

BANKING AND MONETARY STATISTICS



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**BANKING AND MONETARY
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BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, D. C.

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PREFACE

This volume is published by the Board of Governors for the purpose of making available in one place and on a uniform basis statistics of banking, monetary, and other financial developments. Most of these statistics were collected by governmental authorities as an incident of their supervisory responsibilities over financial institutions or are records of governmental operations; others, particularly those relating to security markets, were gathered chiefly by private agencies. The statistics in most cases cover the period since 1914, when the Federal Reserve System was established.

The Federal Reserve Banks and the Board of Governors currently collect, analyze, interpret, and publish statistics on Reserve Bank credit, member bank credit, changes in the banking structure, and a variety of other matters bearing on banking and credit conditions in this country and abroad. The System also publishes considerable data compiled by other organizations, including the Treasury, the Comptroller of the Currency, the Federal Deposit Insurance Corporation, State banking authorities, and other public and private agencies.

It has been the practice of the Board to make the more important of these series available to the public through the monthly *Federal Reserve Bulletin* and in regular releases. Retrospective data have been published in special articles in the *Federal Reserve Bulletin*, and; prior to 1938, in the Board's annual reports. Since 1938, however, most of the statistical material has been omitted from the annual reports. The present volume is designed to replace previous Board publication of banking and monetary statistics in annual reports and to provide a single comprehensive volume of comparable banking and financial statistics over a period of years. Most of the financial series for which current data are published in the *Federal Reserve Bulletin* are included in this volume, and some series which are no longer shown in the *Bulletin* but which are of historical interest are also given.

The statistics in this book relate largely to the condition and operation of the Federal Reserve Banks and member banks. There are also included data on the condition and operation of all banks, including State banks not members of the Federal Reserve System, and statistics of bank debits, bank earnings, bank suspensions, branch, group, and chain banking, currency,

money rates, security markets, Treasury finance, production and movement of gold, and international financial developments.

While most of the statistics in this volume cover the period since 1914, a few significant series are given for a longer period. Such series cover the condition of national banks beginning with 1863; currency in circulation beginning with 1860; deposits at all banks and currency outside banks beginning with 1892; bank suspensions beginning with 1892; branch banking beginning with 1900; and certain statistics on money rates and security markets beginning with 1890 and 1900. All series end with December 1941. It is contemplated that supplementary publications will be issued periodically, as needed, in order to bring the tables up to date, to present new series, or to revise data previously published. For most of the series, data for subsequent periods are available in the *Federal Reserve Bulletin*.

For the convenience of the reader the book has been divided into two parts: Part I contains statistics for the country as a whole, which are presented in fifteen sections, and Part II contains detailed member bank statistics for each Federal Reserve district. The tables in each section are preceded by an introductory text, which gives some indication of the purpose of the data, the sources of the figures, the history and methods of their compilation, and other facts which will guide the reader in the use of the figures. Much of the information which is customarily included in footnotes to tables has been incorporated in the text; footnotes have been used primarily to call attention to the incomparability of specific items over the period covered by the tables.

Preparation of the present volume was begun in 1939, but the work has been delayed by the war activities of the staff. The work has been done largely in the Division of Research and Statistics and the Division of Bank Operations, with a part done in the Division of Security Loans. The Correspondence and Publications Section of the Secretary's Office handled the printing of the volume. Acknowledgment is gratefully made to other agencies whose figures have been used, including the Treasury Department, the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the National Bureau of Economic Research, Standard and Poor's Corporation, and Moody's Investors Service.

THE BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM

Washington, D. C.
September 1943.

KEY TO THIS VOLUME OF FIGURES

It was stated in a recent technical report to the President that statistics are both a by-product and an instrument of administration. The figures in this volume are for the most part a by-product of bank supervision and credit administration, especially during the thirty years since the establishment of the Federal Reserve System. Banking figures for the past and the present are a treasure trove for the student of financial history and, together with their estimated projections into the future, they are the rock on which credit policy must rest.

These serried ranks of organized statistics on banking and finance, even though they may inspire awe, should also inspire confidence. They are an augury that credit policy can be based in the future, as in the past, on fact rather than on fancy.

A handwritten signature in cursive script, reading "E. A. Goldenweiser". The signature is written in dark ink and is positioned centrally on the page.

