florida.....	152	39,056	28	24,563	3,827	3,346	3,099	-----	16,636	738	2,557	98,850
Alabama.....	220	75,427	66	8,715	3,429	2,644	2,871	2,044	7,543	946	361	104,046
Mississippi.....	280	108,716	1,301	31,439	4,655	1,398	3,819	19,484	2,215	689	3,865	172,081
Louisiana.....	191	237,728	857	61,148	20,003	3,895	6,071	9,400	39,664	8,635	9,654	396,964
Texas.....	700	176,497	563	40,673	10,709	4,708	10,311	41,393	7,802	1,522	5,004	298,177
Arkansas.....	329	112,043	202	15,945	5,210	2,772	3,469	-----	5,126	412	1,801	168,359
Kentucky.....	419	246,059	360	57,063	8,949	10,237	5,746	-----	27,413	2,869	6,153	364,849
Tennessee.....	1,380	146,609	615	30,722	8,575	6,290	3,905	-----	25,599	3,033	18,648	243,996
Total Southern States.....	3,944	1,864,172	4,644	411,240	105,320	54,257	60,114	139,002	200,816	31,181	56,904	2,927,650

Ohio.....	681	1,561,198	318	491,261	79,645	18,180	56,763	183,739	78,270	-----	51,321	2,520,695
Indiana.....	705	358,418	211	96,554	22,554	7,876	18,261	62,838	62,838	-----	142,085	708,797
Illinois.....	1,221	1,859,897	914	645,429	64,807	12,639	39,214	115,567	261,726	66,833	97,291	3,164,317
Michigan.....	639	1,091,926	494	355,163	53,492	10,900	24,097	147,456	10,309	26,009	17,873	1,737,719
Wisconsin.....	781	335,840	269	147,076	14,185	5,632	10,185	53,368	2,328	5,427	443	574,753
Minnesota.....	<sup>2</sup> 752	197,834	394	174,491	8,202	7,942	12,126	147	31,291	1,215	10,719	444,361
Iowa.....	1,021	393,983	313	110,988	18,654	22,168	10,251	3,863	58,156	2,758	685	621,819
Missouri.....	<sup>3</sup> 1,110	553,476	546	217,022	22,162	11,699	16,503	-----	142,412	749	11,897	976,466
Total Middle Western States.....	6,910	6,352,572	3,459	2,237,984	283,701	97,036	187,400	504,140	647,330	102,991	332,314	10,748,927
North Dakota.....	254	30,013	49	4,021	1,635	2,238	1,386	4,206	210	187	-----	43,945
South Dakota.....	279	53,416	130	13,668	2,484	3,280	1,700	233	11,916	518	552	87,897
Nebraska.....	602	109,696	196	29,232	5,042	5,641	5,707	76	28,979	694	710	185,973
Kansas.....	806	152,371	290	41,464	7,269	3,225	5,156	-----	35,330	1,411	2,556	249,072
Montana.....	122	38,260	84	23,288	1,914	1,283	1,874	13,512	375	457	122	81,169
Wyoming.....	58	18,573	58	4,819	838	388	824	-----	4,813	60	30	30,403
Colorado.....	150	38,818	89	15,034	1,997	639	1,852	11,380	195	828	196	71,028
New Mexico.....	27	7,597	11	3,430	297	184	489	50	2,377	16	91	14,542
Oklahoma.....	320	48,161	201	21,664	2,145	819	2,160	-----	16,464	771	68	92,453
Total Western States.....	2,618	496,905	1,108	156,620	23,621	17,697	21,148	29,457	100,659	4,942	4,325	856,482
Washington.....	228	132,815	69	61,114	4,686	415	3,983	27,279	1,696	2,215	3,513	237,785
Oregon.....	135	43,511	51	22,908	3,234	848	2,654	9,518	1,454	129	722	85,029
California.....	232	1,006,479	540	385,443	36,449	6,806	20,183	158,378	17,002	20,957	56,163	1,708,400
Idaho.....	96	24,338	39	17,405	1,587	659	1,349	926	7,997	293	46	54,639
Utah.....	84	89,826	205	22,594	2,133	1,523	1,390	3,086	11,610	1,030	2,401	135,798
Nevada.....	25	17,045	41	2,891	890	388	918	-----	3,499	188	236	26,096
Arizona.....	31	31,868	30	16,533	1,144	1,643	2,246	6,756	1,628	927	211	62,986
Total Pacific States.....	831	1,345,882	975	528,888	50,123	12,282	32,723	205,943	44,886	25,739	63,292	2,310,733
Alaska.....	13	3,851	13	3,108	200	67	646	-----	1,199	51	38	9,173
The Territory of Hawaii.....	19	46,648	2,072	17,388	1,136	581	2,915	183	9,979	135	2,176	83,213
Porto Rico.....	19	39,300	352	1,982	1,173	587	2,447	-----	2,952	1,899	2,713	53,505
Philippines.....	11	55,267	23,795	7,499	1,388	1,117	4,743	2,999	12,784	249	18,942	128,783
Total possessions.....	62	145,066	26,232	29,977	3,897	2,352	10,851	3,182	26,914	2,334	23,869	274,674
Total United States and possessions..	16,827	25,572,918	39,986	11,056,557	1,022,607	360,567	523,463	2,011,426	1,640,656	1,587,148	1,148,257	44,903,585

<sup>1</sup> May 19, 1930.<sup>2</sup> June 16, 1930.<sup>3</sup> April 16, 1930.

TABLE NO. 84.—Abstract of resources and liabilities of 16,827 State (commercial), savings and private banks, and loan and trust companies  
June 30, 1930—Continued

LIABILITIES  
[In thousands of dollars]

Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	6,590	13,816	13,345			1,981	852	48,268	225,659			4,093			86
New Hampshire.....	1,230	16,134	575	8,010	3	67	82	5,873	202,330		5	595			182
Vermont.....	2,851	12,038	5,560	531		13	225	11,352	162,402			3,636			613
Massachusetts.....	49,490	151,268	118,997	7,300	3,552	26,100	7,775	349,128	2,372,996	3,561	1,012	11,861		2,355	3,457
Rhode Island.....	11,905	36,052	7,336	6,504		3,717	879	104,540	358,578	200		200		5,218	732
Connecticut.....	28,296	82,859	44,696	4,755		10,041	3,348	179,571	826,080	1,574	467	13,504			5,800
Total New England States.....	100,362	312,167	190,509	27,100	3,555	41,919	13,161	698,732	4,148,045	5,335	1,484	33,889		7,573	10,870
New York.....	515,997	1,626,904		53,287		794,346	728,751	4,668,594	6,479,174			65,571			707,799
New Jersey.....	86,753	121,283	33,661	6,159	5,441	26,530	9,450	504,480	919,348	3,102	137	17,995	36	673	24,662
Pennsylvania.....	219,359	469,741	90,051			119,207	24,951	1,019,878	1,617,500	26,158		61,104			83,563
Delaware.....	11,464	21,496	5,502	1,413		2,463	442	66,292	54,108			1,322			1,036
Maryland.....	29,114	58,431	9,469	633	5,545	14,381		199,892	410,736			4,581			8,663
District of Columbia.....	13,153	11,854	3,332	493	438	2,144	814	61,790	55,284	431		808	388		861
Total Eastern States.....	875,840	2,309,709	142,015	61,985	11,424	959,071	764,408	6,520,926	9,536,150	29,691	137	151,381	424	673	826,584
Virginia.....	29,580	17,998	6,536	1,211		13,607	2,315	83,217	105,165			11,765			9,835
West Virginia.....	18,284	14,814	4,446	1,253		4,053	1,432	87,751	78,598			4,933			606
North Carolina.....	22,177	16,887	5,307	2,378		19,285	5,366	126,208	99,439			12,984		202	1,828
South Carolina.....	9,838	5,010	1,846	375		3,852	493	50,343	44,524			2,962			284
Georgia.....	20,000	11,065	6,288	807	1,012	1,684	784	47,059	56,219			9,149			1,254
Florida.....	9,733	5,009	1,817	663		1,472	613	44,984	23,803			1,647			4,109
Alabama.....	10,536	6,608	3,188	392				38,059	35,222			9,290			751
Mississippi.....	10,684	6,655	2,015	259	344	4,005	572	65,605	61,956			15,188			4,798
Louisiana.....	25,356	15,383	6,918	1,292	1,176	20,852	2,558	172,050	120,372			8,730	254		13,014
Texas.....	34,525	12,399	6,295	872		10,070	2,856	177,227	41,128	1,119	50	6,045		22	6,539
Arkansas.....	14,313	6,333	2,523	71	371	10,331	1,212	75,314	44,991			12,037		9	854

Kentucky	31,028	21,380	5,676	1,805		5,948	2,953	105,546	124,740			8,293	30,193		27,287
Tennessee	19,708	14,824						97,654	82,262			6,851			22,697
Total Southern States	255,762	154,385	52,855	11,378	2,903	104,159	21,184	1,171,026	918,419	1,119	50	109,874	30,447	233	93,856
Ohio	136,192	119,230	33,831	10,095		107,241		748,756	1,247,116			29,365			88,869
Indiana	42,322	25,949	13,352			8,359	4,201	201,086	125,129		110,295	8,996			169,108
Illinois	233,663	153,020	52,214	37,506	20,915	254,569	36,514	1,166,358	1,106,690			18,605	37,109		49,154
Michigan	93,603	90,050	28,981	4,459	2,179	37,121	13,635	604,162	777,896	1,015	17	19,304	4,987		60,310
Wisconsin	38,172	19,179	11,067	3,623		6,367	3,341	166,340	313,201	64		7,247			6,152
Minnesota	23,003	12,514	7,302	842	585	1,615	3,476	108,952	278,214		3,489	4,057			312
Iowa	42,187	20,277	8,967	1,556	393	6,085	15	185,211	345,866		34	5,922			5,276
Missouri	76,923	41,306	19,588	3,785		16	5,645	516,042	283,726			11,271		554	17,610
Total Middle Western States	686,065	481,525	175,302	61,896	24,072	421,373	66,827	3,696,907	4,477,838	1,079	113,835	102,767	4,987	37,663	396,791
North Dakota	4,531	1,980	275			43	342	14,076	21,614			1,083			1
South Dakota	6,835	2,525	937	12		1,383	606	35,221	37,750	298		1,769			561
Nebraska	15,682	5,129	2,120	924	184	2,423	1,021	78,701	76,790			2,841			158
Kansas	22,673	11,616	4,648	320		4,342	1,734	133,679	57,743		1,177	4,620	1,855		4,665
Montana	5,770	2,474	1,363	340		3,465	562	33,778	32,012	128		1,257			20
Wyoming	1,970	1,388	339	151		290		13,317	11,729	102		1,057			60
Colorado	5,338	2,716	1,874	129		781	826	32,392	25,799			798			375
New Mexico	1,110	449	111	13	2	28	205	8,247	3,941	25		390			21
Oklahoma	7,035	2,244	1,115	186		1,337	1,052	58,487	17,856			2,540			601
Total Western States	70,944	30,521	12,782	2,075	186	14,092	6,348	407,898	285,234	553	1,177	16,355	1,855		6,462
Washington	14,847	6,667	2,936	866		9,510	24	70,159	126,929			2,495		61	3,291
Oregon	7,761	2,929	1,197	170	98	1,080	605	35,686	33,661			1,540			302
California	87,427	58,888	23,381	2,247		84,030		388,166	994,317	3,951		7,680	26,802		31,511
Idaho	3,368	1,181	434	1,897		1,306	516	27,960	17,608			300	39		30
Utah	8,326	4,861	1,208	821	365	3,965	942	28,455	62,830	30	6	2,628	45	5	21,311
Nevada	1,817	568	598			127	454	9,146	12,859			245			282
Arizona	3,911	2,841	1,087	10	173	896	711	28,207	24,646		5	397			102
Total Pacific States	127,457	77,935	30,841	6,011	636	100,914	3,252	587,779	1,272,850	3,981	11	15,265	84	26,868	56,829
Alaska	640	287	322	52		113	32	3,480	4,119			128			
The Territory of Hawaii	8,162	4,295	3,240	762	257	1,058	299	27,359	33,259			770	1,708	810	1,234
Porto Rico	6,971	1,831	516	42	45	11,065	796	11,336	12,418		158	5,905			2,422
Philippines	13,242	5,005	549	2,013	530	3,535	643	46,872	24,458		347	430		1,142	30,017
Total possessions	29,015	11,418	4,627	2,869	832	15,771	1,770	89,047	74,254		505	7,233	1,708	1,952	33,673
Total United States and possessions	2,145,445	3,377,660	608,931	173,314	43,698	1,657,299	876,950	13,172,315	20,712,790	41,758	117,199	436,784	39,505	74,962	1,425,065

TABLE NO. 84.—Abstract of resources and liabilities of 16,827 State (commercial), savings and private banks, and loan and trust companies  
June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans <sup>1</sup>	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine		65,377	3,068			86,550	16,313	9,158	42,529	5,169	6,623	58,461
New Hampshire		85,237	9,216		5,650	4,124	10,222	6,977	74,254	10,558	5,851	12,015
Vermont		84,499	15,891			14,544	5,294	6,808	33,453	4,204	8,391	4,146
Massachusetts		1,420,249	149,340		776	389,699	23,366	269,337	527,881	41,279		110,750
Rhode Island		138,646	69,571		6,077	55,443	60,888	9,040	92,651		3,258	50,908
Connecticut		485,091	129,606		24	113,600	33,811	23,588	192,012	66,712	58,068	5,217
Total New England States		2,279,099	376,692		12,527	663,960	149,894	324,908	962,780	127,922	82,191	241,497
New York		3,747,946	3,219,794			2,025,268						3,271,212
New Jersey	8,307	375,514	229,823	1,303	65,257	323,753	73,968	95,441	181,873	76,177	21,969	71,319
Pennsylvania	2,395	182,833	784,836			511,706	206,343	173,248	483,842			799,939
Delaware	1,882	24,404	54,794			21,402	3,752	5,927	19,151			14,359
Maryland	9,387	108,671	139,697	2,749	95,240	11,094	46,061	13,138	139,132	27,048	9,047	35,264
District of Columbia	14	24,311	38,910	61	125	24,573	7,501	1,310	10,172	1,100	1,825	7,538
Total Eastern States	21,985	4,463,679	4,467,854	4,113	160,622	2,917,790	337,625	289,064	839,170	104,325	32,841	4,199,631
Virginia			7			196,859						36,165
West Virginia						142,399	5,165			6,752		17,937
North Carolina						212,710	9,555	9,072				16,093
South Carolina						67,680	10					26,650
Georgia	95	24,844				82,443	2,893	891		2,948		6,841
Florida						39,056	11,542	9,149				3,872
Alabama	362	1,415				73,650	263	619	667			7,166
Mississippi				575		103,141	3,281					28,158
Louisiana						237,728	3,093	578				57,477
Texas	74	29,120		207	186	146,910	18				30	40,625
Arkansas		20,545				91,498	4,893			182		10,870

Kentucky.....						246,059	6,854					50,209
Tennessee.....						146,609						30,722
Total Southern States.....	531	75,924	7	782	186	1,786,742	47,567	20,309	667	9,882	30	332,785
Ohio.....		589,462				971,736	116,155	97,326		4,640		273,140
Indiana.....						358,418	16,193					80,361
Illinois.....		259,759	983,550			616,588	180,765	109,904		5,940		348,820
Michigan.....	738	484,863	45,924		510	559,891	24	6	97	9,481	99	345,456
Wisconsin.....	50,442	46,537	62,904	471	11,482	164,004	18,486	14,912	52,284	2,310	14,523	44,561
Minnesota.....						197,834	27,089			15		147,387
Iowa.....	2,985	326	364	20	277	390,011	18,057	109	134	258	2	92,428
Missouri.....						553,476						217,022
Total Middle Western States.....	54,165	1,380,947	1,092,742	491	12,269	3,811,958	376,769	222,257	52,515	22,644	14,624	1,549,175
North Dakota.....						30,013	1,624					2,397
South Dakota.....		6,265	29,676		2,123	15,352	6,375	2,678	1,221	13	713	2,668
Nebraska.....	9,436	3,234	3,321	748	3,081	89,876	7,907	2,980	5,412		4,249	8,684
Kansas.....		24,292			127,550	529	5,558	15,876				20,030
Montana.....		3,925				34,335	7,241	3,244	7,106	90	870	4,737
Wyoming.....	1,138	708	1,143	18	20	15,546	1,541	674	313	27	364	1,900
Colorado.....		3,983	22,690			12,145	5,836					9,198
New Mexico.....	370	740	602	8	30	5,847	1,776	656	233	4	5	756
Oklahoma.....						48,161						21,664
Total Western States.....	10,944	43,147	57,432	774	132,804	251,804	37,858	26,108	14,285	134	6,201	72,034
Washington.....						132,815	12,938			166		48,010
Oregon.....	3,754	8,026	5,562	79	2,695	23,395	4,824	6,677	5,041	130	2,797	3,439
California.....		536,012				470,467	106,952					278,491
Idaho.....		3,335	3,953	114	505	16,431	5,486	3,269	1,294	288	2,351	4,717
Utah.....	6,466	37,513	11,963	439	1,359	32,086	4,270	5,626	3,666	3,173	1,095	4,764
Nevada.....	1,694	4,437	2,254		198	8,462	250	692	173		151	1,625
Arizona.....	2,702	7,554	11,269	55	415	9,873	5,447	4,109	2,116	441	653	3,767
Total Pacific States.....	14,616	596,877	35,001	687	5,172	693,529	140,167	20,373	12,290	4,198	7,047	344,813
Alaska.....		942			60	2,849	553	471	779	50	282	973
The Territory of Hawaii.....	6,663	10,253	16,370		550	12,812	2,007	5,506	738	796	2,247	6,094
Porto Rico.....	3,054	4,038	1,336	7	1,621	29,244	156	974		7		845
Philippines.....	417	5,428	848		1,180	47,394	401	222	626	1,814		4,436
Total possessions.....	10,134	20,661	18,554	7	3,411	92,299	3,117	7,173	2,143	2,667	2,529	12,348
Total United States and pos- sessions.....	112,375	8,860,334	6,048,282	6,854	326,991	10,218,082	1,092,997	910,192	1,883,850	271,772	145,463	6,752,283

<sup>1</sup> 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.—S4.—Abstract of resources and liabilities of 16,827 State (commercial), savings and private banks, and loan and trust companies  
June 30, 1930—Continued

[In thousands of dollars]

Location	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				4,211	46,460		1,808				223,042	2,617		
New Hampshire.....	42	72	969		4,072	382	341	1,078			201,641	73	616	
Vermont.....				1,341	10,564		788				162,402			
Massachusetts.....				16,307	337,181		7,910	4,037			2,323,479	26,745	22,772	
Rhode Island.....	443	827	5,642		93,483	5,795	5,230	32	2,740		325,617	25,445	4,529	247
Connecticut.....	662	241	9,307		141,474	15,621	14,697	7,779	939		808,387	8,030	8,453	271
Total New England States.....	1,147	1,140	15,918	21,859	633,234	21,798	30,774	12,926	3,679		4,044,568	62,910	36,370	518
New York.....				90,681	4,182,308	168,721	20,922	296,643	36,520	106,693	5,810,592	137,484	378,049	9,836
New Jersey.....	834	4,174	16,129		406,762	84,394	11,931	1,393	9,674	2,329	856,648	15,951	34,106	640
Pennsylvania.....	2,899		45,170		1,010,858		9,020				1,507,855	105,637		4,008
Delaware.....	49		1,494	130	50,586	15,689	17		91		51,596	566	1,804	51
Maryland.....	245		6,777		157,805	13,598	814	27,675	2,491		385,207	7,893	15,145	
District of Columbia.....	48	1,178	1,455		58,103		535	3,152		114	47,830	4,319	3,021	
Total Eastern States.....	4,075	5,352	71,025	90,711	5,866,422	282,402	43,239	328,863	48,776	109,136	8,659,728	271,850	432,125	14,535
Virginia.....				3,945	78,277		4,940				74,593	30,572		
West Virginia.....				4,921	84,344		759	2,648			53,391	24,341	866	
North Carolina.....				6,282	93,336	26,949	4,531	1,392			60,073	39,366		
South Carolina.....				2,717	50,133		210				34,302	10,222		
Georgia.....	199		3,259		41,262		5,797				32,005	24,214		
Florida.....				3,099	25,928	17,012		2,044			15,889	7,914		
Alabama.....				2,871	38,059						35,222			
Mississippi.....	178		3,141		41,157	24,448					34,586	27,370		
Louisiana.....	241	47	5,783		153,736		761	17,562			89,027	31,345		
Texas.....	473	88	9,750		166,171	4,569	12	6,475			12,722	28,400	6	
Arkansas.....	200		3,269		48,733	22,728	3,138	665			27,832	16,915		244

Kentucky				5,746	105,546						60,562		64,178
Tennessee				3,905	97,654						47,416	34,846	
Total Southern States	1,291	135	25,202	33,486	1,024,336	95,706	20,198	30,786			577,620	275,505	65,050
Ohio				56,763	564,672	149,680	11,489	22,915			1,068,304	146,270	32,542
Indiana				18,261	192,323			8,763			74,412	50,717	
Illinois	1,465		37,749		1,139,621		26,737				933,480	173,210	
Michigan	27	28	176	23,906	402,816	15,128	99,274	86,944	27		680,699	87,106	10,064
Wisconsin		938	9,247		112,020	44,684	9,636		6,922		153,893	152,066	320
Minnesota				12,126	98,375		133	10,444			140,254	137,960	
Iowa	210	213	234	9,994	177,281	559	4,392	2,979	3	36	171,455	169,877	1,467
Missouri				16,503	516,042						283,726		3,028
Total Middle Western States	1,482	959	47,406	137,553	3,203,150	210,051	151,661	132,045	6,952	36	3,506,223	917,206	44,073
North Dakota				1,386	13,852		222	2			2,368	19,246	
South Dakota				1,700	26,641	8,450	130		1,370		7,179	28,251	950
Nebraska	420		5,287		62,122	11,951	4,628		1,213		10,645	64,754	178
Kansas	389	3,783	984		102,133	24,856	6,690				11,083	38,784	7,876
Montana	108		1,766		25,487	8,291					17,739	12,235	2,038
Wyoming	54		770		8,855	3,110	1,122	230	91	11	3,474	6,813	1,340
Colorado	191		1,661		30,663		810	919			19,789	5,676	334
New Mexico	21	36	432		5,800	2,340	99	8	35	7	2,134	1,368	260
Oklahoma				2,160	58,487						4,854	13,002	
Total Western States	1,183	3,819	10,900	5,246	334,040	58,998	13,701	1,159	2,709	18	79,265	190,129	8,013
Washington				3,983	49,315	19,876	807	161			169,282	16,637	1,010
Oregon				2,654	27,679	6,601	527	879	561		24,345	8,537	218
California				20,183	369,499	18,667			83,483		910,361		473
Idaho			1,349		19,035	8,348	534	43			8,947	7,268	1,393
Utah	198	194	998		24,318	3,261	24	852	616	7,040	47,635	6,494	769
Nevada	56	787	75		8,242	898		6			12,089	652	118
Arizona	110	311	1,825		22,702	5,164	238	103	162		20,302	2,641	679
Total Pacific States	364	1,292	2,898	28,169	520,790	62,815	2,130	2,044	84,822	7,040	1,132,961	42,229	1,448
Alaska	37	38	578		2,739	675	66				3,278	484	357
The Territory of Hawaii	34	23	2,801	350	12,753	4,742	250	9,614	4,228	95	17,877	8,636	2,423
Porto Rico	94	482	1,971		8,298	1,338	532	1,168	3,188		8,772	326	12
Philippines	148	409	4,186		26,339	19,820	191	522			13,716	4,116	2,505
Total possessions	313	952	9,536	50	50,129	26,575	1,039	11,304	7,416	95	43,643	13,562	4,940
Total United States, and possessions	9,855	13,649	182,885	317,074	11,632,101	758,345	262,742	519,127	154,354	116,325	18,044,008	1,773,391	592,019

<sup>1</sup> For mutual savings only.<sup>2</sup> For private banks only.<sup>3</sup> For loan and trust companies only.

