

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY
MEMBERS AND OF ALL MEMBER BANKS ON JUNE 30, 1925

Report No. 29

FEDERAL RESERVE BOARD,

Washington, August 15, 1925

STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	June 30, 1924 (1,570 banks)	Oct. 10, 1924 (1,566 banks)	Dec. 31, 1924 (1,544 banks)	Apr. 6, 1925 (1,521 banks)	June 30, 1925 (1,472 banks)
RESOURCES					
Loans and discounts.....	7, 273, 506	7, 594, 884	7, 849, 546	7, 907, 500	8, 128, 596
Overdrafts.....	5, 296	6, 277	5, 915	5, 607	6, 118
United States Government securities.....	1, 129, 358	1, 318, 766	1, 319, 291	1, 305, 219	1, 268, 604
Other bonds, stocks, and securities.....	1, 730, 461	1, 840, 310	1, 867, 721	1, 841, 510	1, 894, 119
Total loans and investments.....	10, 138, 621	10, 760, 237	11, 042, 473	11, 059, 836	11, 297, 437
Customers' liability on account of acceptances.....	150, 001	185, 050	217, 008	236, 136	198, 580
Banking house, furniture, and fixtures.....	304, 119	301, 379	309, 439	315, 545	319, 833
Other real estate owned.....	51, 138	51, 197	52, 177	54, 372	55, 957
Gold and gold certificates.....	16, 983	16, 874	18, 420	15, 975	17, 207
All other cash in vault.....	142, 089	151, 633	170, 785	146, 317	148, 438
Reserve with Federal reserve banks.....	766, 783	817, 797	833, 183	818, 271	864, 127
Items with Federal reserve banks in process of collection.....	185, 135	185, 600	237, 993	177, 284	208, 569
Due from banks, bankers, and trust companies.....	496, 675	580, 318	560, 983	505, 642	519, 003
Exchanges for clearing house, also checks on other banks in same place.....	739, 795	462, 155	853, 521	478, 198	813, 528
Outside checks and other cash items.....	63, 745	47, 686	63, 055	53, 728	67, 656
United States securities borrowed.....	18, 884	18, 060	19, 087	12, 661	11, 636
Other securities borrowed.....	1, 787	1, 954	2, 541	2, 660	1, 925
Other assets.....	146, 228	212, 144	237, 211	252, 448	242, 298
Total.....	13, 221, 983	13, 792, 084	14, 617, 876	14, 129, 073	14, 766, 194
LIABILITIES					
Capital stock paid in.....	697, 075	703, 166	703, 445	716, 858	717, 097
Surplus fund.....	589, 669	609, 033	619, 266	626, 242	632, 597
Undivided profits, less expenses and taxes paid.....	285, 041	319, 912	283, 695	308, 931	311, 823
Due to Federal reserve banks.....	7, 531	9, 166	10, 460	10, 801	9, 018
Due to banks, bankers, and trust companies.....	1, 026, 453	1, 181, 620	1, 235, 623	1, 054, 287	1, 123, 561
Certified and cashiers' or treasurers' checks outstanding.....	433, 766	288, 839	483, 202	354, 925	472, 683
Demand deposits.....	5, 720, 242	5, 938, 330	6, 325, 863	5, 931, 185	6, 386, 479
Time deposits.....	3, 944, 831	4, 138, 099	4, 224, 966	4, 343, 643	4, 458, 510
United States deposits.....	57, 375	116, 391	91, 441	158, 858	70, 396
Total deposits.....	11, 190, 198	11, 672, 445	12, 371, 555	11, 853, 699	12, 520, 647
Agreements to repurchase United States Government or other securities sold.....					3, 037
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	61, 378	43, 872	86, 949	91, 985	115, 660
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	100, 904	94, 845	171, 094	162, 416	123, 060
Letters of credit and travelers' checks sold for cash and outstanding.....	26, 602	16, 384	15, 589	15, 624	25, 281
Acceptances executed for customers.....	145, 557	187, 952	225, 151	241, 739	201, 102
Acceptances executed by other banks for account of reporting banks.....	10, 339	10, 097	10, 758	13, 585	13, 371
United States securities borrowed.....	18, 883	18, 057	19, 087	12, 686	11, 636
Other securities borrowed.....	1, 787	1, 954	2, 541	2, 635	1, 925
Other liabilities.....	94, 550	114, 367	108, 746	82, 673	88, 958
Total.....	13, 221, 983	13, 792, 084	14, 617, 876	14, 129, 073	14, 766, 194
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10. 4	10. 4	10. 3	10. 5	10. 5

ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	June 30, 1924 (9,650 banks)	Oct. 10, 1924 (9,635 banks)	Dec. 31, 1924 (9,587 banks)	Apr. 6, 1925 (9,531 banks)	June 30, 1925 (9,538 banks)
RESOURCES					
Loans and discounts.....	19, 248, 650	19, 801, 388	20, 165, 601	20, 372, 688	20, 798, 714
Overdrafts.....	15, 369	18, 510	15, 703	17, 014	15, 466
United States Government securities.....	3, 607, 797	3, 894, 620	3, 902, 798	3, 915, 997	3, 802, 370
Other bonds, stocks, and securities.....	4, 389, 743	4, 736, 126	4, 942, 486	4, 979, 240	5, 085, 975
Total loans and investments.....	27, 261, 559	28, 450, 644	29, 026, 588	29, 284, 939	29, 702, 525
Customers' liability on account of acceptances.....	285, 830	330, 716	461, 736	477, 098	375, 163
Banking house, furniture, and fixtures.....	836, 699	843, 077	860, 614	879, 401	904, 755
Other real estate owned.....	155, 753	158, 641	161, 133	166, 828	167, 140
Cash in vault.....	503, 555	527, 889	597, 472	523, 297	524, 343
Reserve with Federal reserve banks.....	1, 965, 453	2, 121, 428	2, 227, 569	2, 091, 545	2, 190, 991
Items with Federal reserve banks in process of collection.....	582, 475	613, 494	724, 926	588, 823	675, 356
Due from banks, bankers, and trust companies.....	1, 940, 197	2, 430, 462	2, 339, 488	2, 090, 754	2, 017, 454
Exchanges for clearing house, also checks on other banks in same place.....	1, 741, 073	1, 091, 300	1, 935, 114	1, 211, 094	1, 882, 318
Outside checks and other cash items.....	133, 411	100, 551	133, 666	108, 256	137, 148
Redemption fund and due from United States Treasurer.....	37, 104	36, 701	36, 284	33, 094	33, 013
United States securities borrowed ¹	18, 884	18, 060	19, 087	12, 661	11, 636
Other securities borrowed ¹	1, 787	1, 954	2, 541	2, 660	1, 925
Other assets.....	313, 476	378, 953	460, 649	478, 815	481, 258
Total.....	35, 777, 256	37, 103, 870	38, 986, 867	37, 949, 265	39, 105, 025
LIABILITIES					
Capital stock paid in.....	2, 030, 336	2, 034, 943	2, 037, 481	2, 077, 502	2, 085, 732
Surplus fund.....	1, 669, 592	1, 682, 646	1, 707, 486	1, 732, 076	1, 750, 815
Undivided profits, less expenses and taxes paid.....	786, 547	876, 516	786, 759	859, 461	853, 433
Due to Federal reserve banks.....	33, 976	36, 508	43, 648	40, 124	39, 758
Due to banks, bankers, and trust companies.....	3, 820, 125	4, 453, 412	4, 504, 315	4, 041, 256	3, 978, 028
Certified and cashiers' or treasurers' checks outstanding.....	983, 979	653, 342	1, 082, 431	756, 757	1, 032, 804
Demand deposits.....	15, 308, 990	15, 729, 597	16, 684, 038	15, 849, 791	16, 811, 751
Time deposits.....	9, 203, 545	9, 597, 395	9, 804, 738	10, 126, 980	10, 381, 486
United States deposits.....	178, 946	301, 803	242, 482	411, 619	176, 653
Total deposits.....	29, 529, 561	30, 772, 057	32, 361, 652	31, 226, 527	32, 420, 480
Agreements to repurchase United States Government or other securities sold.....					6, 450
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	205, 225	167, 483	289, 253	311, 183	360, 767
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	297, 682	265, 264	367, 490	389, 013	356, 934
Letters of credit and travelers' checks sold for cash and outstanding.....	36, 041	22, 514	21, 709	22, 158	37, 403
Acceptances executed for customers.....	276, 968	328, 526	460, 383	474, 500	365, 671
Acceptances executed by other banks for account of reporting banks.....	27, 720	28, 532	37, 322	43, 087	42, 144
National bank notes outstanding.....	729, 186	723, 039	714, 333	648, 959	647, 994
United States securities borrowed.....	51, 425	46, 786	48, 017	34, 408	33, 320
Other securities borrowed.....	4, 252	5, 535	5, 946	6, 481	5, 455
Other liabilities.....	132, 721	150, 029	149, 036	123, 910	138, 427
Total.....	35, 777, 256	37, 103, 870	38, 986, 867	37, 949, 265	39, 105, 025
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	9. 8	10. 0	10. 1	9. 8	10. 0