September 1943

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PART II

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Classification of loans, 1928-1941.....	175	692	179	699	183	705
Classification of investments, 1928-1941.....	176	693	180	700	184	706
Classification of deposits, 1928-1941.....	177	694	181	701	185	707
NEW YORK DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	186	708	190	716	194	722
Classification of loans, 1928-1941.....	187	712	191	719	195	725
Classification of investments, 1928-1941.....	188	713	192	720	196	726
Classification of deposits, 1928-1941.....	189	714	193	721	197	727
PHILADELPHIA DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	198	728	202	736	206	742
Classification of loans, 1928-1941.....	199	732	203	739	207	745
Classification of investments, 1928-1941.....	200	733	204	740	208	746
Classification of deposits, 1928-1941.....	201	734	205	741	209	747
CLEVELAND DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	210	748	214	756	218	762
Classification of loans, 1928-1941.....	211	752	215	759	219	765
Classification of investments, 1928-1941.....	212	753	216	760	220	766
Classification of deposits, 1928-1941.....	213	754	217	761	221	767
RICHMOND DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	222	768	226	776	230	782
Classification of loans, 1928-1941.....	223	772	227	779	231	785
Classification of investments, 1928-1941.....	224	773	228	780	232	786
Classification of deposits, 1928-1941.....	225	774	229	781	233	787
ATLANTA DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	234	788	238	796	242	802
Classification of loans, 1928-1941.....	235	792	239	799	243	805
Classification of investments, 1928-1941.....	236	793	240	800	244	806
Classification of deposits, 1928-1941.....	237	794	241	801	245	807
CHICAGO DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	246	808	250	816	254	822
Classification of loans, 1928-1941.....	247	812	251	819	255	825
Classification of investments, 1928-1941.....	248	813	252	820	256	826
Classification of deposits, 1928-1941.....	249	814	253	821	257	827
ST. LOUIS DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	258	828	262	836	266	842
Classification of loans, 1928-1941.....	259	832	263	839	267	845
Classification of investments, 1928-1941.....	260	833	264	840	268	846
Classification of deposits, 1928-1941.....	261	834	265	841	269	847

¹For reserve city and country banks, these data begin with 1920 instead of 1914.

	All member banks		Reserve city banks		Country banks	
	Table	Page	Table	Page	Table	Page
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Principal assets and liabilities, 1914-1941 ¹	270	848	274	856	278	862
Classification of loans, 1928-1941.....	271	852	275	859	279	865
Classification of investments, 1928-1941.....	272	853	276	860	280	866
Classification of deposits, 1928-1941.....	273	854	277	861	281	867
KANSAS CITY DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	282	868	286	876	290	882
Classification of loans, 1928-1941.....	283	872	287	879	291	885
Classification of investments, 1928-1941.....	284	873	288	880	292	886
Classification of deposits, 1928-1941.....	285	874	289	881	293	887
DALLAS DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	294	888	298	896	302	902
Classification of loans, 1928-1941.....	295	892	299	899	303	905
Classification of investments, 1928-1941.....	296	893	300	900	304	906
Classification of deposits, 1928-1941.....	297	894	301	901	305	907
SAN FRANCISCO DISTRICT						
Principal assets and liabilities, 1914-1941 ¹	306	908	310	916	314	922
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RESERVE BALANCES, EXCESS RESERVES, AND BORROWINGS

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¹For reserve city and country banks these data begin with 1920 instead of 1914.

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Atlanta district:		Country banks	702
All banks	792	Reserve city banks	696
Country banks	805	Central reserve city banks:	
Reserve city banks	799	Chicago	86
Boston district:		New York	80
All banks	692	Chicago district:	
Country banks	705	All banks	808
Reserve city banks	699	Country banks	822
Central reserve city banks:		Reserve city banks	816
Chicago	89	Cleveland district:	
New York	83	All banks	748
Chicago district:		Country banks	762
All banks	812	Reserve city banks	756
Country banks	825	Country banks	98
Reserve city banks	819	Dallas district:	
Cleveland district:		All banks	888
All banks	752	Country banks	902
Country banks	765	Reserve city banks	896
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Reserve city banks	739	Reserve city banks	796
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Country banks	826	Reserve city banks	760
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