TABLE No. 85.—Abstract of resources and liabilities of 7,252 national banks June 30, 1930

## RESOURCES

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	52	76,460	13	65,020	2,349	454	1,825	5,496	6,895	1,028	508	160,048
New Hampshire.....	56	46,579	18	28,829	2,827	136	2,338	3,206	5,852	617	458	90,860
Vermont.....	45	40,164	32	28,084	1,237	201	1,216	2,633	3,399	406	560	77,932
Massachusetts.....	152	994,794	176	368,562	43,793	4,256	15,265	87,331	119,747	50,536	127,141	1,811,601
Rhode Island.....	10	34,104	1	18,978	719	101	1,288	2,212	2,426	824	332	60,985
Connecticut.....	62	190,949	40	69,611	12,633	1,315	5,396	12,358	20,575	3,925	1,417	318,219
Total New England States.....	377	1,383,050	280	579,084	63,558	6,463	27,328	113,236	158,894	57,336	130,416	2,519,645
New York.....	556	3,573,918	2,097	1,580,296	115,062	10,847	42,841	413,243	388,935	912,443	617,707	7,657,389
New Jersey.....	297	562,520	91	317,638	35,714	6,439	15,288	41,251	47,554	6,373	7,921	1,040,789
Pennsylvania.....	845	1,612,892	305	1,014,906	99,683	18,253	38,248	142,516	192,201	71,943	40,617	3,236,964
Delaware.....	16	12,075	6	8,574	119	302	843	1,037	163	69	24,094	24,094
Maryland.....	77	128,712	38	81,216	6,283	1,233	2,711	11,443	24,884	4,464	1,242	262,226
District of Columbia.....	12	88,658	27	36,631	10,740	1,551	2,879	9,508	15,693	4,681	2,526	172,894
Total Eastern States.....	1,803	5,978,775	2,564	3,039,261	268,388	38,442	102,269	618,804	670,304	999,467	676,082	12,394,356
Virginia.....	157	241,228	84	66,192	11,609	3,009	5,679	14,509	83,312	3,378	3,231	382,231
West Virginia.....	111	121,285	44	39,792	7,996	3,375	4,864	7,657	12,088	1,149	1,401	199,651
North Carolina.....	64	86,972	25	20,473	7,398	1,684	2,575	5,197	10,614	1,273	1,282	136,493
South Carolina.....	35	49,071	17	15,922	2,732	1,309	1,765	3,247	10,237	989	508	85,797
Georgia.....	75	159,314	131	48,566	8,048	3,972	4,263	12,232	35,458	4,886	3,420	280,290
Florida.....	55	69,860	17	78,498	7,930	1,489	7,716	10,534	33,300	1,894	1,753	212,991
Alabama.....	101	135,259	65	42,694	8,249	2,293	5,006	9,987	21,534	2,497	2,963	230,547
Mississippi.....	35	55,146	101	19,119	2,347	1,028	1,607	3,511	7,856	909	726	92,350
Louisiana.....	31	80,537	50	15,559	7,945	874	1,881	5,906	13,512	2,376	1,447	130,087
Texas.....	593	561,752	1,010	187,255	40,600	8,288	17,178	52,302	175,572	13,652	5,996	1,063,605
Arkansas.....	67	45,175	27	20,712	1,868	757	1,723	3,346	519	445	85,017	85,017
Kentucky.....	133	167,981	173	56,938	6,875	1,373	3,868	12,024	23,164	3,675	2,512	278,583
Tennessee.....	99	207,155	173	44,258	14,299	2,869	4,453	14,104	40,924	4,544	2,549	335,328
Total Southern States.....	1,556	1,979,735	1,917	655,978	127,896	32,320	62,578	154,556	428,016	41,741	28,233	3,512,970

Ohio.....	308	471,959	220	206,621	37,324	4,725	14,257	38,090	70,575	10,035	19,584	873,390
Indiana.....	210	246,569	132	108,779	18,147	3,553	11,441	19,756	48,782	8,496	3,903	409,558
Illinois.....	462	960,730	521	346,479	51,810	7,157	22,031	106,914	147,385	34,953	40,022	1,718,002
Michigan.....	126	359,862	165	156,228	26,052	2,105	8,748	28,193	46,665	13,018	10,087	651,123
Wisconsin.....	155	295,266	128	128,346	16,622	1,553	7,741	22,897	49,472	6,184	6,152	534,361
Minnesota.....	263	307,415	151	197,004	13,007	2,761	8,286	30,463	94,871	13,049	6,889	673,596
Iowa.....	241	170,892	202	92,767	11,054	3,947	6,646	15,129	37,685	3,087	1,511	342,920
Missouri.....	125	295,907	155	115,871	9,179	1,559	6,128	34,732	73,307	10,450	4,578	551,866
Total Middle Western States.....	1,890	3,108,600	1,674	1,352,095	183,195	27,360	85,278	296,174	568,742	99,272	92,726	5,815,116
North Dakota.....	112	42,721	55	24,629	3,146	950	1,739	3,347	6,482	622	792	84,483
South Dakota.....	95	38,014	62	26,049	2,565	730	1,655	3,599	7,128	628	579	81,009
Nebraska.....	171	131,405	157	62,236	7,433	794	3,985	15,202	39,170	4,076	647	265,105
Kansas.....	245	124,055	171	58,137	8,271	1,704	4,757	12,895	40,034	3,237	1,174	254,435
Montana.....	63	41,497	75	31,549	2,615	343	2,487	4,426	11,197	627	689	95,505
Wyoming.....	25	20,623	29	10,653	1,032	186	1,055	1,824	5,225	237	74	40,938
Colorado.....	120	113,887	178	73,503	5,860	1,256	5,319	16,211	49,057	4,572	718	270,561
New Mexico.....	26	17,161	13	11,693	1,231	149	994	1,871	4,500	349	89	38,050
Oklahoma.....	278	198,370	273	112,162	12,892	1,702	5,729	22,346	64,615	3,921	1,082	423,092
Total Western States.....	1,135	727,733	1,013	410,611	45,045	7,814	27,720	81,721	227,408	18,269	5,844	1,553,178
Washington.....	105	163,594	134	97,209	9,671	513	5,683	18,481	40,401	6,397	3,692	345,775
Oregon.....	93	96,756	110	86,109	6,631	768	4,126	11,099	28,999	4,843	868	240,309
California.....	205	1,348,086	1,554	610,367	77,691	10,082	22,464	119,992	207,085	66,343	64,395	2,528,059
Idaho.....	41	22,702	51	11,560	1,812	387	892	2,039	6,177	373	83	46,076
Utah.....	18	30,103	40	15,062	1,322	144	441	3,116	7,951	1,558	165	59,842
Nevada.....	10	11,090	17	5,814	935	88	426	876	2,974	97	60	22,377
Arizona.....	14	14,627	11	12,067	1,166	189	882	1,582	3,478	478	228	34,708
Total Pacific States.....	486	1,686,958	1,917	838,128	99,228	12,171	34,914	157,185	297,065	80,089	69,491	3,277,146
Alaska.....	4	2,328	2	1,829	119	14	440	-----	542	50	14	5,338
The Territory of Hawaii.....	1	20,573	85	11,185	321	-----	1,980	-----	2,698	1,263	685	38,790
Total possessions.....	5	22,901	87	13,014	440	14	2,420	-----	3,240	1,313	699	44,128
Total United States and possessions.....	7,252	14,887,752	9,452	6,888,171	787,750	124,584	342,507	1,421,676	3,353,669	1,297,487	1,003,491	29,116,539

TABLE NO. 85.—Abstract of resources and liabilities of 7,252 national banks June 30, 1930—Continued

LIABILITIES															
[In thousands of dollars]															
Location	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	National bank circulation	Due to banks	Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	7,370	7,380	5,685	692	416	4,824	2,745	560	34,154	94,140	220	1,858	-----	-----	4
New Hampshire.....	5,725	5,412	4,183	263	167	4,798	4,736	565	35,129	25,698	311	3,830	-----	-----	43
Vermont.....	5,160	3,350	2,375	309	103	4,270	1,462	330	15,712	42,700	96	1,945	-----	-----	120
Massachusetts.....	113,283	90,675	34,907	5,828	6,206	19,418	162,077	15,443	753,675	458,496	9,076	10,534	2,000	83,863	36,020
Rhode Island.....	4,520	5,730	2,059	370	423	3,309	2,233	258	22,988	18,506	350	125	-----	48	66
Connecticut.....	21,412	20,602	12,429	843	1,298	10,161	10,502	1,754	138,230	93,816	1,670	4,840	-----	50	612
Total New England States.....	157,470	133,149	61,638	8,305	8,613	46,780	183,755	18,910	999,888	733,456	21,723	23,132	2,000	83,961	36,865
New York.....	436,009	515,292	155,836	27,163	18,014	68,997	839,558	557,765	3,005,875	1,390,373	33,508	23,658	78	306,877	278,386
New Jersey.....	56,610	57,997	22,619	2,605	1,874	23,591	14,076	4,913	341,824	491,107	4,683	15,428	87	338	3,037
Pennsylvania.....	165,087	285,579	72,788	11,690	8,501	82,659	304,718	18,599	1,025,987	1,170,847	19,256	40,289	274	18,632	12,058
Delaware.....	1,648	2,730	1,247	41	23	899	321	68	7,265	9,008	69	773	-----	-----	2
Maryland.....	13,109	15,516	5,456	1,179	799	6,887	28,856	2,026	74,223	106,112	5,824	1,727	-----	208	304
District of Columbia.....	10,775	8,625	2,993	1,017	441	4,905	12,869	1,562	71,414	53,926	1,732	200	2,053	-----	382
Total Eastern States.....	683,238	885,739	260,939	43,695	29,652	187,938	1,200,398	584,933	4,526,588	3,221,373	65,072	82,075	2,492	326,055	294,169
Virginia.....	29,319	21,832	5,984	1,968	1,430	19,367	22,964	1,703	115,714	149,454	2,914	7,933	-----	640	1,009
West Virginia.....	13,890	11,087	4,143	801	544	10,153	5,829	1,224	70,446	74,666	455	6,033	6	-----	374
North Carolina.....	11,475	8,489	2,827	477	764	6,993	6,082	1,652	40,441	49,303	702	6,325	95	683	185
South Carolina.....	5,825	3,981	1,298	561	124	3,406	5,405	573	24,386	37,115	1,637	1,162	-----	279	45
Georgia.....	19,395	14,958	3,758	953	432	7,677	28,165	1,156	104,634	86,815	6,032	3,702	-----	2,027	586
Florida.....	15,785	8,804	2,441	318	482	4,124	19,742	1,678	84,144	69,296	4,041	1,492	20	-----	624
Alabama.....	18,270	13,710	5,612	1,518	611	13,641	7,732	1,007	87,395	67,112	3,877	7,421	95	1,725	821
Mississippi.....	5,470	4,124	949	95	235	2,990	3,215	703	33,085	33,383	397	7,244	92	105	263
Louisiana.....	9,125	5,792	2,041	412	670	6,110	16,406	967	57,942	24,110	1,913	3,015	-----	1,083	501
Texas.....	80,578	42,582	24,257	3,218	2,408	41,485	103,137	10,273	521,241	206,285	13,467	9,934	491	2,340	1,909
Arkansas.....	6,090	3,326	1,864	55	154	3,772	4,493	444	33,102	29,283	268	2,050	26	-----	90

Kentucky.....	18,833	15,495	3,570	1,252	1,052	15,105	20,626	6,007	98,696	90,620	885	3,398	1,350	224	1,470
Tennessee.....	24,409	17,733	4,056	1,831	1,099	15,873	28,804	2,076	113,272	115,073	1,148	7,903	82	601	1,368
Total Southern States.....	258,464	171,913	62,800	13,459	10,005	150,696	272,600	29,463	1,384,498	1,032,515	37,736	67,612	2,257	9,707	9,245
Ohio.....	58,665	45,209	21,076	1,652	2,563	34,619	41,488	6,354	331,770	295,971	5,818	10,061	46	6,927	11,171
Indiana.....	33,333	19,551	7,947	518	806	23,459	32,718	3,683	181,147	157,483	1,361	4,848	25	15	2,664
Illinois.....	105,040	72,290	22,581	8,498	8,952	36,001	203,737	16,514	711,037	483,648	5,176	6,140	50	27,259	11,079
Michigan.....	32,090	29,904	10,952	1,196	2,135	17,782	33,099	4,445	234,991	270,399	1,700	3,659	-----	7,282	1,489
Wisconsin.....	33,145	19,708	11,059	2,055	2,172	16,632	39,671	3,473	185,628	209,932	2,316	1,976	13	4,035	2,546
Minnesota.....	38,485	22,008	7,582	1,312	2,248	13,947	85,457	6,564	255,657	236,489	1,360	676	50	405	1,656
Iowa.....	21,470	9,909	3,877	494	982	12,638	35,518	2,401	123,888	128,853	511	1,680	-----	9	690
Missouri.....	35,225	14,562	9,167	1,053	798	8,723	108,035	3,665	243,102	116,172	2,869	4,734	67	315	3,379
Total Middle Western States.....	357,453	233,141	94,241	16,778	20,656	163,801	579,723	47,099	2,267,220	1,898,947	21,111	33,774	251	46,247	34,674
North Dakota.....	5,495	2,473	969	273	275	2,899	2,259	652	29,400	38,522	127	940	158	2	39
South Dakota.....	4,785	2,306	1,145	241	198	1,899	3,752	647	34,648	30,016	237	959	-----	-----	176
Nebraska.....	14,855	7,276	2,492	1,460	823	6,837	42,346	2,322	121,707	62,096	384	2,238	-----	4	265
Kansas.....	17,577	8,422	3,887	510	608	9,456	22,781	2,014	132,211	51,601	1,139	3,557	74	-----	568
Montana.....	4,985	3,066	1,865	83	530	2,251	4,213	697	39,339	37,242	245	948	3	-----	38
Wyoming.....	2,270	1,695	767	87	16	1,482	2,482	263	17,593	13,839	87	357	-----	-----	-----
Colorado.....	12,600	9,475	4,032	210	909	4,355	22,933	2,404	122,531	88,365	259	1,981	240	-----	267
New Mexico.....	1,910	1,041	211	92	39	1,354	1,485	598	22,529	8,172	110	466	-----	-----	43
Oklahoma.....	26,470	9,095	5,025	661	745	6,275	40,579	5,990	218,976	104,641	1,222	2,767	150	19	477
Total Western States.....	90,947	44,849	20,393	3,617	4,143	36,838	142,830	15,587	738,934	434,494	3,810	14,213	625	25	1,873
Washington.....	26,100	8,504	3,795	1,383	555	11,673	32,428	3,635	149,427	101,481	2,840	1,306	98	1,757	793
Oregon.....	13,495	6,553	3,856	381	303	5,761	16,615	1,922	97,399	91,372	175	2,277	10	90	100
California.....	143,957	100,837	35,872	5,953	4,679	39,285	233,301	34,630	680,566	1,170,450	17,491	3,566	405	43,165	13,892
Idaho.....	2,675	1,089	380	468	88	1,423	1,905	506	20,755	16,109	103	575	-----	-----	-----
Utah.....	3,300	1,543	538	528	151	2,489	12,250	285	22,765	15,569	9	413	-----	-----	2
Nevada.....	1,500	665	226	35	97	1,194	2,160	180	7,486	8,663	100	70	-----	-----	1
Arizona.....	1,950	1,300	549	16	89	1,220	974	429	16,203	11,718	129	20	35	-----	76
Total Pacific States.....	192,977	120,491	45,216	8,774	5,962	63,045	299,633	41,587	994,601	1,415,362	20,847	8,227	548	45,012	14,864
Alaska.....	275	177	88	23	1	91	15	40	2,312	1,929	387	-----	-----	-----	-----
The Territory of Hawaii.....	3,150	1,880	558	311	97	3,150	867	708	12,160	14,495	1,278	-----	-----	-----	136
Total possessions.....	3,425	2,057	646	334	98	3,241	882	748	14,472	16,424	1,665	-----	-----	-----	136
Total United States and pos- sessions.....	1,743,974	1,591,339	545,873	94,962	79,129	652,339	2,679,821	738,327	10,926,201	8,752,571	171,964	229,033	8,173	511,007	391,826

TABLE No. 85.—Abstract of resources and liabilities of 7,252 national banks June 30, 1930—Continued

[In thousands of dollars]

Location	Loans and discounts						Investments					
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances etc., payable	All other loans	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	1,612	7,507	27,316	271	1,667	38,087	9,189	3,293	25,744	716	10,771	15,307
New Hampshire.....	694	3,920	16,519	58	1,299	24,089	9,908	723	10,323	880	2,333	4,662
Vermont.....	1,558	4,015	8,683	-----	65	25,843	5,277	581	8,952	400	5,366	7,508
Massachusetts.....	1,419	83,649	424,938	24,959	69,695	390,134	128,271	15,213	99,102	20,669	34,301	71,006
Rhode Island.....	223	4,597	13,408	-----	4,361	11,515	5,406	441	6,858	623	1,672	3,978
Connecticut.....	546	19,772	94,969	460	3,217	71,985	25,021	2,683	22,741	1,923	7,848	9,395
Total New England States.....	6,052	123,460	585,833	25,748	80,304	561,653	183,072	22,934	173,720	25,211	62,291	111,856
New York.....	9,079	104,037	1,952,547	102,893	117,318	1,288,044	693,114	98,953	376,765	59,744	140,514	211,206
New Jersey.....	2,415	81,734	179,820	1,364	5,031	292,156	63,572	40,710	118,748	7,598	33,146	53,864
Pennsylvania.....	15,519	145,595	593,419	45,698	52,580	760,081	318,593	47,783	325,360	22,137	84,705	216,328
Delaware.....	1,178	1,382	3,126	42	185	6,162	2,014	468	2,859	157	1,017	2,059
Maryland.....	3,120	6,064	43,815	2,873	255	72,585	25,582	7,222	19,777	1,301	8,452	18,882
District of Columbia.....	140	2,152	39,266	422	3,453	43,225	23,852	926	4,827	754	872	5,400
Total Eastern States.....	31,451	340,964	2,811,993	153,292	178,822	2,462,253	1,126,727	196,062	848,336	91,691	268,706	507,739
Virginia.....	6,387	13,778	58,292	10,688	4,338	147,745	31,158	5,307	8,247	3,897	3,533	14,050
West Virginia.....	1,378	12,614	35,547	1,366	349	70,031	16,066	1,467	7,661	1,933	3,225	9,440
North Carolina.....	2,303	3,543	12,939	1,797	35	65,355	11,498	4,064	552	2,060	518	1,781
South Carolina.....	1,809	1,819	9,900	1,052	1,002	33,489	7,074	3,206	1,652	640	579	2,771
Georgia.....	4,097	4,808	52,204	6,165	4,442	87,598	30,835	1,935	5,784	1,906	1,795	6,311
Florida.....	1,353	7,339	16,339	2,529	4,387	37,913	38,398	16,479	8,974	3,462	2,230	8,955
Alabama.....	4,231	6,773	18,175	6,921	1,920	97,239	19,825	6,825	4,131	1,755	2,496	7,662
Mississippi.....	5,080	5,512	7,603	594	373	35,984	4,444	8,865	1,435	423	1,289	2,663
Louisiana.....	3,513	1,989	14,509	3,227	1,248	56,051	8,272	2,472	981	1,173	338	2,323
Texas.....	13,699	14,361	117,596	9,476	12,520	394,100	113,988	24,404	7,525	7,609	5,056	28,673
Arkansas.....	2,926	2,888	5,052	1,231	979	32,099	9,270	5,536	1,297	401	925	3,283