¹ Exclusive of securities borrowed by national banks.

RESOURCES

[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Gov- ernment securities	Other bonds, stocks, and securities	Customers' liability on account of accept- ances	Banking house, fur- niture, and fixtures	Other real estate owned	Gold and gold certi- ficates	All other cash in vault
Federal reserve bank cities:										
Central reserve cities—										
New York.....	30	2, 226, 007	1, 520	379, 925	376, 289	155, 209	55, 244	2, 754	5, 931	23, 777
Chicago.....	9	587, 788	117	98, 492	99, 616	15, 586	15, 013	-----	977	6, 706
Total central reserve cities.....	39	2, 813, 795	1, 637	478, 417	475, 905	170, 795	70, 257	2, 754	6, 908	30, 483
Reserve cities—										
Boston.....	10	290, 624	135	12, 164	34, 975	5, 577	7, 868	1, 587	155	2, 789
New York (Brooklyn).....	5	73, 949	10	19, 976	20, 368	81	3, 845	89	714	3, 508
Philadelphia.....	15	199, 441	143	34, 669	126, 472	557	7, 661	3, 323	174	3, 210
Cleveland.....	7	480, 786	102	43, 860	69, 249	4, 896	21, 637	5, 055	94	8, 338
Richmond.....	4	27, 033	8	84	2, 406	-----	405	357	9	383
Atlanta.....	3	12, 782	12	43	3, 824	-----	2, 723	379	3	73
Chicago.....	20	96, 194	44	11, 121	35, 465	-----	4, 039	600	310	3, 755
St. Louis.....	12	129, 079	29	23, 369	41, 449	472	4, 808	601	403	1, 508
Minneapolis.....	1	1, 598	2	123	56	-----	20	-----	3	60
Kansas City.....	2	48, 109	36	17, 761	8, 800	-----	2, 030	1, 584	22	963
San Francisco.....	11	544, 560	570	124, 991	88, 305	5, 894	26, 684	3, 767	751	7, 237
Total.....	90	1, 904, 155	1, 091	288, 161	431, 369	17, 477	81, 720	17, 342	2, 638	31, 824
Total Federal reserve bank cities.....	129	4, 717, 950	2, 728	766, 578	907, 274	188, 272	151, 977	20, 096	9, 546	62, 307
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	5	177, 899	48	63, 526	64, 486	16	10, 166	1, 589	83	2, 155
Pittsburgh.....	6	126, 996	5	44, 274	66, 072	-----	7, 141	1, 032	49	1, 127
Cincinnati.....	6	75, 899	16	6, 535	27, 066	-----	5, 840	1, 023	32	2, 182
Baltimore.....	3	45, 811	69	379	14, 069	1, 608	2, 162	670	47	1, 019
Jacksonville.....	1	995	-----	-----	40	-----	-----	-----	-----	-----
Birmingham.....	2	23, 895	4	18	2, 714	2	1, 511	400	25	558
New Orleans.....	7	125, 117	830	2, 449	16, 085	2, 893	9, 206	1, 373	55	1, 741
Detroit.....	11	321, 560	47	86, 745	83, 769	157	16, 522	397	247	9, 260
Louisville.....	4	36, 124	19	2, 948	6, 173	135	1, 223	215	14	398
Memphis.....	3	43, 861	196	502	5, 439	-----	3, 466	966	39	713
Little Rock.....	4	25, 858	114	1, 682	1, 117	-----	674	644	89	188
Helena.....	2	2, 667	8	355	1, 238	-----	105	10	11	83
Denver.....	1	6, 423	36	3, 265	2, 063	-----	368	34	4	158
El Paso.....	1	2, 264	4	207	416	-----	12	32	9	80
Salt Lake City.....	5	16, 890	39	696	7, 022	-----	953	562	20	155
Spokane.....	2	8, 863	12	636	1, 036	-----	381	85	21	131
Portland.....	4	20, 144	35	2, 764	3, 801	757	131	317	80	531
Los Angeles.....	3	277, 655	194	33, 549	36, 610	6	14, 007	1, 580	233	5, 344
Total Federal reserve branch cities.....	70	1, 338, 921	1, 676	250, 530	339, 216	5, 574	73, 868	10, 929	1, 058	25, 823
Total Federal reserve bank and branch cities.....	199	6, 056, 871	4, 404	1, 017, 108	1, 246, 490	193, 846	225, 845	31, 025	10, 604	88, 130
All other reserve cities:										
Columbus.....	1	14, 019	6	1, 763	3, 555	-----	990	147	27	635
Toledo.....	3	53, 296	4	7, 079	4, 109	10	3, 283	52	71	1, 704
Washington.....	1	2, 347	-----	75	1, 091	192	35	31	30	35
Savannah.....	4	52, 863	87	152	2, 554	70	1, 974	793	35	1, 246
Indianapolis.....	1	8, 755	-----	2, 181	5, 123	-----	776	12	-----	431
Grand Rapids.....	3	33, 960	19	264	6, 238	-----	2, 035	35	43	1, 073
Cedar Rapids.....	1	2, 496	1	60	206	-----	111	46	4	33
Des Moines.....	3	13, 820	14	1, 432	2, 570	-----	286	655	67	376
Milwaukee.....	3	39, 445	59	8, 780	12, 699	-----	1, 185	25	80	1, 090
St. Joseph.....	1	1, 497	-----	349	535	-----	5	8	5	47
San Antonio.....	2	4, 038	-----	90	420	-----	178	551	1	50
Waco.....	1	1, 483	2	-----	29	-----	254	35	1	99
Total.....	24	228, 019	192	22, 225	39, 129	272	11, 112	2, 390	364	6, 819
Banks outside reserve cities (country banks):										
District No. 1.....	28	246, 054	58	61, 626	83, 740	1, 104	5, 976	708	1, 244	9, 123
District No. 2.....	106	467, 221	137	64, 240	217, 576	1, 873	17, 942	1, 663	2, 051	10, 387
District No. 3.....	63	130, 766	33	13, 732	61, 580	101	9, 833	704	322	3, 355
District No. 4.....	94	221, 213	100	19, 375	46, 645	18	11, 711	2, 378	330	5, 885
District No. 5.....	50	91, 191	88	5, 898	6, 248	585	4, 371	1, 370	81	2, 415
District No. 6.....	104	83, 246	164	7, 214	5, 986	769	2, 508	2, 087	141	2, 749
District No. 7.....	296	307, 842	333	25, 846	113, 971	-----	15, 515	5, 569	1, 297	8, 835
District No. 8.....	106	102, 340	242	10, 798	38, 279	-----	4, 658	1, 169	217	3, 372
District No. 9.....	95	48, 063	92	7, 354	12, 689	-----	1, 923	1, 917	131	2, 254
District No. 10.....	29	13, 411	34	1, 379	1, 339	-----	448	636	63	439
District No. 11.....	132	38, 057	142	1, 979	1, 495	10	1, 867	1, 528	79	1, 422
District No. 12.....	146	94, 302	99	9, 830	18, 952	2	6, 124	2, 813	283	3, 253
Total.....	1, 249	1, 843, 706	1, 522	229, 271	608, 500	4, 462	82, 876	22, 542	6, 239	53, 489
Central reserve city banks.....	39	2, 813, 795	1, 637	478, 417	475, 905	170, 795	70, 257	2, 754	6, 908	30, 483
Other reserve city banks.....	184	3, 471, 095	2, 959	560, 916	809, 714	23, 323	166, 700	30, 661	4, 060	64, 466
Banks outside reserve cities (country banks).....	1, 249	1, 843, 706	1, 522	229, 271	608, 500	4, 462	82, 876	22, 542	6, 239	53, 489
Total State bank and trust company members.....	1, 472	8, 128, 596	6, 118	1, 268, 604	1, 894, 119	198, 580	319, 833	55, 957	17, 207	148, 438