Kentucky.....	6,295	7,437	52,938	3,379	3,161	94,771	22,338	2,231	13,351	1,259	3,653	14,106
Tennessee.....	3,807	6,339	58,552	9,637	3,134	125,686	19,633	6,777	4,361	2,065	3,120	8,302
Total Southern States.....	56,878	89,200	459,646	58,062	37,888	1,278,061	332,799	89,568	65,951	28,583	28,757	110,320
Ohio.....	13,904	43,950	162,530	7,359	2,459	241,757	73,543	35,799	30,919	5,413	21,491	39,456
Indiana.....	11,624	25,680	49,650	6,264	7,284	146,067	42,893	7,254	26,549	3,678	8,815	19,590
Illinois.....	17,411	26,151	362,011	20,562	64,980	469,615	112,225	43,142	60,310	9,028	23,529	98,245
Michigan.....	5,709	65,817	146,051	8,211	3,335	130,741	55,073	26,931	29,773	3,658	11,868	28,925
Wisconsin.....	7,124	14,085	95,214	4,310	12,696	161,837	43,026	15,840	30,721	3,086	9,779	25,294
Minnesota.....	13,089	10,448	90,074	5,870	9,740	178,194	88,785	27,834	30,239	2,143	14,025	33,978
Iowa.....	13,701	9,482	33,060	5,833	7,328	101,488	31,841	10,972	20,520	2,669	7,082	19,853
Missouri.....	3,301	9,200	104,723	17,415	34,143	127,125	40,357	23,114	15,210	14,556	6,003	16,231
Total Middle Western States.....	85,863	204,813	1,043,313	75,824	141,963	1,556,824	488,343	190,886	244,241	44,031	103,192	281,402
North Dakota.....	4,943	2,340	2,845	804	1,076	30,713	8,220	2,482	3,984	273	3,216	6,454
South Dakota.....	2,465	1,428	3,706	419	2,557	27,439	8,623	6,340	3,295	249	1,596	5,946
Nebraska.....	2,738	1,033	20,817	6,376	8,763	91,678	26,290	7,615	12,963	846	5,991	8,531
Kansas.....	5,041	3,527	17,803	4,821	4,201	88,662	24,550	21,505	1,659	1,047	1,937	7,439
Montana.....	1,243	821	9,752	361	2,964	26,356	11,764	3,357	5,805	290	4,013	6,320
Wyoming.....	876	681	2,980	641	29	15,416	5,352	1,662	801	141	305	2,392
Colorado.....	3,984	3,704	34,613	1,368	1,831	68,387	32,784	12,525	11,103	1,630	3,392	12,069
New Mexico.....	626	1,591	1,605	36	354	12,949	5,611	1,935	633	112	111	3,291
Oklahoma.....	4,108	6,953	42,075	2,857	4,367	138,010	46,254	34,295	2,565	2,116	2,950	23,982
Total Western States.....	26,024	22,078	136,196	17,683	26,142	499,610	169,448	91,716	42,808	6,704	23,511	76,424
Washington.....	2,557	5,282	44,433	1,775	6,576	102,971	42,567	14,357	18,202	1,317	6,811	13,955
Oregon.....	2,945	5,122	16,311	1,270	6,837	64,271	41,972	19,305	11,132	665	5,853	7,182
California.....	80,915	376,669	356,606	3,672	35,239	494,985	341,567	156,795	34,583	11,645	26,626	39,151
Idaho.....	1,669	610	4,275	125	1,416	14,707	5,489	1,764	1,137	171	711	2,288
Utah.....	768	673	8,527	1,240	273	18,622	6,654	2,347	1,949	1,644	719	1,689
Nevada.....	927	939	1,961	194	390	6,679	2,054	2,028	702	153	270	607
Arizona.....	748	924	5,085	20	573	7,277	7,656	1,576	610	97	98	2,030
Total Pacific States.....	90,529	390,119	437,198	8,296	51,304	709,512	447,959	198,172	68,315	15,692	41,088	66,902
Alaska.....		323	87		572	1,346	1,104	52	292		113	268
The Territory of Hawaii.....	173	5,074	10,447	682	300	3,897	4,489	2,564	753	463	48	2,568
Total possessions.....	173	5,397	10,534	682	872	5,243	5,593	2,616	1,045	463	161	3,136
Total United States and possessions.....	296,970	1,176,031	5,484,713	339,587	517,295	7,073,156	2,753,941	791,954	1,444,416	212,375	527,706	1,157,779



TABLE NO. 85.—Abstract of resources and liabilities of 7,252 national banks June 30, 1930—Continued

[In thousands of dollars]

Location	Cash			Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal saving deposits
										Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....	91	123	1,611	31,764	1,547	842	1	505	-----	89,728	2,869	971	67
New Hampshire.....	75	163	2,100	30,485	2,539	1,513	592	43	263	21,843	1,963	1,306	280
Vermont.....	72	104	1,040	14,920	560	223	9	31	-----	40,351	1,832	446	40
Massachusetts.....	388	1,208	13,669	702,751	38,875	4,761	7,288	3,001	18,578	304,406	72,169	57,410	3,032
Rhode Island.....	52	133	1,103	22,000	555	414	19	-----	-----	13,005	5,283	189	29
Connecticut.....	190	981	4,225	125,529	8,428	1,554	2,719	954	130	74,890	13,547	1,876	2,419
Total New England States.....	868	2,712	23,748	927,449	52,504	9,307	10,628	4,534	18,971	544,223	97,663	62,198	5,867
New York.....	1,098	9,666	32,077	2,670,694	200,104	22,243	112,834	19,984	139,357	872,660	105,714	243,603	9,055
New Jersey.....	652	3,010	11,626	264,374	71,787	2,577	12,925	257	451,671	13,743	11,514	997	997
Pennsylvania.....	1,830	2,290	34,128	924,799	82,385	7,723	11,080	10,609	1,618	946,160	144,565	62,792	5,103
Delaware.....	19	18	263	6,633	-----	-----	6	14	-----	8,699	195	74	26
Maryland.....	119	161	2,431	66,762	6,975	304	182	2,510	2,187	89,965	3,447	7,919	84
District of Columbia.....	58	1,722	1,099	68,130	5	198	3,081	500	565	42,679	5,292	4,540	350
Total Eastern States.....	3,776	16,867	81,626	4,001,392	361,882	33,554	129,760	46,542	143,984	2,411,834	272,956	330,442	15,615
Virginia.....	288	344	5,047	101,164	10,059	3,722	769	4,411	66	105,049	37,092	2,392	444
West Virginia.....	172	140	4,552	58,758	10,746	341	601	50	-----	53,989	18,696	908	1,023
North Carolina.....	121	105	2,349	35,044	5,099	201	97	2,164	361	26,568	19,264	236	710
South Carolina.....	63	142	1,560	20,431	3,876	41	38	4,693	10	26,123	4,889	465	1,135
Georgia.....	110	104	4,049	95,934	7,091	1,425	184	563	1,050	66,771	10,233	6,162	2,036
Florida.....	140	478	7,098	61,572	21,727	164	681	5,137	352	42,240	8,026	1,248	12,293
Alabama.....	306	198	4,502	75,365	10,209	1,561	260	1,526	50	54,825	7,983	1,388	1,340
Mississippi.....	62	47	1,498	24,230	8,218	172	465	745	129	20,808	10,289	1,327	85
Louisiana.....	56	18	1,807	47,917	8,762	856	407	414	-----	16,800	6,543	194	159
Texas.....	716	575	15,887	440,121	70,025	9,407	1,688	19,874	955	144,567	30,369	6,548	3,972
Arkansas.....	63	79	1,581	24,654	7,279	1,067	102	276	-----	17,745	9,658	922	682

Kentucky.....	206	223	3,439	90,657	7,627	334	78	2,978	146	47,431	38,867	1,026	172
Tennessee.....	225	125	4,103	86,142	24,386	2,534	210	10,177	705	57,888	42,446	3,465	392
Total Southern States.....	2,528	2,578	57,472	1,161,989	195,104	21,825	5,580	53,008	3,824	680,804	244,155	26,281	24,443
Ohio.....	509	716	13,032	265,632	56,499	7,397	2,242	23,340	645	187,233	74,843	8,592	1,318
Indiana.....	799	1,194	9,448	143,442	35,044	1,509	1,152	668	825	92,886	57,420	4,164	1,520
Illinois.....	908	2,934	18,189	635,142	64,728	9,248	1,919	90,089	10,329	232,957	86,889	58,459	4,925
Michigan.....	366	921	7,461	202,697	26,714	3,351	2,229	7,428	182	220,913	37,666	3,088	1,122
Wisconsin.....	318	1,098	6,325	154,339	28,972	1,691	626	1,646	30	130,244	68,606	8,386	1,020
Minnesota.....	301	586	7,399	193,215	55,547	5,135	1,760	2,169	7,451	137,956	75,793	5,575	7,545
Iowa.....	375	1,089	5,182	99,318	17,640	5,688	1,242	565	746	63,921	56,528	1,891	5,202
Missouri.....	208	372	5,548	217,945	15,223	8,963	971	7,956	613	61,679	36,337	7,041	2,546
Total Middle Western States.....	3,784	8,910	72,584	1,911,730	300,367	42,982	12,141	133,861	20,821	1,127,789	494,082	97,196	25,198
North Dakota.....	70	79	1,590	22,052	4,880	2,280	188	2,624	47	12,772	20,074	840	2,165
South Dakota.....	62	91	1,502	24,518	7,819	2,231	80	523	2	7,989	17,965	439	3,098
Nebraska.....	233	126	3,626	97,549	17,950	5,715	493	627	-----	22,099	33,752	3,045	2,573
Kansas.....	317	312	4,128	97,675	28,688	5,340	508	339	-----	18,224	28,030	1,806	3,202
Montana.....	107	136	2,244	27,964	8,682	2,519	174	14	-----	20,226	13,531	37	3,434
Wyoming.....	86	55	914	12,322	4,375	883	13	69	-----	7,564	4,940	127	1,139
Colorado.....	1,144	552	3,623	106,595	12,327	3,023	586	1,774	-----	68,642	13,972	994	2,983
New Mexico.....	49	32	913	14,368	6,629	1,485	47	92	40	3,781	3,218	32	1,009
Oklahoma.....	186	482	5,061	173,412	41,609	3,077	878	12,541	11	35,283	26,406	24,908	5,492
Total Western States.....	2,254	1,865	23,601	576,455	132,959	26,553	2,967	18,603	100	196,580	161,888	32,228	25,095
Washington.....	254	118	5,311	115,214	30,506	1,503	2,204	395	294	82,261	13,383	885	4,263
Oregon.....	339	128	3,659	75,948	18,529	2,110	812	1,533	69	73,850	11,124	1,330	3,466
California.....	569	1,023	20,872	621,050	46,428	3,728	9,360	172,997	15,466	907,788	48,630	23,320	2,249
Idaho.....	51	7	834	14,078	5,987	604	86	120	12	10,168	4,749	221	839
Utah.....	39	8	394	18,878	3,529	347	11	985	20	10,308	3,601	484	171
Nevada.....	34	36	356	5,691	1,589	204	2	13	190	7,940	816	-----	204
Arizona.....	38	55	789	13,992	2,055	144	12	3,029	-----	6,967	1,285	32	405
Total Pacific States.....	1,324	1,375	32,215	864,851	108,623	8,640	12,487	179,072	16,051	1,099,282	83,088	26,272	11,597
Alaska.....	132	-----	308	1,961	336	11	4	7	-----	1,527	249	-----	146
The Territory of Hawaii.....	82	66	1,832	9,595	1,926	639	-----	2,222	-----	8,644	3,880	230	19
Total possessions.....	214	66	2,140	11,556	2,262	650	4	2,220	-----	10,171	3,629	230	165
Total United States and possessions.....	14,748	34,373	293,386	9,455,422	1,153,701	143,511	173,567	437,849	203,751	6,070,683	1,357,461	574,847	107,980

# 752 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 86.—*Aggregate resources and liabilities of State (commercial) banks, June, 1926 to 1930*

[In thousands of dollars]

	1926—16,493 banks	1927—15,690 banks	1928—15,078 banks	1929—14,437 banks	1930—13,582 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	9,703,248	9,534,915	9,450,337	10,361,723	9,216,468
Overdrafts.....	35,487	29,292	34,535	38,016	33,918
Investments.....	3,220,400	3,391,212	3,542,177	3,084,672	2,947,712
Banking house, furniture and fixtures.....	454,801	462,665	458,961	464,469	436,235
Real estate owned other than banking house.....	152,115	152,416	145,434	152,629	145,012
Cash in vault.....	405,372	413,739	367,270	313,997	294,852
Reserve with Federal reserve banks or other reserve agents.....	777,430	698,063	802,255	866,173	848,129
Due from banks.....	1,045,705	1,101,279	908,578	903,315	817,049
Exchanges for clearing house and other cash items.....	423,172	404,305	215,437	298,859	188,341
Other resources.....	361,926	377,102	366,019	340,462	342,186
<b>Total.....</b>	<b>16,579,656</b>	<b>16,564,988</b>	<b>16,291,003</b>	<b>16,824,315</b>	<b>15,269,902</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	1,092,424	1,078,087	1,051,182	1,155,878	1,080,960
Surplus.....	696,901	735,949	737,475	804,400	746,812
Undivided profits—net.....	254,767	270,096	285,926	237,422	239,420
Reserves for dividends, contingencies, etc.....	(1)	(1)	(1)	56,054	86,802
Reserves for interest, taxes, and other expenses accrued and unpaid.....	(1)	(1)	(1)	41,554	26,278
Due to banks.....	566,536	614,807	513,947	649,980	647,985
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	2 110,170	2 208,400	2 109,940	113,219	104,715
Demand deposits.....	5,753,348	6,483,689	6,130,757	6,515,263	5,636,021
Time deposits (including postal savings).....	5,757,136	6,111,005	6,228,713	6,298,456	5,953,921
United States deposits.....	10,299	5,085	7,855	7,310	4,269
Deposits not classified.....	1,635,348	329,010	365,665	2,742	38,881
<i>Total deposits.....</i>	<i>13,832,837</i>	<i>13,751,996</i>	<i>13,356,877</i>	<i>13,586,970</i>	<i>12,385,792</i>
Bills payable and rediscounts.....	316,204	267,895	399,365	454,842	249,093
Agreements to repurchase securities sold.....	(3)	(3)	(3)	3,148	37,594
Acceptances executed for customers.....	(3)	(3)	(3)	44,279	66,312
Other liabilities.....	2 386,523	2 460,965	2 460,178	439,768	350,849
<b>Total.....</b>	<b>16,579,656</b>	<b>16,564,988</b>	<b>16,291,003</b>	<b>16,824,315</b>	<b>15,269,902</b>

<sup>1</sup> Included in undivided profits.

<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 reported in Other liabilities.

<sup>3</sup> Included in Other liabilities.

TABLE NO. 87.—*Aggregate resources and liabilities of loan and trust companies, June, 1926 to 1930*

[In thousands of dollars]

	1926—1,656 banks	1927—1,647 banks	1928—1,633 banks	1929—1,608 banks	1930—1,564 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	6,754,087	7,479,570	8,298,341	9,311,879	9,475,936
Overdrafts.....	3,438	3,690	5,138	7,585	5,585
Investments.....	2,806,780	3,498,845	3,874,652	3,421,673	3,835,746
Banking house, furniture and fixtures.....	265,819	204,212	333,652	385,112	428,889
Real estate owned other than banking house.....	47,607	85,985	88,056	68,221	83,188
Cash in vault.....	170,542	171,852	151,571	156,580	176,126
Reserve with Federal reserve banks or other reserve agents.....	730,494	818,225	819,697	923,415	1,045,843
Due from banks.....	463,113	520,555	510,014	553,577	531,883
Exchanges for clearing house and other cash items.....	529,759	619,714	551,587	594,823	1,392,906
Other resources.....	433,557	502,108	598,188	732,310	726,468
<b>Total.....</b>	<b>12,205,196</b>	<b>13,994,756</b>	<b>15,230,896</b>	<b>16,155,175</b>	<b>17,702,660</b>

TABLE NO. 87.—*Aggregate resources and liabilities of loan and trust companies, June, 1926 to 1930—Continued*

[In thousands of dollars]

	1926—1,656 banks	1927—1,647 banks	1928—1,633 banks	1929—1,608 banks	1930—1,564 banks
<b>LIABILITIES</b>					
Capital stock paid in.....	672,959	745,647	803,328	941,333	995,555
Surplus.....	814,250	932,337	1,085,968	1,454,504	1,634,184
Undivided profits—net.....	179,955	195,617	215,538	208,632	200,102
Reserves for dividends, contingencies, etc....	(1)	(1)	(1)	9,958	69,202
Reserves for interest, taxes, and other expenses accrued and unpaid.....	(1)	(1)	(1)	24,394	16,141
Due to banks.....	854,297	805,334	816,443	792,134	1,001,867
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	<sup>2</sup> 58,663	<sup>2</sup> 404,936	<sup>2</sup> 338,886	350,881	771,207
Demand deposits.....	2,856,483	6,134,866	6,903,857	6,956,032	7,363,000
Time deposits (including postal savings).....	2,958,910	3,391,441	3,957,869	3,989,532	4,248,970
United States deposits.....	33,024	48,534	28,702	44,134	34,677
Deposits not classified.....	3,078,052	547,874	12,777	13,985	76,929
<i>Total deposits.....</i>	<i>9,839,429</i>	<i>11,332,985</i>	<i>12,058,534</i>	<i>12,146,698</i>	<i>13,496,660</i>
Bills payable and rediscounts.....	168,066	176,843	349,926	437,992	172,500
Agreements to repurchase securities sold.....	(3)	(3)	(3)	2,669	1,910
Acceptances executed for customers.....	(3)	(3)	(3)	12,942	8,628
Other liabilities.....	<sup>2</sup> 530,537	<sup>2</sup> 611,327	<sup>2</sup> 717,602	916,053	1,057,788
<b>Total.....</b>	<b>12,205,196</b>	<b>13,994,756</b>	<b>15,230,896</b>	<b>16,155,175</b>	<b>17,702,660</b>

<sup>1</sup> Included in undivided profits.<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 reported in Other liabilities.<sup>3</sup> Included in Other liabilities.TABLE NO. 88.—*Aggregate resources and liabilities of stock savings banks, June 1926 to 1930*

[In thousands of dollars]

	1926—904 banks	1927—843 banks	1928—791 banks	1929—747 banks	1930—714 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	1,409,868	1,144,709	1,049,969	1,006,325	919,318
Overdrafts.....	306	263	207	230	187
Investments.....	504,098	419,803	427,987	382,262	378,933
Banking house, furniture and fixtures.....	52,302	45,857	45,791	43,502	41,105
Real estate owned other than banking house.....	24,413	24,326	23,335	21,270	21,799
Cash in vault.....	26,916	23,692	19,912	17,345	16,018
Reserve with Federal reserve banks or other reserve agents.....	34,443	7,408	27,917	16,888	89,247
Due from banks.....	118,657	130,824	87,864	93,960	46,925
Exchanges for clearing house and other cash items.....	15,790	16,234	20,149	6,060	3,513
Other resources.....	9,634	2,422	4,066	2,003	4,064
<b>Total.....</b>	<b>2,196,427</b>	<b>1,815,538</b>	<b>1,707,197</b>	<b>1,589,845</b>	<b>1,521,109</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	85,153	69,144	68,878	62,487	60,336
Surplus.....	47,833	46,554	42,472	40,513	40,066
Undivided profits—net.....	20,217	18,030	17,099	13,624	13,320
Reserves for dividends, contingencies, etc....	(1)	(1)	(1)	1,062	2,086
Reserves for interest, taxes, and other expenses accrued and unpaid.....	(1)	(1)	(1)	1,570	521
Due to banks.....	8,959	11,334	10,995	8,107	6,308
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	<sup>2</sup> 568	<sup>2</sup> 517	<sup>2</sup> 461	372	640
Demand deposits.....	128,078	205,734	215,206	219,770	128,304
Time deposits (including postal savings).....	1,759,125	1,455,993	1,345,996	1,230,228	1,260,852
United States deposits.....	562	343	343	5,381	2,812
Deposits not classified.....	134,345	10	16	165	18
<i>Total deposits.....</i>	<i>2,031,075</i>	<i>1,674,190</i>	<i>1,573,017</i>	<i>1,464,023</i>	<i>1,398,934</i>
Bills payable and rediscounts.....	5,286	3,671	3,141	5,336	4,045
Acceptances executed for customers.....	(3)	(3)	(3)	54	-----
Other liabilities.....	<sup>2</sup> 6,863	<sup>2</sup> 3,989	<sup>2</sup> 2,590	1,176	1,201
<b>Total.....</b>	<b>2,196,427</b>	<b>1,815,538</b>	<b>1,707,197</b>	<b>1,589,845</b>	<b>1,521,109</b>

<sup>1</sup> Included in undivided profits.<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 in Other liabilities.<sup>3</sup> Included in Other liabilities.

# 754 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 89.—*Aggregate resources and liabilities of mutual savings banks, June, 1926 to 1930*

[In thousands of dollars]

	1926—620 banks	1927—618 banks	1928—616 banks	1929—611 banks	1930—606 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	4, 623, 594	5, 064, 595	5, 511, 918	5, 801, 489	5, 896, 023
Overdrafts.....					2
Investments.....	3, 406, 104	3, 523, 350	3, 750, 591	3, 775, 770	3, 872, 417
Banking house, furniture and fixtures.....	82, 436	93, 330	100, 716	110, 269	113, 162
Real estate owned other than banking house.....	10, 778	12, 668	14, 600	23, 059	44, 243
Cash in vault.....	29, 600	31, 212	31, 162	31, 495	34, 404
Reserve with reserve agents.....				35, 986	25, 856
Due from banks.....	211, 258	224, 741	210, 698	150, 137	234, 713
Exchanges for clearing house and other cash items.....	1, 763	1, 303	1, 726	5, 946	1, 779
Other resources.....	56, 774	59, 986	66, 748	72, 301	72, 709
Total.....	8, 422, 307	9, 011, 185	9, 688, 159	10, 006, 452	10, 295, 308
<b>LIABILITIES</b>					
Surplus.....	702, 974	782, 927	851, 590	823, 693	898, 871
Undivided profits—net.....	128, 875	137, 332	148, 586	147, 725	154, 623
Reserves for dividends, contingencies, etc.....	(1)	(1)	(1)	13, 527	15, 157
Reserves for interest, taxes, and other expenses accrued and unpaid.....	(1)	(1)	(1)	1, 229	638
Due to banks.....	99	108	204	182	173
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	2 20	2 654	2 174	46	152
Demand deposits.....	17, 084	8, 379	6, 962	98, 473	10, 305
Time deposits (including postal savings).....	7, 558, 668	8, 054, 982	8, 665, 803	8, 903, 126	9, 205, 258
Deposits not classified.....	1, 752	13, 128	58	1, 519	
Total deposits.....	7, 577, 623	8, 077, 251	8, 673, 201	9, 003, 346	9, 215, 888
Bills payable and rediscounts.....	345	568	540	1, 366	673
Other liabilities.....	2 12, 490	2 13, 107	2 14, 242	15, 568	9, 458
Total.....	8, 422, 307	9, 011, 185	9, 688, 159	10, 006, 456	10, 295, 308

<sup>1</sup> Included in undivided profits.

<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 reported in Other liabilities.

TABLE NO. 90.—*Aggregate resources and liabilities of private banks, June, 1926 to 1930*

[In thousands of dollars]

	1926—495 banks	1927—467 banks	1928—404 banks	1929—391 banks	1930—361 banks
<b>RESOURCES</b>					
Loans and discounts (including rediscounts).....	92, 559	90, 893	86, 507	93, 723	65, 173
Overdrafts.....	520	417	389	833	204
Investments.....	35, 506	28, 665	28, 959	27, 826	21, 749
Banking house, furniture and fixtures.....	4, 850	3, 823	3, 347	3, 418	3, 216
Real estate owned other than banking house.....	8, 135	8, 261	6, 862	6, 798	6, 325
Cash in vault.....	4, 139	3, 197	2, 817	2, 508	2, 063
Reserve with reserve agents.....	3, 048	3, 206	2, 588	4, 787	2, 351
Due from banks.....	20, 894	22, 099	13, 287	12, 349	10, 086
Exchanges for clearing house and other cash items.....	681	611	867	1, 078	519
Other resources.....	3, 820	2, 976	3, 211	3, 170	2, 830
Total.....	174, 152	164, 148	148, 834	156, 490	114, 606

TABLE No. 90.—*Aggregate resources and liabilities of private banks, June, 1926 to 1930—Continued*

[In thousands of dollars]

	1926—495 banks	1927—467 banks	1928—404 banks	1929—391 banks	1930—361 banks
<b>LIABILITIES</b>					
Capital stock paid in.....	9,895	9,447	8,278	9,905	8,594
Surplus.....	11,111	9,815	8,329	9,536	7,127
Undivided profits—net.....	1,770	1,710	1,775	2,479	1,466
Reserves for dividends, contingencies, etc.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	50	67
Reserves for interest, taxes, and other expenses accrued and unpaid.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	61	30
Due to banks.....	1,258	817	1,422	2,862	966
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	<sup>2</sup> 824	<sup>2</sup> 325	<sup>2</sup> 153	362	236
Demand deposits.....	54,799	64,855	46,074	56,358	34,685
Time deposits (including postal savings).....	53,879	52,648	43,090	49,180	43,789
United States deposits.....				1,044	
Deposits not classified.....	22,489	5,708	21,422	1,710	1,371
<i>Total deposits</i> .....	<i>133,249</i>	<i>124,353</i>	<i>112,161</i>	<i>111,516</i>	<i>81,047</i>
Bills payable and rediscounts.....	11,285	12,489	11,989	16,600	10,483
Agreements to repurchase securities sold.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	46	1
Acceptances executed for customers.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	19	22
Other liabilities.....	<sup>2</sup> 6,842	<sup>2</sup> 6,334	<sup>2</sup> 6,302	6,218	5,769
<b>Total</b> .....	<b>174,152</b>	<b>164,148</b>	<b>148,834</b>	<b>156,490</b>	<b>114,606</b>

<sup>1</sup> Included in undivided profits.<sup>2</sup> Cash letters of credit in 1926, 1927, and 1928 in other liabilities.<sup>3</sup> Included in Other liabilities.TABLE No. 91.—*Gold, silver, etc., held by banks other than national, June, 1914 to 1930*

Year	Gold coin	Silver coin	Minor coins	Paper currency	Cash (not classified)	Total
1914.....	<sup>1</sup> \$287,124,164	<sup>2</sup> \$90,712,763	\$3,783,193	\$131,289,594	\$103,745,833	\$616,655,547
1915.....	<sup>1</sup> 293,381,637	<sup>2</sup> 86,473,553	3,067,305	143,474,786	73,548,011	599,945,292
1916.....			<sup>3</sup> 312,658,287	190,517,213	163,339,822	666,515,322
1917.....	<sup>1</sup> 338,131,920	<sup>2</sup> 37,921,850	1,649,261	216,888,246	155,199,799	749,791,076
1918.....	<sup>1</sup> 106,207,820	<sup>2</sup> 46,657,699	3,530,584	213,109,283	144,364,037	513,869,423
1919.....	<sup>1</sup> 28,133,000	<sup>2</sup> 16,121,000	1,807,000	133,476,000	393,361,000	572,898,000
1920.....	<sup>1</sup> 17,487,000	<sup>2</sup> 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	<sup>4</sup> 275,975,000	203,670,000	572,218,000
1922.....	19,778,000	17,562,000	6,496,000	<sup>4</sup> 192,089,000	267,786,000	503,711,000
1923.....	24,077,000	16,866,000	1,883,000	<sup>4</sup> 225,292,000	237,875,000	505,993,000
1924.....	25,861,000	15,809,000	1,689,000	<sup>4</sup> 252,834,000	270,088,000	566,281,000
1925.....	21,757,000	21,333,000	1,963,000	<sup>4</sup> 269,920,000	276,706,000	591,681,000
1926.....	22,842,000	25,417,000	2,077,000	<sup>4</sup> 294,050,000	292,183,000	636,569,000
1927.....	18,068,000	23,728,000	1,926,000	<sup>4</sup> 282,200,000	337,770,000	643,692,000
1928.....	16,104,000	18,692,000	1,547,000	<sup>4</sup> 223,038,000	313,351,000	572,732,000
1929.....	11,616,000			<sup>4</sup> 12,083,000	<sup>6</sup> 498,226,000	521,925,000
1930.....	9,855,000			<sup>4</sup> 18,649,000	<sup>6</sup> 499,959,000	523,463,000

<sup>1</sup> Includes gold certificates.<sup>2</sup> Includes silver certificates.<sup>3</sup> Includes gold and silver coin and certificates.<sup>4</sup> Includes all paper currency.<sup>5</sup> Gold certificates.<sup>6</sup> Includes silver and minor coins.

TABLE No. 92.—*Statement showing the condition of the 11 chartered banks of Canada, September 30, 1930*<sup>1</sup>

RESOURCES		
Current gold and subsidiary coin.....		\$71,848,912
Dominion notes.....		115,603,292
Deposits with Dominion Government for security of note circulation and in central gold reserves.....		46,221,313
United States and other foreign currencies.....		22,090,683
Notes and checks of other banks.....		163,987,686
Deposits made with and balances due from other banks in Canada.....		9,361,715
Due from banks and banking correspondents in the United Kingdom.....		3,971,137
Due from banks and banking correspondents elsewhere than in Canada and the United Kingdom.....		108,425,138
Dominion Government and provincial government securities.....		325,560,670
Canadian municipal securities and British, foreign, and colonial public securities other than Canadian.....		99,780,304
Railway and other bonds, debentures, and stocks.....		54,460,125
Call and short (not exceeding 30 days) loans in Canada on stocks, debentures, bonds, and other securities of a sufficient marketable value to cover.....		226,020,490
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.....		136,811,278
Other current loans and discounts in Canada.....		1,255,805,777
Other current loans and discounts elsewhere than in Canada after making full provision for bad and doubtful debts.....		225,301,724
Loans to Canadian and provincial governments.....		16,008,878
Loans to cities, towns, municipalities, and school districts.....		101,077,788
Noncurrent loans, estimated loss provided for.....		7,900,102
Real estate other than bank premises.....		5,571,660
Mortgages on real estate sold by the bank.....		6,775,476
Shares of and loans to controlled companies.....		11,265,600
Bank premises at not more than cost, less amounts (if any) written off.....		78,657,126
Liabilities of customers under letters of credit as per contra.....		83,847,159
Other assets.....		2,012,551
Total.....		3,228,366,584
LIABILITIES		
Capital stock paid up.....		144,853,071
Reserve fund.....		160,992,767
Dividends declared and unpaid.....		806,256
Notes in circulation.....		163,513,493
Balance due to Dominion Government, after deducting advances for credits, pay lists, etc.....		31,234,077
Advances under the finance act.....		20,700,000
Balances due to provincial government.....		26,793,190
Deposits by the public, payable on demand in Canada.....		667,886,160
Deposits by the public, payable after notice or on fixed day in Canada.....		1,419,641,859
Deposits elsewhere than in Canada.....		372,364,253
Deposits made by and balances due to other banks in Canada.....		18,242,577
Due to banks and banking correspondents in the United Kingdom.....		10,586,090
Due to banks and banking correspondents elsewhere than in Canada and the United Kingdom.....		61,551,766
Bills payable.....		12,874,322
Letters of credit outstanding.....		83,847,159
Other liabilities.....		32,479,544
Total.....		3,228,366,584

<sup>1</sup> Includes returns of foreign branches.TABLE No. 93.—*Comparative statement, October, 1929, to September, 1930, relative to capital, etc., of the chartered banks of Canada*<sup>1</sup>

Date	Number	Capital (paid up)	Reserve fund	Notes in circulation	Aggregate resources	Dominion notes	Specie
1929							
October.....	11	\$142,525,060	\$156,178,448	\$185,085,767	\$3,710,695,085	\$137,216,462	\$78,285,031
November.....	11	142,783,715	158,011,165	187,003,716	3,633,955,582	160,497,488	98,069,718
December.....	11	142,901,350	158,127,600	175,496,699	3,521,089,471	130,869,253	73,293,753
1930							
January.....	11	143,479,876	158,965,889	156,062,061	3,320,918,301	124,876,329	68,045,021
February.....	11	143,788,633	159,406,377	158,630,027	3,270,087,718	113,345,955	69,218,121
March.....	11	144,237,688	160,074,599	162,860,748	3,264,873,587	114,572,286	69,083,049
April.....	11	144,530,595	160,511,513	154,747,492	3,275,932,394	114,659,306	70,941,742
May.....	11	144,631,019	160,660,452	164,710,728	3,230,093,932	110,486,830	67,566,259
June.....	11	144,717,301	160,789,112	165,953,624	3,295,775,135	110,921,115	64,643,473
July.....	11	144,756,089	160,847,293	152,177,140	3,170,726,945	112,933,877	66,634,950
August.....	11	144,786,926	160,893,549	166,154,609	3,146,851,857	100,073,707	71,629,675
September.....	11	144,853,071	160,992,767	163,513,493	3,228,366,584	115,603,292	71,848,912

<sup>1</sup> Includes returns of foreign branches.

TABLE NO. 94.—Comparative statement of the transactions of the New York Clearing House for 77 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
							Per cent.
1854.....	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	5.17
1855.....	48	48,884,180	5,362,912,068	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	365,913,902	26,968,371	1,182,246	4.39
1858.....	46	67,146,018	4,756,664,386	314,238,911	15,391,736	1,616,954	6.66
1859.....	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.64
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	4.55
1864.....	49	68,586,763	24,097,196,565	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	3,637,307	3.79
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	81,890,470	4,603,207	5.92
1876.....	59	78,535,200	21,597,274,247	1,295,042,020	70,349,428	4,218,378	5.69
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	22,508,458,442	1,307,843,857	73,785,747	4,274,000	5.81
1879.....	59	60,800,200	25,178,770,601	1,400,111,063	82,015,540	4,560,622	5.56
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	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.06
1882.....	62	60,902,700	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	1,568,983,190	132,543,307	5,161,129	3.89
1884.....	62	60,412,700	34,092,037,338	1,524,930,994	111,048,982	4,907,202	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	4,905,909	4.55
1887.....	65	60,812,700	34,872,848,786	1,669,626,325	114,337,209	5,146,316	4.49
1888.....	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.08
1889.....	65	60,762,700	34,796,465,529	1,757,637,473	114,839,520	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.....	66	60,843,200	34,421,390,870	1,696,207,176	113,978,082	5,616,580	4.92
1894.....	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.34
1895.....	67	62,622,700	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	96,252,442	6,043,571	6.28
1897.....	66	59,022,700	31,337,760,948	1,908,801,898	103,424,954	6,300,006	6.01
1898.....	65	59,022,700	39,853,413,948	2,338,520,016	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	5.37
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	77,020,672,494	3,515,037,741	254,163,039	11,600,785	4.56
1902.....	60	100,672,700	74,753,189,436	3,377,504,072	245,898,649	11,110,211	4.51
1903.....	57	113,072,700	70,833,655,494	3,315,518,487	233,005,447	10,906,304	4.68
1904.....	54	115,972,700	59,672,796,804	3,105,858,576	195,648,514	10,153,143	5.20
1905.....	54	115,972,700	61,879,318,369	3,953,875,975	302,254,600	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	320,505,468	13,797,644	4.22
1910.....	50	132,350,000	102,553,959,069	4,195,298,967	338,461,911	13,845,865	4.09
1911.....	67	170,275,000	92,420,120,062	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	99,760,344,971	5,128,647,302	296,238,762	16,926,229	5.71
1915.....	62	178,550,000	90,842,707,724	5,340,846,740	299,810,917	17,626,557	5.87
1916.....	63	185,550,000	147,180,709,461	8,561,624,447	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	17,255,062,671	875,987,390	56,947,402	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	25,216,212,386	830,060,031	82,948,067	9.99
1921.....	52	286,150,000	204,082,339,376	20,860,245,122	673,539,074	68,845,093	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. 94.—*Comparative statement of the transactions of the New York Clearing House for 77 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
							<i>Per ct.</i>
1924.....	40	\$312,650,000	\$235,498,094,045	\$26,389,851,778	\$774,666,609	\$86,808,723	11.20
1925.....	36	326,350,000	276,873,934,638	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
1929.....	24	617,125,300	456,937,947,313	50,462,034,307	1,508,046,031	166,541,367	11.04
1930.....	23	622,225,300	399,471,637,874	56,638,163,114	1,318,388,244	186,924,631	14.18
Total.....	-----	<sup>2</sup> 132,991,000	<sup>3</sup> 6,540,489,321,898	<sup>3</sup> 541,524,350,463	<sup>4</sup> 278,496,458	<sup>4</sup> 23,058,307	8.27

<sup>2</sup> Yearly average for 77 years.

<sup>3</sup> Totals for 77 years.

<sup>4</sup> Average daily for 77 years.

TABLE NO. 95.—*Comparative statement for 1930 and 1929 of transactions of the New York Clearing House, showing increase in aggregate clearings and balances*

[Compiled at the New York Clearing House]

Clearing, etc.	For year ending Sept. 30—		Increase	Percentages to balances	
	1930	1929		1930	1929
Aggregate clearings.....	\$399,471,637,874	\$456,937,947,313	<sup>1</sup> \$57,466,309,439	-----	-----
Aggregate balances.....	56,638,163,114	50,462,034,307	6,176,128,807	-----	-----
Settled through Federal reserve bank.....	56,638,163,114	50,462,034,307	6,176,128,807	100.00	100.00

<sup>1</sup> Decrease.

TABLE NO. 96.—*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 1930*

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to ex- changes	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	99.6	.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	-----

TABLE NO. 96.—*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 1930—Continued*

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to ex- changes	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
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	-----
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
1929.....	456,937,947,312.75	50,462,034,307.23	11.04	-----	-----	100.00
1930.....	399,471,637,874.00	56,638,163,114.00	14.18	-----	-----	100.00

TABLE NO. 97.—*Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1930 and 1929*

	Clearing house at—	1930	1929	Comparisons	
				Increase	Decrease
1	New York City, N. Y.	\$399,471,638,000	\$456,937,947,000	-----	\$57,466,309,000
2	Chicago, Ill.	31,807,254,000	37,125,374,000	-----	5,318,120,000
3	Philadelphia, Pa.	29,283,000,000	30,909,000,000	-----	1,626,000,000
4	Boston, Mass.	25,799,285,000	26,154,687,000	-----	355,402,000
5	San Francisco, Calif.	10,297,475,000	11,023,718,000	-----	726,243,000
6	Pittsburgh, Pa.	9,478,117,000	10,101,264,000	-----	623,147,000
7	Detroit, Mich.	9,374,068,000	11,784,509,000	-----	2,410,441,000
8	Cleveland, Ohio.	7,698,566,000	7,812,017,000	-----	713,451,000
9	Kansas City, Mo.	6,709,368,000	7,435,695,000	-----	726,327,000
10	St. Louis, Mo.	6,559,642,000	7,395,649,000	-----	836,007,000
11	Baltimore, Md.	4,971,373,000	5,239,253,000	-----	267,880,000
12	Minneapolis, Minn.	4,301,732,000	4,736,519,000	-----	434,787,000
13	Cincinnati, Ohio.	3,400,342,000	3,922,521,000	-----	522,179,000
14	Buffalo, N. Y.	2,821,799,000	3,327,567,000	-----	505,768,000
15	Northern New Jersey <sup>1</sup>	2,543,905,000	2,576,474,000	-----	32,569,000
16	New Orleans, La.	1,491,570,000	2,765,312,000	-----	273,742,000
17	Atlanta, Ga.	2,474,239,000	2,928,140,000	-----	453,901,000
18	Dallas, Tex.	2,401,305,000	2,916,839,000	-----	515,534,000
19	Richmond, Va.	2,371,290,000	2,312,863,000	\$58,427,000	-----
20	Omaha, Nebr.	2,266,932,000	2,356,403,000	-----	89,471,000
21	Seattle, Wash.	2,169,162,000	2,665,913,000	-----	496,751,000
22	Louisville, Ky.	1,941,746,000	1,969,938,000	-----	28,192,000
23	Portland, Oreg.	1,885,844,000	2,061,239,000	-----	175,395,000
24	Newark, N. J.	1,870,773,000	1,749,429,000	121,344,000	-----
25	Denver, Colo.	1,820,722,000	1,993,718,000	-----	172,996,000
26	Houston, Tex.	1,800,113,000	2,002,927,000	-----	202,814,000
27	Milwaukee, Wis.	1,607,369,000	1,910,698,000	-----	303,329,000
28	Oklahoma City, Okla.	1,456,290,000	1,632,830,000	-----	176,540,000
29	Washington, D. C.	1,354,224,000	1,497,434,000	-----	143,210,000
30	St. Paul, Minn.	1,254,850,000	1,536,522,000	-----	281,672,000
31	Indianapolis, Ind.	1,155,974,000	1,279,480,000	-----	123,506,000
32	Nashville, Tenn.	1,137,675,000	1,245,357,000	-----	107,682,000
33	Birmingham, Ala.	1,135,408,000	1,283,424,000	-----	148,016,000
34	Memphis, Tenn.	1,119,169,000	1,233,789,000	-----	114,620,000
35	Salt Lake City, Utah	970,950,000	1,010,279,000	-----	39,329,000