RESOURCES
[In thousands of dollars]

Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house, also checks on other banks in same place	Outside checks and other cash items	Securities borrowed		Other assets	Total	
					United States	All other			
360, 197 63, 909	57, 176 13, 420	69, 454 60, 963	615, 228 64, 840	14, 598 3, 968	----- -----	----- -----	137, 310 27, 417	4, 480, 619 1, 058, 812	Federal reserve bank cities: Central reserve cities— New York. Chicago.
424, 106	70, 596	130, 417	680, 068	18, 566	-----	-----	164, 727	5, 539, 431	Total central reserve cities.
27, 770 10, 502 27, 127 32, 712 1, 637 628 8, 874 13, 623 98 6, 794 40, 730	9, 789 965 9, 273 18, 339 1, 455 305 1, 774 7, 149 94 6, 363 6, 022	8, 466 1, 669 10, 105 12, 022 1, 462 350 8, 338 9, 188 38 14, 868 28, 430	10, 173 5, 761 9, 400 10, 428 646 147 1, 666 3, 948 88 1, 967 13, 855	894 660 1, 041 4, 522 18 37 548 641 15 1, 147 14, 431	----- ----- 438 550 30 ----- ----- 536 -----	----- ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	14, 732 674 4, 666 5, 810 997 463 1, 080 1, 234 ----- 1, 815 12, 273	427, 698 142, 771 437, 700 718, 400 36, 930 21, 769 173, 808 238, 042 ----- 112, 259 918, 500	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. San Francisco.
170, 500	61, 528	94, 936	58, 079	23, 954	1, 554	-----	43, 744	3, 230, 072	Total.
594, 606	132, 124	225, 353	738, 147	42, 520	1, 554	-----	208, 471	8, 769, 503	Total Federal reserve bank cities.
16, 653 17, 530 6, 698 4, 558 1 2, 328 10, 029 27, 166 1, 883 2, 879 2, 199 281 1, 272 16 1, 573 797 1, 963 20, 784	7, 668 3, 109 3, 694 2, 589 ----- 1, 161 2, 718 8, 363 595 2, 727 1, 913 145 1, 243 74 893 308 404 2, 735	8, 574 4, 335 5, 748 5, 329 144 2, 398 16, 195 16, 264 1, 296 7, 773 3, 745 551 2, 987 381 2, 970 1, 016 4, 845 29, 526	3, 745 3, 372 2, 423 2, 341 ----- 504 6, 120 18, 219 625 1, 011 364 59 525 112 534 256 382 4, 737	1, 648 237 948 255 1 444 1, 894 2, 613 54 89 87 27 46 ----- 108 5 160 8, 144	----- 260 132 500 ----- ----- 2, 244 88 ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	----- ----- 114 ----- 25 ----- 10 431 ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	1, 523 2, 713 279 358 ----- 35, 962 202, 007 594, 857 201 70 226 ----- 25 130 120 5 520 321	359, 779 278, 252 138, 629 81, 764 ----- 1, 206 35, 962 202, 007 594, 857 51, 903 69, 731 38, 900 5, 540 18, 449 3, 737 32, 535 13, 552 36, 834 435, 425	Federal reserve branch cities: Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Jacksonville. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. El Paso. Salt Lake City. Spokane. Portland. Los Angeles.
118, 610	40, 339	114, 077	45, 329	16, 760	3, 224	580	12, 548	2, 399, 062	Total Federal reserve branch cities.
713, 216	172, 463	339, 430	783, 476	59, 280	4, 778	580	221, 019	11, 168, 565	Total Federal reserve bank and branch cities.
2, 094 4, 084 145 3, 669 1, 090 2, 310 128 1, 021 3, 786 170 255 139	----- 1, 337 8 3, 384 258 63 ----- 610 513 ----- 89 -----	615 3, 347 306 9, 511 1, 045 1, 137 107 1, 530 4, 218 346 664 212	784 1, 135 ----- 1, 916 119 999 10 496 1, 247 33 33 43	115 363 5 221 58 171 5 42 1, 137 25 32 -----	----- ----- ----- ----- 830 967 ----- ----- ----- ----- ----- ----- ----- -----	----- ----- ----- ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	----- 763 67 630 963 ----- ----- 3 509 ----- 171 28	24, 750 80, 637 4, 367 79, 105 21, 641 49, 314 3, 207 22, 922 74, 773 3, 020 6, 572 2, 325	All other reserve cities: Columbus. Toledo. Washington. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. St. Joseph. San Antonio. Waco.
18, 891	6, 262	23, 038	6, 815	2, 174	1, 797	-----	3, 134	372, 633	Total.
19, 291 38, 295 9, 639 13, 147 3, 189 5, 497 21, 724 7, 060 3, 453 978 2, 938 6, 809	3, 502 14, 895 2, 853 1, 794 3, 868 421 1, 475 650 125 ----- 126 135	12, 188 25, 779 6, 047 14, 735 9, 721 19, 052 28, 637 10, 388 7, 380 4, 720 6, 134 11, 754	2, 646 5, 847 1, 694 2, 865 1, 621 1, 805 3, 071 1, 653 514 379 206 936	674 1, 156 410 620 154 263 1, 450 597 178 22 163 515	----- ----- 20 809 77 49 1, 880 2, 000 91 1 108 26	----- ----- ----- 9 ----- ----- 1, 193 85 ----- ----- ----- ----- 58	3, 439 5, 182 1, 453 1, 195 194 1, 292 1, 707 736 261 65 1, 933 688	451, 373 874, 244 242, 542 342, 829 131, 071 133, 243 540, 345 184, 244 86, 425 23, 914 58, 187 156, 579	Banks outside reserve cities (country banks): District No. 1. District No. 2. District No. 3. District No. 4. District No. 5. District No. 6. District No. 7. District No. 8. District No. 9. District No. 10. District No. 11. District No. 12.
132, 020	29, 844	156, 535	23, 237	6, 202	5, 061	1, 345	18, 145	3, 224, 996	Total.
424, 106 308, 001 132, 020	70, 596 108, 129 29, 844	130, 417 232, 051 156, 535	680, 068 110, 223 23, 237	18, 566 42, 888 6, 202	----- 6, 575 5, 061	----- 580 1, 345	164, 727 59, 426 18, 145	5, 539, 431 6, 001, 767 3, 224, 996	Central reserve city banks. Other reserved city banks. Banks outside reserve cities (country banks).
864, 127	208, 569	519, 003	813, 528	67, 656	11, 636	1, 925	242, 298	14, 766, 194	Total State bank and trust company members.

LIABILITIES

[In thousands of dollars]

	Capital stock paid in	Surplus fund	Undi- vided profits less expenses and taxes paid	Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certi- fied and cash- iers' or treas- urers' checks out- standing	Demand deposits		Time deposits	United States de- posits	Agree- ments to repur- chase U. S. Govern- ment or other securi- ties sold	Bills payable (including all obli- gations representing money bor- rowed other than rediscounts)			
							Individual deposits subject to check	All other				Total	With Federal reserve banks	With War Finance Corporation	All other
Federal reserve bank cities:															
Central reserve cities—															
New York	177, 850	156, 768	96, 673	116	569, 806	372, 593	2, 170, 239	204, 030	442, 580	7, 408		10, 180	9, 980		200
Chicago	40, 250	55, 250	31, 947		111, 456	11, 901	423, 553	23, 292	308, 149	8, 246		500			500
Total central reserve cities	218, 100	212, 018	128, 620	116	681, 262	384, 494	2, 593, 792	227, 322	750, 729	15, 654		10, 680	9, 980		700
Reserve cities—															
Boston	19, 850	20, 820	8, 478		17, 630	4, 688	245, 161	8, 232	76, 452	2, 941		1, 130	1, 130		
New York (Brooklyn)	4, 900	5, 320	3, 446		10, 280	1, 405	99, 029	2, 596	11, 296	198		3, 850	3, 850		
Philadelphia	25, 200	58, 620	20, 794	119	18, 689	4, 975	226, 254	6, 405	63, 610	6, 299		3, 741	3, 741		
Cleveland	38, 900	20, 700	6, 499		43, 860	6, 112	218, 628	18, 456	350, 495	6, 274		550	515		35
Richmond	2, 550	2, 900	744		4, 383	253	12, 990	103	9, 799			1, 442	1, 292		150
Atlanta	4, 000	1, 550	1, 355		4, 035	116	4, 566	305	3, 789	11		111			111
Chicago	11, 100	4, 142	3, 375		2, 000	2, 784	53, 955	5, 179	87, 045	1, 126		1, 640	1, 640		
St. Louis	14, 800	13, 785	3, 559		14, 275	2, 322	100, 872	3, 980	70, 236	4, 175	867	4, 085	2, 800		1, 285
Minneapolis	250	50	24		206	90	961		507						
Kansas City	6, 200	2, 040	672		31, 048	925	58, 675	489	9, 037	2, 259					
San Francisco	47, 200	19, 515	11, 028	75	48, 505	16, 075	229, 126	9, 642	504, 273	4, 373		15, 950	15, 950		
Total	174, 950	149, 442	59, 974	194	194, 911	39, 745	1, 250, 217	55, 387	1, 186, 539	27, 656	867	32, 499	30, 918		1, 581
Total Federal reserve bank cities	393, 050	361, 460	188, 594	310	876, 173	424, 239	3, 844, 009	282, 709	1, 937, 268	43, 310	867	43, 179	40, 898		2, 281
Federal reserve branch cities:															
Reserve cities—															
Buffalo	17, 250	14, 100	9, 047	780	15, 659	2, 058	118, 548	4, 225	156, 731	3, 161		17, 337	17, 337		
Pittsburgh	8, 300	51, 700	11, 642		18, 314	1, 806	117, 657	5, 547	51, 607	3, 412		5, 841	5, 841		
Cincinnati	6, 400	8, 450	2, 393		3, 747	1, 526	39, 833	4, 007	71, 393	40	300	35	35		
Baltimore	5, 250	4, 250	1, 304		4, 385	1, 323	32, 164	2, 803	27, 381						
Jacksonville	200	57	1					34				632			632
Birmingham	2, 000	1, 300	518		1, 683	222	18, 891	336	10, 145			850			850
New Orleans	10, 500	6, 950	2, 828		29, 912	1, 814	75, 649	6, 126	54, 470	5, 260		630			630
Detroit	23, 250	25, 300	6, 454		15, 800	5, 751	186, 327	7, 304	307, 580	6, 361		8, 850	8, 850		
Louisville	2, 406	1, 900	704		2, 489	607	11, 999	386	19, 052	26		250	250		
Memphis	6, 500	1, 800	928		10, 661	265	26, 984	1, 466	20, 102						
Little Rock	2, 000	850	672		10, 341	298	10, 412	1, 053	13, 187						
Helena	400	225	182		528	58	2, 310	84	1, 753						
Denver	500	500	1, 079		91	318	9, 269	1, 397	5, 268	27					
El Paso	350	30	27		85	133	2, 165		873	54					
Salt Lake City	2, 248	967	449		1, 896	275	10, 615	1, 456	14, 398			100			100
Spokane	1, 200	325	258		2, 317	175	4, 275	928	4, 074						
Portland	1, 500	1, 115	869		2, 714	312	14, 934	275	13, 731		48				
Los Angeles	16, 650	7, 385	7, 660		9, 356	7, 470	120, 747	9, 664	253, 835	679					
Total Federal reserve branch cities	106, 904	127, 204	47, 015	780	129, 978	24, 411	802, 779	47, 091	1, 025, 580	19, 020	348	34, 525	32, 313		2, 212
Total Federal reserve bank and branch cities	499, 954	488, 664	235, 609	1, 090	1, 006, 151	448, 650	4, 646, 788	329, 800	2, 962, 848	62, 330	1, 215	77, 704	73, 211		4, 493
All other reserve cities:															
Columbus	1, 500	600	127		486	145	11, 698	36	10, 014	144					
Toledo	6, 600	4, 100	1, 615	876	6, 432	899	28, 772	210	28, 826	647		1, 400	1, 400		
Washington	1, 000	100	71		272	31	1, 129	12	1, 558						
Savannah	4, 300	3, 625	1, 028		15, 857	376	27, 892	265	24, 420	12		500			500
Indianapolis	1, 500	500	636	50	2, 854	141	4, 583	1, 358	8, 273	180					
Grand Rapids	1, 750	1, 413	264		1, 224	252	13, 893	610	28, 460						
Cedar Rapids	200	50			2	19	375	2	2, 559						
Des Moines	1, 750	700	635		2, 852	315	7, 802	468	6, 565	65		675	425		250
Milwaukee	2, 200	3, 650	1, 962	229	7, 342	554	23, 741	65	34, 017	50		900	900		
St. Joseph	200	40	39		105	75	1, 122	13	1, 426						
San Antonio	500	55	61		544	43	1, 304	1	4, 048						
Waco	300	50	26		275	17	1, 124		382			75			75
Total	21, 800	14, 883	6, 464	1, 155	38, 245	2, 867	123, 435	3, 040	150, 548	1, 098		3, 550	2, 725		825
Banks outside reserve cities (country banks):															
District No. 1	17, 025	19, 448	13, 826	773	7, 348	2, 166	190, 299	8, 836	183, 312	413	251	2, 332	2, 142		190
District No. 2	43, 004	29, 855	19, 644	2, 481	16, 028	4, 350	386, 891	14, 605	339, 419	1, 860	1, 552	5, 437	5, 012		425
District No. 3	17, 350	18, 201	6, 414	1, 329	5, 972	1, 060	81, 137	4, 455	96, 219	1, 428		5, 183	4, 258		925
District No. 4	24, 015	16, 941	6, 733	485	3, 624	2, 477	102, 537	7, 063	171, 813	288		3, 073	1, 931		1, 142
District No. 5	11, 376	5, 868	3, 144	1, 462	11, 023	2, 077	42, 687	289	41, 853	537		5, 783	4, 620		1, 163
District No. 6	9, 960	5, 283	2, 587	136	9, 026	2, 016	60, 470	1, 559	33, 919	390		2, 785	386	21	2, 378
District No. 7	31, 619	17, 333	9, 123	5	10, 422	2, 649	148, 636	16, 968	289, 033	1, 395		3, 945	2, 266	44	1, 635
District No. 8	14, 089	5, 689	4, 023	86	4, 444	1, 382	67, 662	6, 958	71, 716	326	19	2, 477	1, 286	18	1, 173
District No. 9	5, 507	2, 349	925		4, 533	624	27, 435	937	42, 825	166		428	93	61	274
District No. 10	1, 825	753	135		3, 450	464	9, 693	630	6, 596	26		74			74
District No. 11	6, 693	2, 377	978	12	2, 057	309	37, 972	738	4, 679	15		1, 211	250		961
District No. 12	12, 880	4, 953	2, 218	4	1, 238	1, 592	59, 686	5, 273	63, 730	124		1, 678	1, 139	76	463
Total	195, 343	129, 050	69, 750	6, 773	79, 165	21, 166	1, 215, 105	68, 311	1, 345, 114	6, 968	1, 822	34, 406	23, 383	220	10, 803
Central reserve city banks	218, 100	212, 018	128, 620	116	681, 262	384, 494	2, 593, 792	227, 322	750, 729	15, 654		10, 680	9, 980		700
Other reserve city banks	303, 654	291, 529	113, 453	2, 129	363, 134	67, 023	2, 176, 431	105, 518	2, 362, 667	47, 774	1, 215	70, 574	65, 956		4, 618
Banks outside reserve cities (country banks)	195, 343	129, 050	69, 750	6, 773	79, 165	21, 166	1, 215, 105	68, 311	1, 345, 114	6, 968	1, 822	34, 406	23, 383	220	10, 803
Total State bank and trust company members	717, 097	632, 597	311, 823	9, 018	1, 123, 561	472, 683	5, 985, 328	401, 151	4, 458, 510	70, 396	3, 037	115, 660	99, 319	220	16, 121