<sup>1</sup> Figures taken from Commercial and Financial Chronicle.<sup>2</sup> Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the town of Union.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1930 and 1929—Continued

	Clearing house at—	1930	1929	Comparisons	
				Increase	Decrease
36	Toledo, Ohio.....	\$908,221,000	\$1,147,477,000		\$239,256,000
37	Oakland, Calif.....	850,319,000	1,029,619,000		179,300,000
38	Hartford, Conn.....	836,600,000	1,009,690,000		173,090,000
39	Columbus, Ohio.....	836,352,000	893,038,000		56,686,000
40	San Antonio, Tex.....	828,014,000	929,299,000		101,285,000
41	Providence, R. I.....	753,579,000	858,629,000		105,050,000
42	Jacksonville, Fla.....	711,645,000	801,310,000		89,665,000
43	Little Rock, Ark.....	708,126,000	789,303,000		81,177,000
44	Davenport, Iowa.....	671,445,000	650,738,000	\$20,707,000	
45	Rochester, N. Y.....	664,122,000	852,434,000		188,312,000
46	Spokane, Wash.....	607,905,000	683,462,000		75,557,000
47	Tulsa, Okla.....	532,667,000	661,223,000		128,556,000
48	Fort Worth, Tex.....	502,737,000	759,893,000		257,156,000
49	Des Moines, Iowa.....	485,534,000	511,695,000		26,161,000
50	Erie, Pa.....	484,526,000	492,281,000		7,755,000
51	Phoenix, Ariz.....	470,410,000	515,774,000		45,364,000
52	New Haven, Conn.....	423,780,000	465,544,000		41,764,000
53	Long Beach, Calif.....	387,853,000	458,481,000		70,628,000
54	Wichita, Kans.....	385,272,000	455,907,000		70,635,000
55	Roanoke, Va.....	383,710,000	373,884,000	9,826,000	
56	Sacramento, Calif.....	369,695,000	392,064,000		22,369,000
57	Dayton, Ohio.....	359,351,000	437,866,000		78,515,000
58	Albany, N. Y.....	341,775,000	334,889,000	6,886,000	
59	Kalamazoo, Mich.....	322,717,000	352,426,000		29,709,000
60	Sioux City, Iowa.....	318,809,000	365,590,000		47,081,000
61	El Paso, Tex.....	316,061,000	321,844,000		5,783,000
62	Asheville, N. C.....	315,681,000	376,451,000		60,770,000
63	Syracuse, N. Y.....	310,703,000	382,097,000		71,394,000
64	Pasadena, Calif.....	308,898,000	370,586,000		61,688,000
65	St. Joseph, Mo.....	308,316,000	366,739,000		58,423,000
66	Grand Rapids, Mich.....	301,859,000	420,653,000		118,794,000
67	San Diego, Calif.....	301,090,000	324,560,000		23,470,000
68	Duluth, Minn.....	296,556,000	444,272,000		147,716,000
69	Springfield, Ohio.....	282,826,000	302,492,000		19,666,000
70	Greensboro, N. C.....	275,131,000	306,383,000		31,252,000
71	Youngstown, Ohio.....	274,489,000	328,673,000		54,184,000
72	Gary, Ind.....	273,078,000	298,498,000		25,420,000
73	Scranton, Pa.....	271,478,000	331,387,000		59,909,000
74	Shreveport, La.....	269,401,000	292,887,000		23,486,000
75	Terre Haute, Ind.....	268,329,000	282,056,000		13,727,000
76	Evansville, Ind.....	265,236,000	242,039,000	23,197,000	
77	Wilmington, Del.....	259,587,000	271,244,000		11,657,000
78	Peoria, Ill.....	259,269,000	308,816,000		49,547,000
79	Akron, Ohio.....	256,000,000	375,666,000		119,666,000
80	Springfield, Mass.....	255,665,000	303,431,000		47,766,000
81	Berkeley, Calif.....	243,996,000	256,710,000		12,714,000
82	Paterson, N. J.....	242,636,000	304,727,000		62,091,000
83	Bethlehem, Pa.....	238,506,000	275,218,000		36,712,000
84	Trenton, N. J.....	235,303,000	283,279,000		47,976,000
85	Harrisburg, Pa.....	231,941,000	250,201,000		18,260,000
86	Canton, Ohio.....	226,650,000	245,523,000		18,873,000
87	Norfolk, Va.....	224,549,000	256,604,000		32,055,000
88	Stamford, Conn.....	218,919,000	232,874,000		13,955,000
89	Galveston, Tex.....	217,548,000	303,753,000		86,205,000
90	Enid, Okla.....	214,068,000	216,833,000		2,765,000
91	Oil City, Pa.....	210,448,000	232,463,000		22,015,000
92	Wheeling, W. Va.....	208,971,000	255,829,000		46,858,000
93	Portland, Me.....	207,486,000	219,133,000		11,647,000
94	Hammond, Ind.....	206,347,000	248,725,000		42,378,000
95	Reading, Pa.....	193,391,000	229,047,000		35,656,000
96	Rockford, Ill.....	189,407,000	219,621,000		30,214,000
97	Wilkes-Barre, Pa.....	184,702,000	210,372,000		25,670,000
98	Lansing, Mich.....	182,380,000	183,175,000		795,000
99	Fort Wayne, Ind.....	182,228,000	203,015,000		20,787,000
100	Lincoln, Nebr.....	181,500,000	218,434,000		36,934,000
101	Fresno, Calif.....	181,337,000	206,102,000		25,033,000
102	Charleston, W. Va.....	181,087,000	205,102,000		24,015,000
103	Topeka, Kans.....	174,646,000	193,534,000		18,888,000
104	San Jose, Calif.....	173,693,000	180,759,000		7,066,000
105	Worcester, Mass.....	171,675,000	196,470,000		24,795,000
106	Champaign, Ill.....	169,133,000	67,734,000	101,399,000	
107	Helena, Mont.....	169,046,000	192,869,000		23,823,000
108	Flint, Mich.....	165,448,000	222,425,000		56,977,000

<sup>1</sup> Figures taken from Commercial and Financial Chronicle.<sup>2</sup> 8 months.<sup>3</sup> 9 months.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1930 and 1929—Continued

	Clearing house at—	1930	1929	Comparisons	
				Increase	Decrease
109	Lima, Ohio.....	\$162,581,000	\$207,251,000		\$44,670,000
110	Moline, Ill.....	162,453,000	155,924,000	\$6,529,000	
111	Cedar Rapids, Iowa.....	161,579,000	162,500,000		921,000
112	Butler, Pa.....	160,004,000	154,492,000	5,512,000	
113	La Crosse, Wis.....	149,573,000	167,507,000		17,934,000
114	Knoxville, Tenn.....	149,193,000	162,961,000		13,768,000
115	Bay City, Mich.....	146,295,000	164,827,000		18,532,000
116	South Bend, Ind.....	142,874,000	168,977,000		26,103,000
117	Madison, Wis.....	141,789,000	168,667,000		26,878,000
118	Amarillo, Tex.....	141,557,000	144,456,000		2,899,000
119	Springfield, Ill.....	136,192,000	146,992,000		10,800,000
120	Miami, Fla.....	134,101,000	139,043,000		4,942,000
121	Rock Island, Ill.....	132,194,000	128,834,000	3,360,000	
122	Steubenville, Ohio.....	128,986,000	155,401,000		26,415,000
123	Camden, N. J.....	122,544,000	135,173,000		12,629,000
124	Waterbury, Conn.....	121,619,000	135,456,000		13,837,000
125	Passaic, N. J.....	121,597,000	130,692,000		9,095,000
126	Stockton, Calif.....	117,223,000	134,438,000		17,215,000
127	Raleigh, N. C.....	116,819,000	129,690,000		12,871,000
128	Kansas City, Kans.....	114,330,000	113,320,000	1,010,000	
129	Paducah, Ky.....	112,267,000	129,223,000		16,956,000
130	Charleston, S. C.....	112,048,000	115,329,000		3,281,000
131	Wichita Falls, Tex.....	110,968,000	133,353,000		22,385,000
132	Columbia, S. C.....	109,262,000	119,107,000		9,845,000
133	Dodge City, Kans.....	107,663,000	89,526,000	18,137,000	
134	Fargo, N. Dak.....	107,377,000	107,120,000	257,000	
135	Santa Barbara, Calif.....	107,288,000	103,150,000	4,138,000	
136	Santa Monica, Calif.....	104,936,000	113,772,000		8,836,000
137	York, Pa.....	104,711,000	113,936,000		9,225,000
138	Lancaster, Pa.....	104,390,000	107,372,000		2,982,000
139	Mobile, Ala.....	103,548,000	107,147,000		3,599,000
140	Augusta, Ga.....	103,183,000	113,263,000		10,080,000
141	Beaumont, Tex.....	101,932,000	112,932,000		11,000,000
142	Sioux Falls, S. Dak.....	101,809,000	96,417,000	5,392,000	
143	Battle Creek, Mich.....	100,271,000	143,577,000		43,306,000
144	Mansfield, Ohio.....	99,721,000	108,571,000		8,850,000
145	Bloomington, Ill.....	96,646,000	103,187,000		6,541,000
146	Tampa, Fla.....	92,569,000	155,394,000		62,825,000
147	Bakersfield, Calif.....	92,196,000	74,207,000	17,989,000	
148	Orange, N. J.....	92,123,000	94,450,000		2,327,000
149	Ogden, Utah.....	91,367,000	97,045,000		5,678,000
150	Grand Forks, N. Dak.....	88,993,000	99,891,000		11,798,000
151	Greenville, S. C.....	87,008,000	94,116,000		7,108,000
152	Lexington, Ky.....	86,781,000	113,104,000		26,323,000
153	Springfield, Mo.....	85,173,000	90,053,000		4,880,000
154	Pueblo, Colo.....	83,551,000	88,610,000		5,059,000
155	Austin, Tex.....	82,507,000	99,556,000		17,049,000
156	Macon, Ga.....	80,946,000	97,705,000		16,759,000
157	Waterloo, Iowa.....	75,754,000	84,100,000		8,346,000
158	Hattiesburg, Miss.....	75,407,000	88,213,000		12,806,000
159	Greensburg, Pa.....	75,394,000	82,691,000		7,297,000
160	Boise, Idaho.....	74,976,000	71,154,000	3,822,000	
161	Binghamton, N. Y.....	73,696,000	77,285,000		3,589,000
162	Jackson, Mich.....	72,031,000	109,190,000		37,159,000
163	Altoona, Pa.....	71,562,000	77,493,000		5,931,000
164	Yakima, Wash.....	70,400,000	84,468,000		14,068,000
165	Quincy, Ill.....	69,011,000	79,462,000		10,451,000
166	South St. Paul, Minn.....	68,409,000	70,172,000		1,763,000
167	Waco, Tex.....	68,092,000	78,218,000		10,126,000
168	Pittsburg, Kans.....	66,529,000	73,522,000		6,993,000
169	Montgomery, Ala.....	66,468,000	87,538,000		21,070,000
170	Jamestown, N. Y.....	65,636,000	71,697,000		6,061,000
171	Colorado Springs, Colo.....	64,676,000	71,716,000		7,040,000
172	Decatur, Ill.....	64,632,000	67,871,000		3,239,000
173	Hazleton, Pa.....	64,549,000	58,885,000	5,664,000	
174	Green Bay, Wis.....	62,135,000	65,234,000		3,099,000
175	Fall River, Mass.....	61,744,000	72,313,000		10,569,000
176	Great Falls, Mont.....	61,608,000	76,373,000		14,765,000
177	Huntington Park, Calif.....	61,009,000	45,485,000	15,524,000	
178	Niagara Falls, N. Y.....	60,807,000	84,409,000		23,602,000
179	New Bedford, Mass.....	60,493,000	64,179,000		3,776,000
180	Huntington, W. Va.....	59,053,000	62,597,000		3,544,000
181	Hamilton, Ohio.....	57,891,000	61,953,000		4,062,000
182	Aurora, Ill.....	57,363,000	68,702,000		11,339,000
183	Muskegon, Mich.....	57,301,000	79,801,000		22,500,000
184	Sheboygan, Wis.....	57,265,000	59,638,000		2,373,000

1 Figures taken from Commercial and Financial Chronicle.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1930 and 1929—Continued

	Clearing house at—	1930	1929	Comparisons	
				Increase	Decrease
185	Aberdeen, S. Dak.....	\$57,077,000	\$66,210,000		\$9,133,000
186	Modesto, Calif.....	55,338,000	52,623,000	\$3,315,000	
187	Chester, Pa.....	155,185,000	66,188,000		11,003,000
188	San Pedro, Calif.....	54,341,000	51,294,000	3,047,000	
189	Joplin, Mo.....	54,257,000	71,653,000		17,396,000
190	Columbus, Ga.....	153,776,000	64,407,000		10,631,000
191	Bellingham, Wash.....	152,282,000	44,709,000	7,573,000	
192	Riverside, Calif.....	152,290,000	60,591,000		8,371,000
193	Williamsport, Pa.....	51,619,000	59,000,000		7,381,000
194	Danville, Ill.....	50,774,000	53,286,000		2,512,000
195	Valdosta, Ga.....	50,567,000	62,100,000		11,593,000
196	Elmira, N. Y.....	49,396,000	62,840,000		13,444,000
197	Ann Arbor, Mich.....	48,751,000	54,924,000		6,173,000
198	Lowell, Mass.....	47,544,000	65,570,000		18,026,000
199	Brunswick, Ga.....	44,371,000	47,460,000		3,089,000
200	Montclair, N. J.....	42,700,000	49,817,000		7,117,000
201	Oskosh, Wis.....	42,637,000	51,238,000		8,601,000
202	Norristown, Pa.....	41,281,000	47,871,000		6,590,000
203	Guthrie, Okla.....	39,784,000	40,254,000		470,000
204	Port Arthur, Tex.....	138,934,000	38,972,000		38,000
205	Meridian, Miss.....	37,751,000	45,681,000		7,930,000
206	Manchester, N. H.....	136,683,000	38,832,000		2,149,000
207	Lebanon, Pa.....	35,831,000	34,729,000	1,102,000	
208	Bangor, Me.....	135,829,000	134,448,000	1,381,000	
209	Billings, Mont.....	35,436,000	39,721,000		4,285,000
210	Pottsville, Pa.....	34,500,000	39,800,000		5,300,000
211	Hagerstown, Md.....	34,182,000	39,265,000		5,083,000
212	Cheyenne, Wyo.....	32,933,000	35,998,000		3,065,000
213	Casper, Wyo.....	31,846,000	36,750,000		4,904,000
214	Holyoke, Mass.....	31,304,000	33,358,000		2,054,000
215	Rochester, Minn.....	131,107,000	33,126,000		2,019,000
216	Texarkana, Ark.....	30,415,000	33,486,000		3,071,000
217	Mankato, Minn.....	29,911,000	36,929,000		7,018,000
218	Bismarck, N. Dak.....	29,133,000	45,977,000		19,844,000
219	Marion, Ohio.....	28,456,000	31,856,000		3,400,000
220	Hastings, Nebr.....	126,974,000	30,769,000		3,795,000
221	Warren, Pa.....	26,022,000	29,422,000		3,400,000
222	Santa Rosa, Calif.....	25,368,000	27,032,000		1,664,000
223	Frederick, Md.....	24,969,000	24,421,000	548,000	
224	Beaver County, Pa.....	24,904,000	31,909,000		7,005,000
225	Iowa City, Iowa.....	124,391,000	26,009,000		1,618,000
226	Eugene, Oreg.....	22,917,000	26,895,000		3,978,000
227	Minot, N. Dak.....	22,243,000	26,219,000		3,976,000
228	Fullerton, Calif.....	22,128,000	23,055,000		927,000
229	Owensboro, Ky.....	21,931,000	21,194,000	737,000	
230	Lorain, Ohio.....	20,506,000	24,248,000		3,742,000
231	Winona, Minn.....	20,292,000	22,927,000		2,635,000
232	Atchison, Kans.....	19,630,000	20,488,000		858,000
233	Manhattan, Kans.....	17,470,000	17,286,000	184,000	
234	Fremont, Nebr.....	17,230,000	20,075,000		2,845,000
235	Watsonville, Calif.....	14,419,000	12,786,000	1,633,000	
236	Jacksonville, Ill.....	13,367,000	20,430,000		7,063,000
237	Watertown, S. Dak.....	12,958,000	13,998,000		1,040,000
238	Dunkirk, N. Y.....	12,909,000	14,594,000		1,685,000
239	Sterling, Ill.....	12,801,000	12,772,000	29,000	
240	Adrian, Mich.....	11,799,000	15,883,000		4,084,000
241	Vicksburg, Miss.....	11,212,000	20,530,000		9,318,000
242	Carthage, Mo.....	10,913,000	12,494,000		1,581,000
243	New Albany, Ind.....	9,731,000	8,879,000	852,000	
244	Watertown, Wis.....	9,605,000	10,366,000		761,000
245	Red Wing, Minn.....	9,568,000	11,708,000		2,140,000
246	Derby, Conn.....	9,401,000	9,276,000	125,000	
247	Franklin, Pa.....	9,378,000	11,228,000		1,850,000
248	Parsons, Kans.....	8,338,000	11,660,000		3,322,000
249	Charles City, Iowa.....	7,303,000	11,277,000		3,974,000
250	Lewistown, Mont.....	6,639,000	9,487,000		2,848,000
251	Corsicana, Tex.....	5,829,000	8,982,000		3,153,000
252	San Bernardino, Calif.....	5,116,000	5,579,000		463,000
253	Salisbury, N. C.....	3,652,000	5,108,000		1,456,000
		623,402,669,000	704,393,539,000	449,646,000	81,440,516,000
			623,402,669,000		449,646,000
	Decrease.....		80,990,870,000		80,990,870,000

<sup>1</sup> Figures taken from Commercial and Financial Chronicle.

TABLE NO. 98.—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, 1930 and 1929

	Clearing house at:—	1930	1929	Increase	Decrease
1	Boston, Mass.	\$25,799,285,000	\$26,154,687,000		\$355,402,000
2	New York, N. Y.	399,471,638,000	456,937,947,000		57,466,309,000
3	Philadelphia, Pa.	29,283,000,000	30,909,000,000		1,626,000,000
4	Cleveland, Ohio	7,098,566,000	7,812,017,000		713,451,000
5	Richmond, Va.	2,371,290,000	2,312,863,000	\$58,427,000	
6	Atlanta, Ga.	2,474,239,000	2,928,140,000		453,901,000
7	Chicago, Ill.	31,807,254,000	37,125,374,000		5,318,120,000
8	St. Louis, Mo.	6,559,642,000	7,395,649,000		836,007,000
9	Minneapolis, Minn.	4,301,732,000	4,736,519,000		434,787,000
10	Kansas City, Mo.	6,709,368,000	7,435,695,000		726,327,000
11	Dallas, Tex.	2,401,305,000	2,916,839,000		515,534,000
12	San Francisco, Calif.	10,297,475,000	11,022,718,000		726,243,000
	Total 12 Federal reserve bank cities.....	528,574,794,000	597,688,448,000	58,427,000	69,172,081,000
	OTHER CITIES				
1	Pittsburgh, Pa.	9,478,117,000	10,101,264,000		623,147,000
2	Detroit, Mich. <sup>1</sup>	9,374,068,000	11,784,509,000		2,410,441,000
3	Baltimore, Md.	4,971,373,000	5,239,253,000		267,880,000
4	Cincinnati, Ohio	3,400,342,000	3,922,521,000		522,179,000
5	Buffalo, N. Y.	2,821,799,000	3,327,567,000		505,768,000
6	Northern New Jersey <sup>2</sup>	2,543,905,000	2,576,474,000		32,569,000
7	New Orleans, La. <sup>1</sup>	2,491,570,000	2,765,312,000		273,742,000
8	Omaha, Nebr.	2,266,932,000	2,356,403,000		89,471,000
9	Seattle, Wash.	2,169,162,000	2,665,913,000		496,751,000
10	Louisville, Ky.	1,941,746,000	1,969,938,000		28,192,000
11	Portland, Oreg.	1,885,844,000	2,061,239,000		175,395,000
12	Newark, N. J.	1,870,773,000	1,749,429,000	121,344,000	
13	Denver, Colo.	1,820,722,000	1,993,718,000		172,996,000
14	Houston, Tex.	1,800,113,000	2,002,927,000		202,814,000
15	Milwaukee, Wis.	1,607,369,000	1,910,698,000		303,329,000
16	Oklahoma City, Okla.	1,456,290,000	1,632,830,000		176,540,000
17	Washington, D. C.	1,354,224,000	1,497,434,000		143,210,000
18	St. Paul, Minn.	1,254,850,000	1,536,522,000		281,672,000
19	Indianapolis, Ind.	1,155,974,000	1,279,480,000		123,506,000
20	Nashville, Tenn.	1,137,675,000	1,245,357,000		107,682,000
21	Birmingham, Ala.	1,135,408,000	1,283,424,000		148,016,000
22	Memphis, Tenn.	1,119,169,000	1,233,789,000		114,620,000
	Total of 22 other principal cities.....	59,057,425,000	66,136,001,000	121,344,000	7,199,920,000
	Total.....	587,632,219,000	663,824,449,000	179,771,000	76,372,001,000
	Total other cities (219).....	35,770,450,000	40,569,090,000	269,875,000	5,068,515,000
	Grand total of all cities.....	623,402,669,000	704,393,539,000	449,646,000	81,440,516,000

<sup>1</sup> Figures taken from Commercial and Financial Chronicle.