LIABILITIES

[In thousands of dollars]

Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).						Letters of credit and travelers' checks sold for cash and out-standing	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed		Other liabilities	Total	
Total	Notes and bills rediscounted			Acceptances of other banks sold with indorsement	Foreign bills of exchange or drafts sold with indorsement				United States	All other			
61,170 3,549				56,439 3,549	4,731	23,557 225	155,617 15,602	12,391			19,641 24,892	4,480,619 1,058,812	Federal reserve bank cities: Central reserve cities— New York. Chicago.
64,719				59,988	4,731	23,782	171,219	12,391			44,533	5,539,431	Total central reserve cities.
14,918 194 872 710 1,493 1,068 425 3,579 107 104 1,297	10,830 194 872 439 546 891 425 3,579 107 104 145			3,269 254 177	819 17 447	2 484 62 6 35	5,967 103 4,882 559	277 81 129	438 550 30		1,154 174 968 1,722 226 874 1,033 377	427,698 142,771 437,700 718,400 36,930 21,769 173,808 238,042 2,195 112,259 918,500	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. San Francisco.
24,767	18,132		677	4,675	1,283	909	17,333	738	1,554		12,390	3,230,072	Total.
89,486	18,132		677	64,663	6,014	24,691	188,552	13,129	1,554		56,923	8,769,503	Total Federal reserve bank cities.
41 161 250	161		15		26	19	16		260 132 500		807 2,005 259	359,779 278,252 138,629	Federal reserve branch cities: Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Jacksonville. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. El Paso. Salt Lake City. Spokane. Portland. Los Angeles.
107 410 265	20 400 265			87 10		15 18 115	2 5,175 125	4	2,244 88	10 431	310 711 760 86	202,007 594,857 69,731 38,900	
139					139	16 249	757 6				424 1,724	13,552 435,425	Total Federal reserve branch cities.
1,373	1,096		15	97	165	471	8,103	4	3,224	580	19,672	2,399,062	Total Federal reserve bank and branch cities.
90,859	19,228		692	64,760	6,179	25,162	196,655	13,133	4,778	580	76,595	11,168,565	
250 710 462	250 247 462		129	334			10 70	192			2 50 736	24,750 80,637 4,367 79,105 21,641 49,314 3,207 22,922 74,773 3,020 6,572 2,325	All other reserve cities: Columbus. Toledo. Washington. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. St. Joseph. San Antonio. Waco.
1,497	1,034		129	334		19	80	192	1,797		1,963	372,633	Total.
2,463 3,203 2,317 2,081 4,223 4,167 4,537 3,081 548 247 962 2,875	2,453 3,017 1,647 1,852 3,532 4,074 4,231 3,028 494 211 895 2,667		10 186 670 105 461 93 287 53 54 36 48 177			9 15 5 14 2 13 25 17	1,114 1,864 101 583 705	9 33 3 1	20 809 77 49 1,880 2,000 91 1 108 26		1,758 4,027 1,318 867 84 191 1,593 182 57 20 76 227	451,373 874,244 242,542 342,829 131,071 133,243 540,345 184,244 86,425 23,914 58,187 156,579	Banks outside reserve cities (country banks): District No. 1. District No. 2. District No. 3. District No. 4. District No. 5. District No. 6. District No. 7. District No. 8. District No. 9. District No. 10. District No. 11. District No. 12.
30,704	28,101		2,180	404	19	100	4,367	46	5,061	1,345	10,400	3,224,996	Total.
64,719 27,637 30,704	20,262 28,101		821 2,180	59,988 5,106 404	4,731 1,448 19	23,782 1,399 100	171,219 25,516 4,367	12,391 934 46	6,575 5,061	580 1,345	44,533 34,025 10,400	5,539,431 6,001,767 3,224,996	Central reserve city banks. Other reserve city banks. Banks outside reserve cities (country banks).
123,060	48,363		3,001	65,498	6,198	25,281	201,102	13,371	11,636	1,925	88,958	14,766,194	Total State bank and trust company members.