<sup>2</sup> Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the town of Union.

TABLE NO. 99.—*State, private, and national bank failures during the six months ended December 31, 1929*

[Cents omitted]

States	State banks <sup>1</sup>		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	\$410, 000	2	\$5, 286, 000	3	\$5, 696, 000	—	—	3	\$5, 696, 000
Pennsylvania.....	2	6, 379, 000	—	—	2	6, 379, 000	1	\$1, 241, 632	3	7, 620, 632
Delaware.....	1	243, 000	—	—	1	243, 000	—	—	1	243, 000
Total Eastern States.....	4	7, 032, 000	2	5, 286, 000	6	12, 318, 000	1	1, 241, 632	7	13, 559, 632
Virginia.....	4	777, 000	—	—	4	777, 000	1	221, 122	5	998, 122
West Virginia.....	9	4, 111, 000	—	—	9	4, 111, 000	—	—	9	4, 111, 000
North Carolina.....	4	879, 000	—	—	4	879, 000	1	1, 801, 048	5	2, 680, 048
South Carolina.....	7	2, 782, 000	—	—	7	2, 782, 000	2	2, 264, 934	9	5, 046, 934
Georgia.....	2	106, 374	—	—	2	106, 374	2	228, 935	4	335, 309
Florida.....	23	38, 064, 000	—	—	23	38, 064, 000	3	5, 686, 174	26	43, 750, 174
Alabama.....	4	1, 449, 000	—	—	4	1, 449, 000	2	1, 95, 619	6	2, 544, 619
Mississippi.....	4	637, 010	—	—	4	637, 010	—	—	4	637, 010
Texas.....	1	44, 000	—	—	1	44, 000	—	—	1	44, 000
Arkansas.....	2	346, 000	—	—	2	346, 000	1	425, 635	3	771, 635
Kentucky.....	1	550, 000	—	—	1	550, 000	—	—	1	550, 000
Tennessee.....	4	886, 000	—	—	4	886, 000	—	—	4	886, 000
Total Southern States.....	65	50, 631, 384	—	—	65	50, 631, 384	12	11, 703, 467	77	62, 334, 851
Ohio.....	3	1, 884, 000	—	—	3	1, 884, 000	—	—	3	1, 884, 000
Indiana.....	3	1, 257, 770	2	220, 000	5	1, 477, 770	—	—	5	1, 477, 770
Illinois.....	10	11, 544, 396	—	—	10	11, 544, 396	3	1, 311, 060	13	12, 855, 456
Michigan.....	—	—	1	114, 000	1	114, 000	—	—	1	114, 000
Wisconsin.....	4	2, 032, 000	—	—	4	2, 032, 000	—	—	4	2, 032, 000
Minnesota.....	16	4, 553, 000	—	—	16	4, 553, 000	—	—	16	4, 553, 000
Iowa.....	13	2, 826, 000	2	185, 000	15	3, 011, 000	3	1, 287, 786	18	4, 298, 786
Missouri.....	12	1, 785, 414	—	—	12	1, 785, 414	1	356, 014	13	2, 141, 428
Total Middle Western States.....	61	25, 882, 580	5	519, 000	66	26, 401, 580	7	2, 954, 860	73	29, 356, 440
North Dakota.....	10	747, 816	—	—	10	747, 816	3	331, 453	13	1, 079, 269
South Dakota.....	5	738, 471	—	—	5	738, 471	—	—	5	738, 471
Nebraska.....	33	8, 736, 000	—	—	33	8, 736, 000	1	308, 662	34	9, 044, 662
Kansas.....	3	639, 857	—	—	3	639, 857	—	—	3	639, 857

Colorado.....	4	1, 69, 803			4	1, 069, 803	1	549, 180	5	1, 618, 983
New Mexico.....	1	91, 000			1	91, 000			1	91, 000
Oklahoma.....	15	3, 138, 000			15	3, 138, 000			15	3, 138, 000
Total Western States.....	71	15, 160, 947			71	15, 160, 947	5	1, 189, 295	76	16, 350, 242
Washington.....	1	10, 000			1	10, 000			1	10, 000
California.....	2	3, 973, 000			2	3, 973, 000	1	704, 439	3	4, 677, 439
Nevada.....	1	3, 600, 000			1	3, 600, 000			1	3, 600, 000
Total Pacific States.....	4	7, 583, 000			4	7, 583, 000	1	704, 439	5	8, 287, 439
Total United States.....	205	106, 289, 911	7	5, 805, 000	212	112, 094, 911	26	17, 793, 693	238	129, 888, 604

<sup>1</sup> Includes all classes of banks under State supervision, other than private banks.

<sup>2</sup> Not under supervision of State banking department.

<sup>3</sup> Does not include 15 banks suspended during the period but reorganized and reopened without receiverships under a special Nebraska statute permitting depositors controlling 55 per cent of the deposits or more to enter into a reorganization agreement binding not only upon themselves but also upon the remaining depositors controlling 15 per cent of the deposits or less.



TABLE No. 100.—State, private, and national bank failures during the six months ended June 30, 1930

[Cents omitted]

States	State banks <sup>1</sup>		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New Hampshire.....	1	\$11,302	-----	-----	1	\$11,302	-----	-----	1	\$11,302
Vermont.....	-----	-----	-----	-----	-----	-----	1	\$850,645	1	850,645
Massachusetts.....	1	2,796,689	-----	-----	1	2,796,689	-----	-----	1	2,796,689
Connecticut.....	-----	-----	1	\$1,151,000	1	1,151,000	-----	-----	1	1,151,000
Total New England States.....	2	2,807,991	1	1,151,000	3	3,958,991	1	850,645	4	4,809,636
New York.....	-----	-----	1	-----	1	-----	-----	-----	1	-----
New Jersey.....	1	1,682,572	-----	-----	1	1,682,572	-----	-----	1	1,682,572
Pennsylvania.....	2	1,217,080	-----	-----	2	1,217,080	1	172,319	3	1,389,399
Total Eastern States.....	3	2,899,652	1	-----	4	2,899,652	1	172,319	5	3,071,971
Virginia.....	4	726,000	-----	-----	4	726,000	-----	-----	4	726,000
West Virginia.....	1	258,636	-----	-----	1	258,636	2	568,205	3	826,841
North Carolina.....	12	6,746,000	-----	-----	12	6,746,000	-----	-----	12	6,746,000
South Carolina.....	14	3,512,000	-----	-----	14	3,512,000	4	3,084,566	18	6,596,566
Georgia.....	7	1,584,495	-----	-----	7	1,584,495	1	547,929	8	2,132,424
Florida.....	24	28,537,370	-----	-----	24	28,537,370	2	5,460,159	26	33,997,529
Alabama.....	12	5,153,870	1	61,495	13	5,215,365	6	2,329,800	19	7,545,165
Mississippi.....	10	2,973,000	-----	-----	10	2,973,000	-----	-----	10	2,973,000
Texas.....	5	597,000	-----	-----	5	597,000	8	9,575,053	13	10,172,053
Arkansas.....	8	1,269,530	-----	-----	8	1,269,530	-----	-----	8	1,269,530
Kentucky.....	6	2,797,539	-----	-----	6	2,797,539	1	100,000	7	2,897,539
Tennessee.....	4	980,000	-----	-----	4	980,000	-----	-----	4	980,000
Total Southern States.....	107	55,135,440	1	61,495	108	55,196,935	24	21,665,712	132	76,862,647
Ohio.....	10	19,117,000	1	61,000	11	19,178,000	1	25,569	12	19,203,569
Indiana.....	15	5,614,000	2	307,900	17	5,921,900	2	367,023	19	6,288,923
Illinois.....	32	12,426,049	-----	-----	32	12,426,049	8	3,203,639	40	15,629,688
Michigan.....	1	986,000	7	2,427,500	8	3,413,500	1	1,431,383	9	4,844,883
Wisconsin.....	16	6,638,500	-----	-----	16	6,638,500	-----	-----	16	6,638,500
Minnesota.....	9	878,000	-----	-----	9	878,000	-----	-----	9	878,000
Iowa.....	22	3,598,000	3	1,187,000	25	4,785,000	2	250,824	27	5,035,824
Missouri.....	36	9,896,600	-----	-----	36	9,896,600	1	284,430	37	10,181,030
Total Middle Western States.....	141	59,154,149	13	3,983,400	154	63,137,549	15	5,562,868	169	68,700,417

North Dakota.....	22	2,067,903			22	2,067,903	6	954,228	28	3,022,131
South Dakota.....	11	3,332,867			11	3,332,867			11	3,332,867
Nebraska.....	17	4,124,000			17	4,124,000	2	1,049,112	19	5,173,112
Kansas.....	11	1,533,789			11	1,533,789	1	5,316,248	12	6,850,037
Montana.....	4	801,000			4	801,000	1	71,138	5	872,138
Colorado.....	1	86,173			1	86,173			1	86,173
Oklahoma.....	8	2,349,000			8	2,349,000	3	1,486,474	11	3,835,474
Total Western States.....	74	14,294,732			74	14,294,732	13	8,877,200	87	23,171,932
Washington.....	1	85,000			1	85,000			1	85,000
California.....							2	368,761	2	368,761
Arizona.....	2	2,026,000			2	2,026,000			2	2,026,000
Total Pacific States.....	3	2,111,000			3	2,111,000	2	368,761	5	2,479,761
Total United States.....	330	136,402,964	16	5,195,895	346	141,598,859	56	37,497,505	402	179,096,364

<sup>1</sup> Includes all classes of banks under State supervision, other than private banks.

<sup>2</sup> Not under supervision of State banking department.

<sup>3</sup> Does not include 2 banks suspended during the period but reorganized and reopened without receiverships under a special Nebraska statute permitting depositors controlling 85 per cent of the deposits or more to enter into a reorganization agreement binding not only upon themselves but also upon the remaining depositors controlling 15 per cent of the deposits or less.

TABLE No. 101.—State, private, and national bank failures during the year ended June 30, 1930

[Cents omitted]

States	State banks <sup>1</sup>		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New Hampshire.....	1	\$11,302	-----	-----	1	\$11,302	-----	-----	1	\$11,302
Vermont.....	-----	-----	-----	-----	-----	-----	1	850,645	1	850,645
Massachusetts.....	1	2,796,689	-----	-----	1	2,796,689	-----	-----	1	2,796,689
Connecticut.....	-----	-----	1	\$1,151,000	1	1,151,000	-----	-----	1	1,151,000
Total New England States.....	2	2,807,991	1	1,151,000	3	3,958,991	1	850,645	4	4,809,636
New York.....	1	410,000	3	5,286,000	4	5,696,000	-----	-----	4	5,696,000
New Jersey.....	1	1,682,572	-----	-----	1	1,682,572	-----	-----	1	1,682,572
Pennsylvania.....	4	7,596,080	-----	-----	4	7,596,080	2	1,413,951	6	9,010,031
Delaware.....	1	243,000	-----	-----	1	243,000	-----	-----	1	243,000
Total Eastern States.....	7	9,931,652	3	5,286,000	10	15,217,652	2	1,413,951	12	16,631,603
Virginia.....	8	1,503,000	-----	-----	8	1,503,000	1	221,122	9	1,724,122
West Virginia.....	10	4,369,636	-----	-----	10	4,369,636	2	568,205	12	4,937,841
North Carolina.....	16	7,625,000	-----	-----	16	7,625,000	1	1,801,048	17	9,426,048
South Carolina.....	21	6,294,000	-----	-----	21	6,294,000	6	5,349,500	27	11,643,500
Georgia.....	9	1,690,869	-----	-----	9	1,690,869	3	776,864	12	2,467,733
Florida.....	47	66,601,370	-----	-----	47	66,601,370	5	11,126,333	52	77,727,703
Alabama.....	16	6,602,870	1	61,495	17	6,664,365	8	3,425,419	25	10,089,784
Mississippi.....	14	3,610,010	-----	-----	14	3,610,010	-----	-----	14	3,610,010
Texas.....	6	641,000	-----	-----	6	641,000	8	9,575,053	14	10,216,053
Arkansas.....	10	1,615,530	-----	-----	10	1,615,530	1	425,635	11	2,041,165
Kentucky.....	7	3,347,539	-----	-----	7	3,347,539	1	100,000	8	3,447,539
Tennessee.....	8	1,866,000	-----	-----	8	1,866,000	-----	-----	8	1,866,000
Total Southern States.....	172	105,766,824	1	61,495	173	105,828,319	36	33,369,179	209	139,197,498
Ohio.....	13	21,001,000	1	61,000	14	21,062,000	1	25,569	15	21,087,569
Indiana.....	18	6,871,770	4	527,900	22	7,399,670	2	367,023	24	7,766,693
Illinois.....	42	23,970,445	-----	-----	42	23,970,445	11	4,514,699	53	28,485,144
Michigan.....	1	986,000	8	2,541,500	9	3,527,500	1	1,431,383	10	4,958,883
Wisconsin.....	20	8,670,500	-----	-----	20	8,670,500	-----	-----	20	8,670,500
Minnesota.....	25	5,431,000	-----	-----	25	5,431,000	-----	-----	25	5,431,000
Iowa.....	35	6,424,000	5	1,372,000	40	7,796,000	5	1,538,610	45	9,334,610
Missouri.....	48	11,682,014	-----	-----	48	11,682,014	2	640,444	50	12,322,458
Total Middle Western States.....	202	85,036,729	18	4,502,400	220	89,539,129	22	8,517,728	242	98,056,857

North Dakota.....	32	2,815,719			32	2,815,719	9	1,285,681	41	4,101,400
South Dakota.....	16	4,071,338			16	4,071,338			16	4,071,338
Nebraska.....	50	12,860,000			50	12,860,000	3	1,357,774	53	14,217,774
Kansas.....	14	2,173,646			14	2,173,646	1	5,316,248	15	7,489,894
Montana.....	4	801,000			4	801,000	1	71,138	5	872,138
Colorado.....	5	1,155,976			5	1,155,976	1	549,180	6	1,705,156
New Mexico.....	1	91,000			1	91,000			1	91,000
Oklahoma.....	23	5,487,000			23	5,487,000	3	1,486,474	26	6,973,474
Total Western States.....	145	29,455,679			145	29,455,679	18	10,066,495	163	39,522,174
Washington.....	2	95,000			2	95,000			2	95,000
California.....	2	3,973,000			2	3,973,000	3	1,073,200	5	5,046,200
Nevada.....	1	3,600,000			1	3,600,000			1	3,600,000
Arizona.....	2	2,026,000			2	2,026,000			2	2,026,000
Total Pacific States.....	7	9,694,000			7	9,694,000	3	1,073,200	10	10,767,200
Total United States.....	535	242,692,875	23	11,000,895	558	253,693,770	82	55,291,198	640	308,984,968

<sup>1</sup> Includes all classes of banks under State supervision, other than private banks.

<sup>2</sup> Not under supervision of State banking department.

<sup>3</sup> Does not include 17 banks suspended during the period but reorganized and reopened without receiverships under a special Nebraska statute permitting depositors controlling 55 per cent of the deposits or more to enter into a reorganization agreement binding not only upon themselves but also upon the remaining depositors controlling 15 per cent of the deposits or less.

TABLE NO. 102.—*Number and liabilities of State, private, and national banks which failed in years ended June 30, 1914 to 1930*

[For prior years see annual report, 1920]

[In thousands of dollars]

Year ended June 30—	State banks <sup>1</sup>		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
1914.....	69	\$21,032	27	\$11,027	96	\$32,059	21	\$9,774	117	\$41,833
1915.....	71	10,496	39	17,370	110	27,866	14	12,767	124	40,633
1916.....	29	15,133	12	877	41	16,010	13	3,020	54	19,030
1917.....	20	5,822	15	5,478	35	11,300	7	5,282	42	16,582
1918.....	15	3,072	10	7,186	25	10,258	2	2,359	27	12,617
1919.....	41	9,511	1	100	42	9,611	1	496	43	10,107
1920.....	35	15,923	9	3,081	44	18,954	5	1,930	49	20,884
1921.....	302	93,081	28	3,044	330	96,125	28	17,301	358	113,426
1922.....	352	92,933	12	3,000	364	95,933	33	20,287	397	116,220
1923.....	226	62,311	11	2,239	237	64,550	37	20,076	274	84,626
1924.....	746	217,712	31	5,476	777	223,188	138	<sup>2</sup> 74,743	915	297,931
1925.....	421	112,301	19	6,427	440	118,728	102	53,315	542	172,043
1926.....	470	144,718	26	3,105	496	147,823	77	38,112	573	185,935
1927.....	644	197,313	45	9,342	689	206,655	142	69,915	831	266,570
1928.....	386	122,562	27	5,222	413	127,784	71	32,905	484	158,689
1929.....	455	131,273	25	2,883	480	134,156	69	47,677	549	181,833
1930.....	535	242,693	23	11,001	558	253,694	82	55,291	640	308,985
Total.....	4,817	1,497,886	360	94,808	5,177	1,592,694	842	455,250	6,019	2,047,944

<sup>1</sup> Includes all classes of banks under State supervision, other than private banks.<sup>2</sup> Does not include liabilities of 5 banks.

NOTE.—For explanatory footnotes relative 1930 figures, see Tables Nos. 99, 100, and 101.

---

---

**TABLE H**  
**SHOWING STATEMENTS OF RESOURCES**  
**AND LIABILITIES OF THE INDIVIDUAL NATIONAL BANKS**  
(States, Territories, and Towns Arranged Alphabetically)  
**AT CLOSE OF BUSINESS DECEMBER 31, 1930**  
**IS OMITTED FROM THIS REPORT AND**  
**PUBLISHED AS A SEPARATE TABLE**

---

NOTE.—In each of the years 1923 to 1929, inclusive, a table similar to table "H" mentioned above, showing statements of resources and liabilities of the individual national banks for one date in the year, was also issued as a supplement to the Comptroller's report, but in lieu of being designated as tables "A" to "G", inclusive, they were numbered 89, 93, 94, 98, 121, 97, and 103, respectively.

# INDEX

ACCEPTANCES. (*See* Bank acceptances.)

ASSESSMENTS (*see also* Failures of national banks):

Account of national and Federal reserve bank circulation .....	162, 299, 300, 306
Account of examining service paid by national banks .....	162
Cost of printing plates, yearly, 1883-1930 .....	301
Upon shareholders of insolvent national banks .....	33, 322-353

ASSETS. (*See* National and all other reporting banks; Banks other than National; Federal reserve banks; National banks.)

BANK ACCEPTANCES held by national banks at date of each call during year ended October 31, 1930.. 38, 39

BANK CURRENCY. (*See* Federal reserve bank notes; Federal reserve notes; National-bank circulation.)

BANK OFFICERS, EMPLOYEES, AND OTHERS CONVICTED OF CRIMINAL VIOLATIONS OF LAW, list of, reported by Department of Justice..... 83-88

BANK PREMISES AND OTHER REAL ESTATE OWNED. (*See* Banks other than national; Federal reserve banks; National banks.)

BANKS OTHER THAN NATIONAL (*see also* Depositors; National banks; National and all other reporting banks):

Aggregate resources and liabilities of, by classes of banks, June, 1926-1930 .....	752-755
Chartered banks of Canada, condition of, September 30, 1930, and capital, etc., monthly, October, 1929, to September, 1930 .....	756
Conversions and reorganizations as national banks since 1900 .....	269
Conversions of, to national banks, year ended October 31, 1930, list of .....	278
Earnings, expenses, and dividends of, in the District of Columbia, six months ended December 31, 1929, and June 30, 1930, and years ended June 30, 1929 and 1930 .....	132, 133
Failures of, number and liabilities, in each State, six months ended December 31, 1929 .....	764, 765
Failures of, number and liabilities, in each State, six months ended June 30, 1930 .....	766, 767
Failures of, number and liabilities, in each State, year ended June 30, 1930 .....	768, 769
Failures of, years ended June 30, 1914-1930 .....	770
Foreign banks of issue, resources of, June 30, 1930 .....	161
Gold, silver, etc., held by, 1914-1930 .....	755
In the District of Columbia .....	132-134, 697-706
Loan and trust companies, statistics relating to .....	100-102, 716-723, 752, 753
Mutual and stock savings banks, statistics relating to .....	102-109, 724-731, 753, 754
Mutual savings banks, statistics relating to .....	104-107, 109, 728-731, 754
Number and capital of State banks converted into national banking associations, in each State and Territory, from 1863 to October 31, 1930 .....	269
Private banks, statistics relating to .....	109-111, 732-735, 754, 755
Recommendations for amendments to laws of District of Columbia relating to .....	11, 12
Resources and liabilities of, June 30, 1926 to 1930 .....	115
Resources and liabilities of, June 30, 1930 .....	98-113, 707-743
Savings banks, including postal savings, and amount of deposits, etc., in the principal countries of the world (various dates) .....	159, 160
Savings deposits and depositors in each class of, in the United States and possessions, June 30, 1930 .....	58-61
School savings banking, statistics relating to .....	158, 159
State banking officials, names of and number of each class of reporting banks under their supervision, June, 1930 .....	96, 97
State (commercial) banks, statistics relating to .....	98, 99, 707-715, 752
Stock savings banks, statistics relating to .....	102-104, 108, 109, 724-727, 753
Summaries of returns of each class of, June 30, 1930, by States .....	707-743

BILLS PAYABLE. (*See* National banks; also Banks other than national.)

BONDS, SECURITIES, ETC., OWNED BY NATIONAL BANKS. (*See* Investments of national banks; United States bonds; United States Government securities owned by national banks.)

BORROWED MONEY. (*See* National banks; also Banks other than national.)

<b>BRANCH BANKING</b> ( <i>see also</i> Foreign branches of national banks):	<b>Page</b>
Legislation recommended relative to.....	1-10
Number and class of branches of national banks closed during year ended October 31, 1930, by States.....	15-17
Number and kind of branches authorized and closed during year ended October 31, 1930.....	15-17
Number and kind of branches on February 25, 1927, and number and manner of acquisition of additional branches of national banks by years to close of October 31, 1930.....	15
Number and manner of acquisition of branches of national banks during year ended October 31, 1930, by States.....	15, 16
Statement relative to.....	14
<b>BUILDING AND LOAN ASSOCIATIONS:</b>	
Failures of, in the United States, 1920-1929.....	136
In District of Columbia, statistics relative to, 1909-1930.....	133, 134
Individual statements of resources and liabilities of, in the District of Columbia, June 30, 1930.....	703, 704
In the United States, statistics relating to.....	134-136
Revision recommended of code respecting associations in District of Columbia.....	12
Summary of resources and liabilities and receipts and disbursements of, in District of Columbia, 6-month periods ended December 31, 1929, and June 30, 1930.....	705, 706
"CALLS" FOR REPORTS OF CONDITION OF NATIONAL BANKS, dates of, 1914-1930.....	360
CALL LOANS, RATES FOR IN NEW YORK. ( <i>See</i> New York.)	
CANADA, CHARTERED BANKS OF, condition of, September 30, 1930, and capital, etc., monthly, October, 1929, to September, 1930.....	756
<b>CAPITAL STOCK OF NATIONAL BANKS:</b>	
Amount of, March 27, 1930, according to counties in each State, by Federal reserve districts..	605-671
Amount of monthly increases of, years ended October 31, 1926-1930.....	270
Amount authorized and paid in, July 1, 1929, and June 2 and July 1, 1930.....	35, 36
Authorized each month, January 1, 1926, to November 1, 1930.....	251
Chartered, consolidated, in voluntary liquidation, insolvent, years ended October 31, 1914-1930.....	270
Chartered in each State, year ended October 31, 1930.....	275-277
Chartered monthly, year ended October 31, 1930, conversions, reorganizations, primary organizations, and total.....	280
Classification of banks according to, December 31, 1929.....	77, 78, 280-288
Consolidated banks under act of November 7, 1918.....	259-264
Date of each report of condition, 1921-1930.....	367
Failed banks in charge of receivers, year ended October 31, 1930.....	33, 34, 322-353
Incident to consolidations with State banks under act of February 25, 1927.....	267, 268
In each Federal reserve district at date of each call during year ended October 31, 1930.....	566-573
Issuing and not issuing circulation June 30, 1930.....	37, 38, 292, 293
Liquidated banks, year ended October 31, 1930.....	252-258
Organized, failed, and reported in voluntary liquidation, year ended October 31, 1930, in each State.....	279
Percentage of dividends and net addition to profits to, in reserve cities, States, and Federal reserve districts, six months ended December 31, 1929.....	679-681, 683
Percentage of dividends and net addition to profits to, in reserve cities, States, and Federal reserve districts, six months ended June 30, 1930.....	692-694, 696
Percentage of dividends and net addition to profits to, in reserve cities, States, and Federal reserve districts, year ended June 30, 1930.....	72-74, 76
<b>CAPITAL STOCK OF BANKS OTHER THAN NATIONAL.</b> ( <i>See</i> Banks other than national.)	
<b>CAPITAL, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL BANKS.</b> ( <i>See</i> National banks.)	
<b>CAPITAL, SURPLUS, AND UNDIVIDED PROFITS OF BANKS OTHER THAN NATIONAL.</b> ( <i>See</i> Banks other than national.)	
<b>CASH IN BANKS:</b>	
Classification of, in all reporting banks, by States, June, 1930.....	128, 129
Gold, silver, etc., held by banks other than national, June, 1914-1930.....	755
Gold, silver, etc., held by national banks at date of each call, 1921-1930.....	420
Held by national banks in city of New York, 1921-1930.....	421
National banks, at date of each call during year ended October 31, 1930, by reserve cities and States.....	416-419
National banks, in each State, June 30, 1930.....	750, 751
<b>CASHIERS' CHECKS OUTSTANDING.</b> ( <i>See</i> National banks, abstract of condition of; <i>also</i> Banks other than national.)	
<b>CASH ITEMS.</b> ( <i>See</i> National banks, abstract of condition of; <i>also</i> Banks other than national.)	
<b>CENTRAL RESERVE CITIES</b> ( <i>see also</i> National banks), abstract of resources and liabilities of national banks in, September 24, 1930.....	363
<b>CERTIFIED CHECKS OUTSTANDING.</b> ( <i>See</i> National banks, abstract of condition of; <i>also</i> Banks other than national.)	



<b>CHANGES OF TITLE OF NATIONAL BANKS:</b>	<b>Page</b>
Incident to consolidations, year ended October 31, 1930.....	273-275
List of associations involved, year ended October 31, 1930.....	272, 273
<b>CHARTERS OF NATIONAL BANKS (see also Organization of national banks):</b>	
Applied for, granted, and refused, year ended October 31, 1930.....	13, 14
Incident to conversions of State banks, year ended October 31, 1930.....	278
List of banks chartered in each State, year ended October 31, 1930.....	275-277
Number and classification of banks chartered monthly, year ended October 31, 1930.....	280
<b>CHECKS AND OTHER CASH ITEMS. (See National banks, abstract of condition of; also Banks other than national.)</b>	
<b>CIRCULATION. (See Federal reserve bank notes; Federal reserve notes; National-bank circulation; Money in the United States.)</b>	
<b>CLEARING-HOUSE ASSOCIATIONS:</b>	
Comparison of transactions of, in the 12 Federal reserve bank cities and elsewhere, September 30, 1930-1929.....	95, 763
Comparative statement of exchanges of clearing houses in the United States, September 30, 1930-1929.....	759-762
Statement of balances of New York clearing house.....	95, 757, 758
<b>CLERKS IN OFFICE OF COMPTROLLER OF THE CURRENCY, names and salaries of, at close of business October 31, 1930.....</b>	<b>248-250</b>
<b>COIN AND PAPER CURRENCY. (See Banks other than national; Cash in banks; Gold; Money in the United States.)</b>	
<b>COMMERCIAL PAPER LOANS, rates for in New York. (See New York.)</b>	
<b>COMPTROLLERS OF THE CURRENCY, names of, since organization of the bureau and length of service.....</b>	<b>248</b>
<b>CONDITION OF NATIONAL BANKS. (See National banks.)</b>	
<b>CONSOLIDATION OF NATIONAL BANKS:</b>	
Changes in capital, surplus, undivided profits, and aggregate resources incident to.....	250-264
Changes in title incident to.....	273-275
Number of, in each State under act November 7, 1918.....	271
Under act of November 7, 1918, list of, year ended October 31, 1930.....	265, 266
Under act of November 7, 1918, number of, and increase or decrease of capital incident to, 1919-1930.....	270
<b>CONSOLIDATION OF STATE BANKS WITH NATIONAL BANKS UNDER ACT OF FEBRUARY 25, 1927, list of, year ended October 31, 1930.....</b>	<b>267, 268</b>
<b>CONVICTIONS ON ACCOUNT OF CRIMINAL VIOLATIONS OF LAW, reported by Department of Justice, year ended October 31, 1930.....</b>	<b>84-88</b>
<b>COUNTRY BANKS (see also National banks), abstract of resources and liabilities of, at date of each call during year ended October 31, 1930.....</b>	<b>449-565</b>
<b>CRIMINAL VIOLATIONS OF LAW, reported by Department of Justice, year ended October 31, 1930.....</b>	<b>84-88</b>
<b>CREDITORS OF INSOLVENT NATIONAL BANKS. (See Failures of national banks.)</b>	
<b>CURRENCY ISSUED TO NATIONAL BANKS. (See National-bank circulation.)</b>	
<b>DECISIONS, DIGEST OF, RELATING TO NATIONAL BANKS.....</b>	<b>165-243</b>
<b>DEPARTMENT OF JUSTICE, REPORT OF, on criminal violations of law resulting in convictions, year ended October 31, 1930.....</b>	<b>84-88</b>
<b>DEPOSITORS:</b>	
Mutual and stock savings bank, June 30, 1929-30.....	107, 108
Mutual and stock savings bank, June 30, 1914-1930, with average due each depositor.....	109
Postal Savings System, June 30, 1930.....	153
Savings bank, including postal savings, in principal countries of the world (various dates)....	160
Savings, in each class of banks, June 30, 1930, by States.....	58-63
Savings, in national banks, at date of each call, year ended October 31, 1930.....	390-405
School savings, school years 1928-29 and 1929-30.....	158
<b>DEPOSITS (see also Banks other than national; National and all other reporting banks; National banks):</b>	
Amount of, in national banks, classified according to capital stock, December 31, 1929.....	78, 280-288
Amount of, in national banks, according to counties in each State, by Federal reserve districts, March 27, 1930.....	605-671
Classification of amounts "due from" and "due to" banks reported by national banks according to reserve cities and States, at date of each call during year ended October 31, 1930.....	373-389
Comparative changes in demand and time, of national banks since June 30, 1926.....	48
Demand, time and savings, in all reporting banks June 30, 1930, by States.....	56, 57, 128, 129
National banks, demand and time, at date of each call during year ended October 31, 1930, by reserve cities and States.....	330-405
National banks, at date of suspension.....	307-321
Per capita demand and time and savings, in all reporting banks June 30, 1930.....	56, 57
Postal Savings System, June 30, 1929 and 1930.....	156, 157

DEPOSITS—Continued	Page
Reserve required and held on, by national banks in reserve cities and States, on date of each call during year ended October 31, 1930.....	422-437
Savings bank, in principal countries of the world (various dates).....	160
Savings, in each class of banks, June 30, by States.....	58-63
Savings, in mutual and stock savings banks, June 30, 1914-1930, with average due each depositor.....	109
Savings, in mutual and stock savings banks, with rate of interest paid, by States, June 30, 1929-30.....	107, 108
Savings, in national banks, June 30, 1930, by States.....	62, 63
School savings, school years 1928-29 and 1929-30.....	158
United States, in all reporting banks June 30, 1930, by States.....	124, 125
DEPUTY COMPTROLLERS, NAMES OF, since organization of the bureau and length of service.....	248
DESTRUCTION (see also Federal reserve bank notes; Federal reserve notes; National-bank circulation):	
National-bank notes destroyed yearly since establishment of system.....	297
National-bank notes, Federal reserve bank notes, and Federal reserve notes redeemed monthly, year ended October 31, 1930.....	299
DIGEST OF DECISIONS RELATING TO NATIONAL BANKS.....	165-243
DISCOUNT:	
Rates of, in each of the 12 Federal reserve banks in effect November 1, 1930, date rate established, and previous rate.....	91
Rates prevailing in Federal reserve bank and branch cities on each class of eligible paper, during weeks ended 15th of the month, August, September, and October, 1930.....	92
DISTRICT OF COLUMBIA (see also Banks other than national):	
Building and loan associations in, statistics relative to, 1909-1930.....	133, 134
Capital, demand and time deposits, and total assets of each class of banks in, June 30, 1930.....	132
Earnings, expenses, and dividends of banks other than national in, six months ended December 31, 1929, and June 30, 1930, and years ended June 30, 1929 and 1930.....	133
Individual statements of building and loan associations in, June 30, 1930.....	703, 704
Individual statements of loan and trust companies in, September 24, 1930.....	701
Individual statements of savings and State banks in, September 24, 1930.....	699, 700
Recommendations for amendments to laws of, relating to banks.....	11, 12
Resources and liabilities, and receipts and disbursements of building and loan associations in, December 31, 1929, and June 30, 1930.....	705, 706
Resources and liabilities of loan and trust companies in, on date of each call in year ended October 31, 1930.....	698
Resources and liabilities of savings and State banks in, on date of each call in year ended October 31, 1930.....	697
Revision recommended of code respecting building and loan associations in.....	12
DIVIDENDS. (See Earnings, expenses, and dividends of national banks; Failures of national banks.)	
DOMESTIC BRANCHES OF NATIONAL BANKS, number and manner of acquisition of, year ended October 31, 1930, by States.....	15, 16
DOMESTIC AND FOREIGN SECURITIES HELD BY NATIONAL BANKS. (See Investments of national banks.)	
EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS:	
By Federal reserve districts for 6-month periods ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930.....	75, 76, 682, 683, 695, 696
Dividends to capital; dividends to capital and surplus; net addition to profits to capital and surplus, percentages of, years ended June 30, 1914-1930.....	77
In each reserve city, State, and Federal reserve district, 6-month periods ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930.....	65-76, 672-695
Summary of, years ended June 30, 1929-30.....	64
EMPLOYEES IN OFFICE OF COMPTROLLER OF THE CURRENCY, names and salaries of, at close of business October 31, 1930.....	248-250
EXAMINERS. (See National bank examiners.)	
EXCHANGES. (See Clearing-house associations.)	
EXPENSES. (See Office of Comptroller of the Currency; Earnings, expenses, and dividends of national banks; Failures of national banks; National-bank circulation; Federal reserve bank notes; Federal reserve notes.)	
EXPORTS AND IMPORTS: Merchandise, gold and silver, for calendar years 1914-1929, and nine months ended September 30, 1930.....	139
FAILURES OF NATIONAL BANKS:	
Assessment against stockholders.....	33
Capital at date of organization and at date of failure.....	307-321
Causes of failure.....	307-321
Circulation outstanding at date of failure.....	307-321
Closed and active receiverships.....	33
Comparative statement relative to assets, etc., active receiverships, year ended October 31, 1930.....	33, 322-353

**FAILURE OF NATIONAL BANKS—Continued.**

Page

Decision of United States Circuit Court of Appeals in Port Newark National Bank receivership case, ousting court receiver and restoring receiver appointed by the Comptroller of the Currency.....	245-247
Deposits at date of suspension of banks in charge of receivers, year ended October 31, 1930.....	307-321
Dividends paid to creditors and total dividends in each case, up to November 1, 1930.....	28-34, 324-353, 355-360
Dividends paid while solvent, etc., of each bank in charge of receiver, year ended October 31, 1930.....	307-321
Lawful money deposited with the Treasurer to redeem circulation of, year ended October 31, 1930.....	307-321
List of banks restored to solvency and those which failed subsequent to restoration to solvency since August 3, 1886.....	354, 355
Number and capital of, each year ended October 31, 1914-1930.....	270
Number and liabilities of, years ended June 30, 1914-1930.....	770
Number and liabilities of, in each State, six months ended December 31, 1929.....	764, 765
Number and liabilities of, in each State, six months ended June 30, 1930.....	766, 767
Number and liabilities of, in each State, year ended June 30, 1930.....	768, 769
Number, capital, and gross assets of, in each State, year ended October 31, 1930.....	279
Number of, in each State, since beginning of system.....	271
Receipts and disbursements of division of insolvent national banks incident to.....	32, 33
Receiverships closed during year ended October 31, 1930.....	33, 34
Statement relative to, year ended October 31, 1930.....	27-34
Statistics relative to each bank in charge of receiver, October 31, 1930.....	322-353

**FAILURES OF STATE BANKS:**

Number and liabilities of, in each State, six months ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930.....	764-769
Number and liabilities of, years ended June 30, 1914-1930.....	770

**FEDERAL FARM LOAN SYSTEM:**

Statement of condition of Federal intermediate credit banks, September 30, 1930.....	151, 152
Statement of condition of Federal land banks, September 30, 1930.....	148, 149
Statement of condition of joint-stock land banks, September 30, 1930.....	149-151

**FEDERAL INTERMEDIATE CREDIT BANKS, consolidated statement of condition of, September 30, 1930..... 151, 152****FEDERAL LAND BANKS, consolidated statement of condition of, September 30, 1930..... 148, 149****FEDERAL RESERVE BANKS:**

Amount of loans held by national banks eligible for rediscount with, at date of each call during year ended October 31, 1930.....	43-47, 574-585
Assets and liabilities of, latter part of October each year 1921-1930.....	89
Bills discounted by, secured by United States Government obligations, to total bills discounted and purchased by, etc., at end of each month, year ended October 31, 1930.....	91
Discount rates of, in effect November 1, 1930.....	91
Discount rates prevailing in Federal reserve bank and branch cities on each class of eligible paper during weeks ended 15th of the month, August, September, and October, 1930.....	92
National-bank reserve with, at date of each report during year ended October 31, 1930.....	38, 422-437
Principal assets and liabilities of, at close of each month, January, 1926, to October, 1930.....	90

**FEDERAL RESERVE BANK NOTES:**

Amount received for redemption each month, year ended June 30, 1930, by National Bank Redemption Agency, and source whence received.....	299
Cost of redemption of, year ended June 30, 1930.....	37, 300
Issued, redeemed, and outstanding October 31, 1930.....	305
Outstanding July 1, 1930, secured by United States bonds and lawful money, with increase or decrease since June 2, 1930, and July 1, 1929.....	36
Redemption of, in year ended June 30, 1930, cost of, etc.....	37, 300
Taxes assessed on, cost of redemption and cost of plates, years ended June 30, 1915-1930.....	306
Vault balance, October 31, 1930.....	305

**FEDERAL RESERVE BANK STOCK. (See Investments of national banks.)****FEDERAL RESERVE BOARD. (See Federal reserve banks.)****FEDERAL RESERVE NOTES:**

Amount received for redemption each month, year ended June 30, 1930, by National Bank Redemption Agency, and source whence received.....	299
Cost of redemption of, year ended June 30, 1930.....	37, 300
Denominations of, received and destroyed since organization of banks, amount on hand October 31, 1930, and source whence received.....	303-305
Issued, retired, and outstanding, year ended October 31, 1930.....	303, 304
Outstanding, secured by gold and eligible paper, etc., weekly, November, 1929, to October, 1930.....	302
Vault balance, October 31, 1930.....	303

**FEDERAL RESERVE SYSTEM. (See Federal reserve banks.)**

FIDUCIARY POWERS OF NATIONAL BANKS:	Page
Activities of banks during year ended June 30, 1930, segregated according to population of places in which banks are located.....	22, 23
Activities of banks by Federal reserve districts, June 30, 1930.....	24
Activities of banks in 1930 segregated according to capital groups.....	21
Activities of branches of banks during year ended June 30, 1930, segregated according to population of places in which branches are located.....	25, 26
Statement relative to.....	19, 20
FOREIGN BANKING. (See Foreign banks; Foreign branches of national banks; Banks other than national.)	
FOREIGN BANKS:	
Resources of banks of Issue June 30, 1930.....	161
Savings banks, including postal savings banks, in principal countries of the world.....	160
FOREIGN BRANCHES OF NATIONAL BANKS, location and condition of, June 30, 1930.....	361-366
FOREIGN GOVERNMENT AND OTHER BONDS AND SECURITIES. (See Investments of national banks.)	
GOLD (see also Banks other than national; Cash in banks; Exports and imports; Money in the United States):	
Held by all banks, June, 1930.....	119, 128, 129
Held by national banks at date of each call during year ended October 31, 1930.....	416-419
Held by national banks at date of each call from February, 1921, to September, 1930.....	420
Held by national banks in city of New York at date of each call from February, 1921, to September, 1930.....	421
Stock of, in principal countries of the world, end of calendar years 1928 and 1929.....	140-147
HOLDING COMPANIES:	
Recommendation for amendment to national banking laws authorizing Comptroller of the Currency to examine security or investment companies affiliated with national banking associations.....	10
IMPORTS. (See Exports and imports.)	
INSOLVENT NATIONAL BANKS. (See Failures of national banks.)	
INSOLVENT BANKS OTHER THAN NATIONAL. (See Failures of State banks.)	
INTEREST. (See Deposits; Earnings, expenses, and dividends of national banks.)	
INVESTMENTS OF BANKS OTHER THAN NATIONAL (see also Banks other than national):	
Classification of, by States, June 30, 1930.....	740, 741
Loan and trust companies, by States, June 30, 1930.....	720, 721
Mutual savings banks, by States, June 30, 1930.....	730
Private banks, by States, June 30, 1930.....	734
State (commercial) banks, by States, June 30, 1930.....	712, 713
Stock savings banks, by States, June 30, 1930.....	726
INVESTMENTS OF NATIONAL BANKS:	
According to counties in each State, by Federal reserve district, March 27, 1930.....	605-671
Amount of, according to capital stock, December 31, 1929.....	78, 280-288
At date of each call, year ended October 31, 1930.....	38
At date of each call from February, 1920, to September, 1930.....	438-448
Classification of, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	49-55, 586-603
Classification of, June 30, 1929-30.....	51
Comparative changes in, since June 30, 1926.....	48
In the two central reserve cities, other reserve cities, and elsewhere, September 24, 1930.....	368
Losses charged off on, June 30, 1929-30.....	64
Losses charged off on, in reserve cities and States, year ended June 30, 1930.....	72-74
Losses charged off on, in each Federal reserve district, year ended June 30, 1930.....	76
Losses charged off on, years ended June 30, 1918-1930.....	77
United States Government, domestic and foreign bonds and securities held in reserve cities and States, at date of each call during year ended October 31, 1930, classification of.....	49-55, 586-603
ISSUES AND REDEMPTIONS. (See Federal reserve bank notes; Federal reserve notes; National-bank circulation.)	
JOINT-STOCK LAND BANKS, consolidated statement of condition of, September 30, 1930.....	149-151
LAWFUL MONEY:	
Deposited to secure circulation of national banks in charge of receivers, year ended October 31, 1930.....	307-321
Deposited with Federal reserve banks as reserve, at date of each call during year ended October 31, 1930.....	38, 422-437
Deposited with Treasurer of United States to redeem circulation, 1st day of each month, from January, 1926, to November, 1930.....	251
Gold, silver, etc., held by banks other than national, June, 1914-1930.....	755
Gold, silver, etc., held by national banks at date of each call from February, 1921, to September, 1930.....	420

## LEGISLATION:

Recommendations for amendments to laws of District of Columbia relating to banks.....	11, 12
Recommendations for amendments to national bank act.....	1-11
Recommendation for revision of code respecting building and loan associations in the District of Columbia.....	12
Recommendation to amend section 5155, U.S.R.S., permitting national banks, with approval of comptroller, to establish branches within trade areas of cities in which parent banks may be situated.....	1-10

## LETTERS OF CREDIT AND TRAVELERS' CHECKS OUTSTANDING. (See National banks, abstract of condition of; Banks other than national.)