RESOURCES

[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Government securities	Other bonds, stocks, and securities	Customers' liability on account of accept- ances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates	All other cash in vault
Maine.....	4	21,767	14	3,022	4,941	-----	268	18	12	482
New Hampshire.....	1	705	1	2	363	-----	17	7	-----	12
Massachusetts.....	26	386,026	153	23,305	58,448	5,716	10,104	1,618	252	5,773
Rhode Island.....	4	118,605	5	45,587	51,356	965	2,883	556	1,129	5,197
Connecticut (District 1).....	3	9,575	20	1,874	3,607	-----	572	96	6	448
Total New England States.....	38	536,678	193	73,790	118,715	6,681	13,844	2,295	1,399	11,912
New York.....	98	2,698,103	1,680	489,222	562,422	156,082	79,051	4,850	7,374	34,795
New Jersey (District 2).....	48	246,973	35	38,445	116,297	1,097	8,146	1,245	1,405	5,032
New Jersey (District 3).....	10	22,441	7	2,438	11,544	-----	1,252	80	127	591
Pennsylvania (District 3).....	64	286,597	161	44,240	167,041	623	15,448	3,883	349	5,364
Pennsylvania (District 4).....	22	160,003	16	49,382	82,795	-----	9,296	1,407	112	2,241
Delaware.....	4	21,169	8	1,723	9,467	35	794	64	20	610
Maryland.....	5	46,926	71	379	14,161	1,610	2,179	680	48	1,042
District of Columbia.....	1	2,347	-----	75	1,091	192	35	31	30	35
Total Eastern States.....	252	3,484,559	1,978	625,904	964,818	159,639	116,201	12,240	9,465	49,710
Virginia.....	12	40,201	13	90	3,429	150	1,038	512	27	717
West Virginia (District 4).....	4	12,021	7	868	1,504	-----	722	234	16	222
West Virginia (District 5).....	13	14,305	32	1,075	1,155	-----	529	145	20	361
North Carolina.....	10	49,332	25	4,074	1,830	375	2,547	473	32	1,334
South Carolina.....	17	13,271	24	743	2,148	58	645	587	10	363
Georgia.....	70	86,060	181	828	7,361	72	5,480	2,239	73	1,818
Florida.....	13	31,394	12	6,418	3,517	-----	1,018	153	34	1,298
Alabama.....	22	45,493	36	171	3,665	759	1,983	981	76	1,202
Mississippi (District 6).....	1	126	-----	5	14	-----	4	1	-----	7
Mississippi (District 8).....	7	7,952	7	250	401	-----	275	95	4	186
Louisiana (District 6).....	12	129,736	847	2,454	16,494	2,903	9,401	1,463	69	1,911
Louisiana (District 11).....	1	3,470	1	226	642	-----	29	42	2	86
Texas.....	130	41,554	144	1,981	1,577	10	2,236	2,040	88	1,521
Arkansas.....	35	44,592	247	2,357	1,917	-----	1,503	1,311	120	751
Kentucky (District 4).....	3	2,805	4	386	735	-----	113	-----	9	64
Kentucky (District 8).....	5	38,696	25	2,954	6,190	135	1,290	220	34	445
Tennessee (District 6).....	3	6,089	21	-----	152	-----	36	195	7	131
Tennessee (District 8).....	10	46,477	207	537	5,540	-----	3,534	975	41	778
Total Southern States.....	368	613,574	1,833	25,417	58,271	4,462	32,383	11,666	662	13,195
Ohio.....	88	797,380	206	72,250	131,662	4,924	40,471	8,046	466	17,344
Indiana (District 7).....	16	33,387	27	2,986	9,418	-----	2,620	466	65	1,164
Indiana (District 8).....	3	2,187	1	7	215	-----	258	33	8	112
Illinois (District 7).....	67	725,359	216	113,724	143,239	15,586	20,652	853	1,559	11,561
Illinois (District 8).....	15	17,396	54	2,357	4,269	-----	942	92	51	555
Michigan (District 7).....	153	505,368	186	103,742	180,827	157	27,226	2,316	882	15,391
Michigan (District 9).....	11	6,188	13	499	4,078	-----	289	69	35	326
Wisconsin (District 7).....	20	57,460	84	9,857	16,804	-----	1,851	351	146	1,490
Wisconsin (District 9).....	9	4,576	4	253	611	-----	158	101	7	76
Minnesota.....	26	18,442	25	2,726	3,062	-----	534	789	52	412
Iowa.....	91	90,286	121	4,612	9,369	-----	3,133	3,353	373	1,953
Missouri (District 8).....	54	179,962	59	30,837	73,925	472	7,027	869	504	3,352
Missouri (District 10).....	6	54,459	38	18,912	10,267	-----	2,118	1,624	45	1,240
Total Middle Western States.....	559	2,492,450	1,034	362,762	587,746	21,139	107,279	18,962	4,193	54,976
North Dakota.....	4	746	2	67	179	-----	42	84	-----	27
South Dakota.....	14	5,595	22	587	442	-----	237	277	2	171
Nebraska.....	12	4,022	22	122	51	-----	150	396	25	60
Kansas.....	7	2,866	7	277	204	-----	137	166	13	90
Montana.....	34	16,781	36	3,700	5,611	-----	788	607	49	1,385
Wyoming.....	2	459	-----	5	35	-----	19	2	1	12
Colorado.....	3	6,967	36	3,359	2,121	-----	400	53	6	186
New Mexico (District 10).....	1	115	-----	18	3	-----	11	-----	-----	10
New Mexico (District 11).....	1	54	-----	-----	11	-----	-----	19	-----	5
Oklahoma (District 10).....	2	552	3	61	56	-----	16	21	4	9
Oklahoma (District 11).....	2	261	3	4	26	-----	10	8	-----	5
Total Western States.....	82	38,418	131	8,200	8,739	-----	1,810	1,633	100	1,960
Washington.....	44	26,692	29	2,958	5,520	-----	1,455	364	99	863
Oregon.....	37	31,629	58	3,750	7,258	757	1,053	613	135	979
California.....	34	863,233	783	162,165	133,169	5,902	43,910	5,989	1,060	13,622
Idaho.....	26	6,835	10	917	1,036	-----	310	549	17	189
Utah.....	28	27,435	66	1,621	7,964	-----	1,343	839	54	442
Arizona (District 11).....	2	503	-----	65	104	-----	36	37	-----	34
Arizona (District 12).....	2	6,590	3	1,055	779	-----	209	770	23	556
Total Pacific States.....	173	962,917	949	172,531	155,830	6,659	48,316	9,161	1,388	16,685
Total State bank and trust company members.....	1,472	8,128,596	6,118	1,268,604	1,894,119	198,580	319,833	55,957	17,207	148,438

RESOURCES
[In thousands of dollars]

Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house, also checks on other banks in same place	Outside checks and other cash items	Securities borrowed		Other assets	Total	
					United States	All other			
1,423	298	1,111	115	52			170	33,693	Maine.
39	16	19					26	1,207	New Hampshire.
35,114	12,079	13,619	10,900	1,069			14,995	579,171	Massachusetts.
9,816	826	4,556	1,669	385			2,943	246,478	Rhode Island.
669	72	1,349	135	62			37	18,522	Connecticut (District 1).
47,061	13,291	20,654	12,819	1,568			18,171	879,071	Total New England States.
405,756	72,346	92,970	627,341	17,515			141,489	5,390,996	New York.
19,891	8,358	12,506	3,240	547			3,200	466,417	New Jersey (District 2).
1,854	372	829	424	105			121	42,185	New Jersey (District 3).
33,164	10,775	14,285	10,418	1,314	458		5,656	599,776	Pennsylvania (District 3).
20,185	3,401	7,935	3,764	342	460		3,391	344,730	Pennsylvania (District 4).
1,748	979	1,038	252	32			342	38,281	Delaware.
4,612	2,589	5,365	2,341	259	500		381	83,143	Maryland.
145	8	306		5			67	4,367	District of Columbia.
487,355	98,828	135,234	647,780	20,119	1,418		154,647	6,969,895	Total Eastern States.
2,057	1,563	1,973	778	24	39		1,059	53,670	Virginia.
484	420	469	148	2			11	17,128	West Virginia (District 4).
775	476	1,216	135	7	5		1	20,237	West Virginia (District 5).
1,490	3,169	6,647	1,266	80	61		74	72,809	North Carolina.
450	115	1,311	88	57	2		34	19,906	South Carolina.
5,102	3,689	11,305	2,162	305	27		1,202	127,904	Georgia.
2,973	145	14,762	1,318	96	12	25	41	63,216	Florida.
3,524	1,415	4,001	711	500			1,073	65,590	Alabama.
13		33					44	247	Mississippi (District 6).
179		1,057	15	7	8	60	54	10,550	Mississippi (District 8).
10,281	2,718	16,759	6,222	1,901	2,254	10	3,069	208,492	Louisiana (District 6).
231	57	378	54	5			2	5,225	Louisiana (District 11).
3,062	232	6,922	330	187	95		2,258	64,237	Texas.
3,184	1,926	5,771	451	146	148		439	64,863	Arkansas.
236		692	8	9			9	5,070	Kentucky (District 4).
1,975	595	1,482	643	57			201	54,942	Kentucky (District 8).
259	22	790	79	58			4	7,843	Tennessee (District 6).
3,016	2,731	7,981	1,018	94	21		76	73,026	Tennessee (District 8).
39,291	19,273	83,549	15,426	3,535	2,672	95	9,651	934,955	Total Southern States.
55,360	24,452	31,706	17,087	6,452	1,291	123	7,349	1,216,569	Ohio.
2,572	492	3,141	412	212	881		1,569	59,412	Indiana (District 7).
116	31	101	23	1			39	3,132	Indiana (District 8).
76,176	15,552	76,196	66,894	4,817	10		28,993	1,301,387	Illinois (District 7).
974	183	2,727	94	305	1,817		201	32,017	Illinois (District 8).
41,868	9,147	29,292	20,969	3,467	2,600	1,624	3,452	948,514	Michigan (District 7).
532		667	53	13	91		5	12,858	Michigan (District 9).
4,871	538	6,079	1,465	1,226			647	102,869	Wisconsin (District 7).
237		467	6	9			2	6,507	Wisconsin (District 9).
1,105	94	1,938	410	126			166	29,881	Minnesota.
4,521	747	7,531	927	270	274		27	127,497	Iowa.
18,205	7,568	13,271	5,357	858	542	25	1,457	344,290	Missouri (District 8).
7,358	6,363	17,765	2,304	1,178			1,815	125,486	Missouri (District 10).
213,895	65,167	190,881	116,001	18,934	7,506	1,772	45,722	4,310,419	Total Middle Western States.
52		132	6	1				1,338	North Dakota.
317	63	916	30	16			58	8,733	South Dakota.
244		675	24	10			55	5,856	Nebraska.
228		1,187	46	2			9	5,232	Kansas.
1,589	207	3,849	156	55			30	34,843	Montana.
20		32	1	1	1			588	Wyoming.
1,313	1,243	3,092	529	47			25	19,377	Colorado.
9		12		1				179	New Mexico (District 10).
7		2		1				99	New Mexico (District 11).
42		158		1			1	924	Oklahoma (District 10).
10		25	1				2	355	Oklahoma (District 11).
3,831	1,513	10,080	793	135	1		180	77,524	Total Western States.
2,155	314	3,332	470	201			69	44,521	Washington.
2,848	404	6,238	436	235			596	56,989	Oregon.
64,309	8,859	62,144	19,055	22,724			12,814	1,419,738	California.
504	22	998	94	13	10	58	94	11,656	Idaho.
2,171	895	4,003	577	145	16		207	47,778	Utah.
38		64	9	2	13			905	Arizona (District 11).
669	3	1,826	68	45			147	12,743	Arizona (District 12).
72,694	10,497	78,605	20,709	23,365	39	58	13,927	1,594,330	Total Pacific States.
864,127	208,569	519,003	813,528	67,656	11,636	1,925	242,298	14,766,194	Total State bank and trust company members.