## LIABILITIES AND RESOURCES OF NATIONAL BANKS. (See National banks.)

## LIABILITIES AND RESOURCES OF STATE BANKS. (See Banks other than national.)

## LIQUIDATION OF NATIONAL BANKS:

Capital and number of, in each State, year ended October 31, 1930.....	279
Capital and number of, years ended October 31, 1914-1930.....	270
Capital, date, and title of banks placed in, during year ended October 31, 1930, with names, where known, of succeeding banks in cases of succession.....	252-258
Number of, in each State, since beginning of system.....	271
Recommendation for legislation giving Comptroller supervision of.....	11
Statement relative to, during year ended October 31, 1930, and since establishment of system.....	13, 14

## LOAN AND TRUST COMPANIES. (See Banks other than national.)

## LOANS AND DISCOUNTS OF NATIONAL BANKS (see also Banks other than national):

According to counties in each State, by Federal reserve districts, March 27, 1930.....	605-671
Amount of, according to capital stock, December 31, 1929.....	78, 280-288
Amount and classification of, at date of each call during year ended October 31, 1930.....	38, 44-47, 574-585
Comparative changes in, since June 30, 1926.....	48
Eligible for rediscount with Federal reserve banks, at date of each call during year ended October 31, 1930, amount of.....	43-47, 574-585
In central reserve cities and elsewhere at date of June report for last three years, comparative statement of.....	48
Interest and discount earned on, June 30, 1929-30.....	64
Interest and discount earned on, 6-month periods ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930, in reserve cities, States, and Federal reserve districts.....	64-68, 75, 672-696
Losses charged off on, June 30, 1929-30.....	64
Losses charged off on, years ended June 30, 1918-1930.....	77
Losses charged off on, 6-month periods ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930, in reserve cities, States, and Federal reserve districts.....	64, 72-76, 679-696
Secured by real estate, in reserve cities and States, at date of each call during year ended October 31, 1930.....	44-47, 574-585
Secured by United States Government obligations, at date of each call during year ended October 31, 1930, amount of.....	44-47, 574-585

## LOSSES. (See Earnings, expenses, and dividends of national banks; Failures of national banks; Investments of national banks; Loans and discounts of national banks.)

## MEMBER BANKS:

Principal items of resources and liabilities of, compared with similar data for all reporting banks, June 30, 1930.....	132
---	-----

## MONETARY STOCK (see also Money in the United States; Per capita):

In principal countries of the world, end of calendar years 1928 and 1929.....	140-147
---	---------

## MONEY IN THE UNITED STATES (see also Per capita):

Classification of, in the Treasury, Federal reserve banks, and in circulation June 30, 1930.....	138
Held by national banks in the City of New York at date of each call from February, 1921, to September, 1930.....	421
Held by national banks at date of each call, year ended October 31, 1930.....	38, 416-419
Held by national banks at date of each call from February, 1921, to September, 1930.....	420
In the Treasury, reporting banks, Federal reserve banks, in general circulation, and per capita years ended June 30, 1914-1930.....	137
Percentage of national-bank circulation to, date of June report 1921-1930.....	367

## MUNICIPAL BONDS. (See Investments of national banks; also Banks other than national.)

## MUTUAL SAVINGS BANKS. (See Banks other than national.)

## NATIONAL AGRICULTURAL CREDIT CORPORATION, statement and summary relative to, September 24, 1930.....

## NATIONAL AND ALL OTHER REPORTING BANKS:

Assets and liabilities of, in each State, June 30, 1930.....	122-129
Cash in, June 30, 1930, classification of.....	119, 128, 129
Demand and time deposits in, June 30, 1930, classification of.....	130
Per capita demand and time and savings deposits in, June 30, 1930, by States.....	56, 57
Resources and liabilities of, June 30, 1926 to 1930.....	131
Summary of resources and liabilities of, June 30, 1930, and comparison with June 29, 1929.....	121

NATIONAL-BANK CIRCULATION:	Page
Amount of bonds to secure, withdrawn, etc., by months, year ended October 31, 1930.....	37
Amount outstanding, banks arranged according to counties in each State, by Federal reserve districts, March 27, 1930.....	605-671
Amount received for redemption each month, year ended June 30, 1930, by National Bank Redemption Agency, and source whence received.....	299
Amount secured by United States bonds monthly, January, 1926, to November, 1930.....	251
Cost of redemption of, year ended June 30, 1930, and yearly since 1874.....	37, 299, 301
Denominations and amounts issued, redeemed, and outstanding, years ended October 31, 1920-1930.....	294, 295
Income to Government from taxes on, year ended June 30, 1930, and yearly since establishment of system.....	162, 301
In vaults of Currency Bureau at close of business, October 31, 1930.....	298
Issued during each year, 1914-1930; destroyed, account of active, insolvent, and liquidated banks, total destructions, and percentage of destructions to issues.....	297
Investment value of United States bonds to secure.....	291
Issued monthly, year ended October 31, 1930, and since 1863.....	296
Issued to banks, year ended October 31, 1930, denominations, amount of, and cost of printing, etc.....	298
Monthly range of prices in New York, of United States bonds to secure, November, 1929, to October, 1930.....	291
Number, capital, etc., of banks issuing and not issuing, June 30, 1930.....	37, 38, 292, 293
Outstanding at date of each report during year ended October 31, 1930, by reserve cities, States, and Federal reserve districts.....	38, 449-573
Outstanding at date of failure, and lawful money deposited to secure circulation of each national bank in charge of receiver, year ended October 31, 1930.....	307-321
Outstanding 1st day of each month from January, 1926, to November 1, 1930; United States bonds deposited to secure; lawful money on deposit to redeem, etc.....	251
Outstanding July 1, 1930, secured by United States bonds and lawful money, with increase or decrease, since June 2, 1930, and July 1, 1929, with kinds of bonds deposited to secure.....	35, 36
Percentage of, to capital, and to assets (and money in the United States, June 30 only), at date of each call from February, 1921, to September, 1930.....	367
Profit to banks issuing, monthly, year ended October 31, 1930.....	290
Received and destroyed yearly since establishment of system.....	297
Received from Bureau of Engraving and Printing, year ended October 31, 1930, denominations, amount of, and cost of, etc.....	298
Received monthly for redemption by Comptroller of the Currency from banks and National Bank Redemption Agency, year ended October 31, 1930; total amount received since approval of act June 20, 1874.....	296
Redemption of, year ended June 30, 1930, statement relative to.....	37, 299
Summary and amounts outstanding at date of each call during year ended October 31, 1930, by reserve cities, States, and Federal reserve districts.....	38, 449-573
Tax on, year ended June 30, 1930, cost of special dies, rolls, plates, printing, paper, etc.....	162, 298
Taxes assessed on, years ended June 30, 1864-1930, cost of redemption, 1874-1930, assessments for cost of plates, etc.....	301
Total outstanding each month, January, 1926, to November, 1930.....	251
United States bonds deposited and withdrawn monthly to secure, by banks chartered and increasing circulation, those reducing circulation, liquidated and insolvent, year ended October 31, 1930.....	37
United States bonds on deposit to secure, description and amount of, years ended October 31, 1900-1930.....	289
Vault account of, received and destroyed, and amount on hand, year ended October 31, 1930.....	298
NATIONAL-BANK EXAMINERS, names and addresses of, November 1, 1930.....	78-83
NATIONAL BANKS ( <i>see also</i> Consolidation of national banks; Failures of national banks; Legislation; Liquidation of national banks; Loans and discounts of national banks; Organization of national banks; Banks other than national; National and all other reporting banks):	
Abstract of condition of, summary at date of each call during year ended October 31, 1930.....	38, 39
Abstract of condition of, summary at date of each call during year ended October 31, 1930, by Federal reserve districts.....	566-573
Abstract of condition of, summary in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1930.....	369-372
According to counties in each State, by Federal reserve districts, with principal items of resources and liabilities, March 27, 1930.....	605-671
Borrowings of, on account of bills payable and rediscounts, at date of each call during year ended October 31, 1930, according to geographical location.....	42
Branches of, number and kind February 25, 1927, and number authorized and closed, yearly October 31, 1927 to 1930.....	14-17

## NATIONAL BANKS—Continued.

	Page
Changes of title of, year ended October 31, 1930.....	272, 273
Charters granted year ended October 31, 1930.....	275-277
Classification of, according to capital stock, December 31, 1929.....	78, 280-288
Classification of amounts "due from" and "due to" banks reported by, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	373-389
Classification of bills payable and rediscounts of, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	406-415
Consolidations, number of, in each State under act November 7, 1918.....	271
Conversions of State banks to, year ended October 31, 1930, list of.....	278
Digest of decisions relating to.....	165-243
Domestic branches of, number and kind February 25, 1927, and number authorized and closed, yearly October 31, 1927 to 1930.....	14-17
Earnings, expenses, and dividends of, 6-month periods ended December 31, 1929, and June 30, 1930, and year ended June 30, 1930.....	64-76, 672-696
Fiduciary activities of.....	19-26
Foreign branches of, June 30, 1930, location and statements of condition of.....	361-366
Incident to consolidations with State banks under act February 25, 1927, list of.....	267, 268
Insolvent, number of, in each State since beginning of system.....	271
In the trust field, activities of.....	19-26
Investments, classification of, by reserve cities and States, at date of each call during year ended October 31, 1930.....	49-55, 586-603
Investments, classification of, June 29, 1929, and June 30, 1930.....	51
Issuing and not issuing circulation June 30, 1930, by State and reserve cities.....	37, 38, 292, 293
Legislation recommended for.....	1-11
Liquidation of, during year ended October 31, 1930.....	13, 14, 252-258, 279
Loans and discounts of, classification of at date of each call during year ended October 31, 1930.....	44-47, 574-585
Number and authorized capital of banks chartered; number and capital stock of banks closed each year ended October 31, 1914-1930.....	270
Number, capital, circulation, and aggregate resources of, at date of each call from February, 1921, to September, 1930; amount of money in the United States June 30 each year, etc.....	367
Number, capital, surplus, net addition to profits, dividends, and percentages, etc., years ended June 30, 1914-1930.....	77
Number in existence October 31, 1930.....	271
Number organized and passed out of system since February 25, 1863, and number in existence October 31, 1930.....	250, 271
Principal items of resources and liabilities of, September 24, 1930, by States.....	40, 41
Reserve computation of, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	422-437
Resources and liabilities of, at date of each call from February, 1920 to September, 1930.....	438-448
Resources and liabilities of, at date of each call, year ended October 31, 1930.....	38, 39
Resources and liabilities of, June 30, 1926 to 1930.....	118
Resources and liabilities of, June 30, 1930, by States.....	744-751
<i>Resources and liabilities of individual national banks, December 31, 1930, omitted from this report and published as a separate table (Table H).</i>	
Savings deposits and depositors in, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	390-405
Savings deposits and depositors in, June 30, 1930, by States.....	62, 63
Summary of reports of condition of, in each reserve city and State, at date of each call during year ended October 31, 1930.....	449-565
Summary to reports of condition of, in the central reserve cities of New York and Chicago, in other reserve cities, and elsewhere, September 24, 1930.....	368
Summary of resources and liabilities of, June 30, 1930, and comparison with June 29, 1929.....	115-117
Trust functions of, year ended June 30, 1930.....	19-26
United States Government securities owned by, classification of, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	49, 50, 586-591
NATIONAL AND FEDERAL RESERVE CURRENCY. (See Federal reserve bank notes; Federal reserve notes; National-bank circulation.)	
NEW YORK (see also Clearing-house associations):	
Abstract of resources and liabilities of national banks in central reserve city of, September 24, 1930.....	368
Gold, etc., held by national banks in central reserve city of, at date of each call from February, 1921, to September, 1930.....	421
Rates for money in.....	93, 94
NEW YORK CLEARING HOUSE. (See Clearing-house associations.)	
NOTES AND BILLS REDISCOUNTED. (See National banks, abstracts of condition of; also banks other than national.)	

OFFICE OF COMPTROLLER OF THE CURRENCY ( <i>see also</i> National-bank examiners; Legislation):	Page
Clerks, names and salaries of, at close of business October 31, 1930.....	248-250
Comptrollers, names of, since organization of the bureau, and length of service.....	248
Deputy Comptrollers, names of, since organization of the bureau, and length of service.....	248
Expenses of, year ended June 30, 1930.....	162
ORGANIZATION OF NATIONAL BANKS:	
And liquidation of.....	13, 14
Charters granted, which were conversions of State banks, year ended October 31, 1930.....	278
Charters granted, year ended October 31, 1930.....	275-277
Conversions of State banks and primary organizations as national banks since 1900, number and capital of.....	269
In each State; consolidated under act of November 7, 1918; insolvent; in liquidation, and in existence, October 31, 1930, number of.....	271
Number and authorized capital of, years ended October 31, 1914-1930.....	270
Number and authorized capital of, in each State, year ended October 31, 1930.....	279
Number, classification, and capital of, chartered in each month, year ended October 31, 1930.....	280
Number of banks organized since February 25, 1863, number passed out of system, and number in existence October 31, 1930.....	250, 271
Number and capital of State banks converted to national banks, in each State, from 1863 to October 31, 1930.....	269
PAPER CURRENCY. ( <i>See</i> Cash in banks; Federal reserve bank notes; Federal reserve notes; money in the United States; National-bank circulation.)	
PER CAPITA:	
Demand and time and savings deposits in all reporting banks, June 30, 1930, by States.....	56, 57
Money in the United States.....	137, 138
PLATES—FEDERAL RESERVE AND NATIONAL BANK CURRENCY:	
Assessments on national banks for cost of, from 1883 to 1930.....	301
Cost of Federal reserve and national bank, year ended June 30, 1930.....	162, 301, 306
POPULATION:	
Foreign countries (various dates).....	160
United States, by States (approximate), June 30, 1930.....	56, 57, 122, 123
PORT NEWARK NATIONAL BANK, Port Newark, N. J:	
Decision ousting court receiver and restoring receiver appointed by the Comptroller.....	245-247
POSTAL SAVINGS BANKS. ( <i>See</i> Foreign banks; United States Postal Savings System.)	
PRIVATE BANKS. ( <i>See</i> Banks other than national.)	
PUBLIC SERVICE CORPORATION BONDS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
RAILROAD BONDS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
RATES FOR MONEY IN NEW YORK. ( <i>See</i> New York.)	
RECEIVERS OF NATIONAL BANKS. ( <i>See</i> Failures of national banks.)	
REDEMPTION AGENCY, OFFICE TREASURER OF THE UNITED STATES. ( <i>See</i> National-bank circulation; Federal reserve bank notes; Federal reserve notes.)	
REDEMPTIONS. ( <i>See</i> Federal reserve bank notes; Federal reserve notes; National-bank circulation.)	
REDISCOUNTS. ( <i>See</i> National banks, borrowings of; also Banks other than national.)	
REPORTS OF CONDITION OF NATIONAL BANKS ( <i>see also</i> National banks), dates of, 1914-1930.....	360
RESERVE CITIES. ( <i>See</i> National banks.)	
RESERVE DISTRICTS. ( <i>See</i> Earnings, expenses, and dividends of national banks; also National banks.)	
RESERVE OF NATIONAL BANKS WITH FEDERAL RESERVE BANKS:	
Amount of, at date of each call, during year ended October 31, 1930, by Federal reserve districts..	566-573
Amount and classification of, at date of each call during year ended October 31, 1930, according to reserve cities and States.....	422-437
Comparative changes in, since June 30, 1926.....	48
RESOURCES AND LIABILITIES OF NATIONAL BANKS. ( <i>See</i> National banks.)	
RESOURCES AND LIABILITIES OF STATE BANKS. ( <i>See</i> Banks other than national.)	
SAVINGS BANKS. ( <i>See</i> Banks other than national.)	
SAVINGS DEPOSITS AND DEPOSITORS IN NATIONAL BANKS, according to reserve cities and States, at date of each call during year ended October 31, 1930.....	390-405
SAVINGS DEPOSITS AND DEPOSITORS IN NATIONAL BANKS, June 30, 1930, by States.....	62, 63
SAVINGS DEPOSITS AND DEPOSITORS IN BANKS OTHER THAN NATIONAL, June 30, 1930, by States..	58-61
SCHOOL SAVINGS BANKING. ( <i>See</i> Banks other than national.)	
SECURITIES, ETC., HELD BY NATIONAL BANKS. ( <i>See</i> Investments of national banks.)	
SHAREHOLDERS OF NATIONAL BANKS. ( <i>See</i> Failures of national banks.)	
SILVER. ( <i>See</i> Cash in banks; Exports and imports; Money in the United States.)	
SPECIE. ( <i>See</i> Cash in banks; Money in the United States.)	
STATE (COMMERCIAL) BANKS. ( <i>See</i> Banks other than national.)	



STATE AND INTERURBAN RAILWAY BONDS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
STATE BANK FAILURES. ( <i>See</i> Failures of State banks.)	
STATE, COUNTY, AND MUNICIPAL BONDS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
STERLING EXCHANGE. ( <i>See</i> New York.)	
STOCKS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
STOCK OF MONEY. ( <i>See</i> Money in the United States.)	
STOCK SAVINGS BANKS. ( <i>See</i> Banks other than national.)	
STOCK OF FEDERAL RESERVE BANKS. ( <i>See</i> Investments of national banks; also Investments of banks other than national.)	
SURPLUS ( <i>see also</i> Banks other than national; Federal reserve banks; National and all other reporting banks; National banks; Relation of dividends to capital and, 1914-1930.....	77
TAXES. ( <i>See</i> Assessments.)	
TITLES OF NATIONAL BANKS. ( <i>See</i> Changes of title of national banks; Consolidation of national banks; Organization of national banks.)	
TRAVELERS' CHECKS AND LETTERS OF CREDIT OUTSTANDING. ( <i>See</i> National banks, abstracts of condition of; Banks other than national.)	
TRUST COMPANIES. ( <i>See</i> Banks other than national.)	
TRUST POWERS OF NATIONAL BANKS. ( <i>See</i> Fiduciary powers of national banks.)	
UNITED STATES BONDS. ( <i>see also</i> National-bank circulation; United States Government securities owned by national banks):	
Amount deposited to secure national-bank circulation, 1st day of each month, January, 1926, to November, 1930.....	251
Amount of, deposited to secure national-bank notes, July 1, 1930.....	36, 251
Amount securing loans and discounts of national banks, at date of each call during year ended October 31, 1930.....	44-47, 574-585
Deposited and withdrawn monthly to secure circulation of national banks chartered and increasing circulation, those reducing circulation, liquidated and insolvent, year ended October 31, 1930.....	37
Description of, deposited to secure national-bank circulation, years ended October 31, 1900-1930.....	289
Held by failed national banks to secure circulating notes, and amount realized from sale of.....	33
Held by national banks at date of each call during year ended October 31, 1930, by reserve cities and States.....	49, 50, 586-591
Investment value of, to secure circulation.....	291
Monthly range of prices of circulation bonds in New York, November, 1929, to October, 1930....	291
UNITED STATES DEPOSITS IN BANKS. ( <i>See</i> National banks, abstracts of condition of; Banks other than national; Deposits.)	
UNITED STATES GOVERNMENT SECURITIES OWNED BY NATIONAL BANKS ( <i>see also</i> Investments of national banks; Investments of banks other than national; National and all other reporting banks):	
At date of each report, year ended October 31, 1930.....	38
At date of June report, 1929-30.....	51
Classification of, at date of each call during year ended October 31, 1930, by reserve cities and States.....	49, 50, 586-591
In each Federal reserve district, at date of each call, year ended October 31, 1930.....	566-573
UNITED STATES POSTAL SAVINGS SYSTEM:	
Comparison of resources and liabilities of, June 30, 1929-30.....	154, 155
Summary of business of, by States, year ended June 30, 1930.....	156, 157
VIOLATIONS OF LAW. ( <i>See</i> Department of Justice.)	
VOLUNTARY LIQUIDATION OF NATIONAL BANKS. ( <i>See</i> Capital stock of national banks; also Liquidation of national banks.)	