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION

LIABILITIES

[In thousands of dollars]

	Capital stock paid in	Surplus fund	Undi- vided profits less expenses and taxes paid	Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks outstanding	Demand deposits		Time deposits	United States deposits	Agree- ments to repurchase U. S. Government or other securities sold	Bills payable (including all obligations representing money borrowed, other than rediscounts)			
							Individ- ual deposits subject to check	All other				Total	With Federal reserve banks	With War Finance Corporation	All other
Maine.....	1, 100	950	881		944	101	10, 011	492	18, 005	74		1, 102	1, 102		
New Hampshire.....	75	18	19	6		10	229	33	698			40			40
Massachusetts.....	26, 300	26, 320	12, 519	649	21, 783	5, 797	331, 985	14, 054	109, 851	3, 037		1, 805	1, 755		50
Rhode Island.....	8, 200	11, 580	8, 330	118	1, 799	815	82, 470	2, 019	128, 488	193	251				
Connecticut (District 1).....	1, 200	1, 400	555		452	131	10, 765	470	2, 722	50		515	415		100
Total New England States.....	36, 875	40, 268	22, 304	773	24, 978	6, 854	435, 460	17, 068	259, 764	3, 354	251	3, 462	3, 272		190
New York.....	219, 845	189, 592	118, 537	1, 682	604, 590	377, 604	2, 568, 042	222, 395	765, 117	11, 594		34, 699	34, 419		280
New Jersey (District 2).....	23, 159	16, 451	10, 273	1, 695	7, 183	2, 802	206, 665	3, 061	184, 909	1, 033	1, 552	2, 105	1, 760		345
New Jersey (District 3).....	1, 850	2, 490	954	196	741	213	16, 507	144	17, 072			863	713		150
Pennsylvania (District 3).....	37, 000	71, 331	24, 457	983	20, 140	5, 658	271, 137	10, 257	138, 549	7, 294		7, 936	7, 161		775
Pennsylvania (District 4).....	12, 875	56, 280	13, 565		18, 840	2, 064	140, 067	7, 571	80, 338	3, 598		6, 811	6, 726		85
Delaware.....	3, 700	3, 000	1, 797	269	3, 780	164	19, 747	459	4, 208	433		125	125		
Maryland.....	5, 375	4, 375	1, 337		4, 385	1, 326	32, 654	2, 809	27, 967						
District of Columbia.....	1, 000	100	71		272	31	1, 129	12	1, 558						
Total Eastern States.....	304, 804	343, 619	170, 991	4, 825	659, 931	389, 862	3, 255, 948	246, 708	1, 219, 718	23, 952	1, 552	52, 539	50, 904		1, 635
Virginia.....	4, 913	3, 773	1, 272	16	4, 540	300	17, 222	232	15, 967	11		1, 604	1, 300		304
West Virginia (District 4).....	1,150	950	434	81	589	47	5, 598	29	7, 634	9		597	597		
West Virginia (District 5).....	1, 840	1, 540	452	84	1, 238	257	7, 987	52	6, 221	19		192	37		155
North Carolina.....	5, 100	2, 213	1, 806	1, 279	9, 370	1, 709	24, 493	68	19, 808	498		5, 112	4, 405		707
South Carolina.....	1, 948	1, 117	325	83	258	61	5, 485	34	9, 070	20		317	170		147
Georgia.....	12, 259	7, 420	3, 080	11	20, 047	556	40, 378	1, 287	34, 973	36		2, 228	294	8	1, 926
Florida.....	2, 445	922	792	37	7, 307	1, 696	34, 442	381	14, 036	38		645			645
Alabama.....	4, 261	2, 818	1, 091		2, 996	390	32, 001	612	17, 648	328		1, 632	92	13	1, 527
Mississippi (District 6).....	25	3	1		3	5	137	6	67						
Mississippi (District 8).....	715	435	124		205	3	4, 279	2, 487	786		19	299			299
Louisiana (District 6).....	10, 915	7, 099	2, 976	88	30, 046	1, 836	78, 340	6, 132	56, 711	5, 260		989			989
Louisiana (District 11).....	300	100	126		567	12	2, 254		1, 730			120	120		
Texas.....	7, 415	2, 358	937	12	2, 394	483	39, 710	669	7, 905	69		1, 091	120		971
Arkansas.....	4, 909	1, 696	1, 098		11, 057	418	21, 632	2, 240	19, 048			857	162		695
Kentucky (District 4).....	750	280	138		101	3	1, 941	122	1, 679	21					
Kentucky (District 8).....	2, 606	2, 010	765		2, 636	613	12, 664	394	20, 894	26		250	250		
Tennessee (District 6).....	1, 055	503	377		114	61	2, 170	207	3, 308			14			14
Tennessee (District 8).....	6, 895	1, 912	978		10, 662	305	28, 333	1, 486	21, 268			56	21		35
Total Southern States.....	69, 501	37, 149	16, 772	1, 691	104, 130	8, 755	359, 066	16, 438	258, 753	6, 335	19	16, 003	7, 568	21	8, 414
Ohio.....	70, 940	44, 981	14, 872	1, 280	56, 933	10, 851	371, 519	27, 597	594, 497	7, 177	300	3, 491	2, 399		1, 092
Indiana (District 7).....	4, 658	1, 942	1, 691	50	4, 269	315	17, 227	1, 717	24, 042	222		256	194		62
Indiana (District 8).....	315	80	15	15	69	39	1, 186	182	1, 206						
Illinois (District 7).....	55, 705	61, 526	36, 769		114, 639	15, 241	507, 219	29, 169	422, 875	9, 720		2, 282	1, 761	8	513
Illinois (District 8).....	2, 855	990	1, 100	71	2, 578	300	9, 118	888	11, 771			509	425		84
Michigan (District 7).....	40, 485	36, 263	10, 980		19, 987	7, 493	274, 434	22, 639	509, 889	7, 236		11, 596	10, 472		1, 124
Michigan (District 9).....	705	482	210		31	93	4, 074	161	6, 965			40			40
Wisconsin (District 7).....	4, 080	4, 484	2, 406	229	8, 058	662	33, 566	308	47, 308	178		1, 027	960		67
Wisconsin (District 9).....	412	134	38		69	90	1, 624	6	4, 069						
Minnesota.....	1, 890	896	400		1, 839	261	7, 667	258	16, 361	20		52	22		30
Iowa.....	8, 691	4, 123	2, 550	5	6, 999	655	30, 419	1, 413	67, 567	67		1, 349	694	36	619
Missouri (District 8).....	21, 500	16, 901	5, 806		15, 003	3, 196	140, 717	6, 166	119, 320	4, 501	867	4, 841	3, 478	18	1, 345
Missouri (District 10).....	7, 050	2, 330	773		33, 919	1, 377	64, 249	532	12, 008	2, 285		10			10
Total Middle Western States.....	219, 286	175, 132	77, 610	1, 650	264, 393	40, 573	1, 463, 019	91, 036	1, 837, 878	31, 456	1, 167	25, 453	20, 405	62	4, 986
North Dakota.....	150	20	3		7	4	380	9	750						
South Dakota.....	580	140	23		912	55	2, 731	97	3, 789	71		146	61	30	55
Nebraska.....	475	148	15		145	28	1, 880	300	2, 698			54			54
Kansas.....	380	224	29		471	47	2, 223	245	1, 551			10			10
Montana.....	2, 420	952	457		2, 409	269	14, 230	490	13, 151	25		190	10	31	149
Wyoming.....	90	39	5		4	7	190		217						
Colorado.....	600	555	1, 090		91	322	9, 654	1, 414	5, 624	27					
New Mexico (District 10).....	30	15	2				83	8	41						
New Mexico (District 11).....	25		5				65		4						
Oklahoma (District 10).....	100	22	11		64	1	480	30	188						
Oklahoma (District 11).....	40	2	15				144		116			3			3
Total Western States.....	4, 890	2, 117	1, 655		4, 103	733	32, 060	2, 593	28, 129	123		403	71	61	271
Washington.....	3, 808	1, 249	548	2	2, 544	542	17, 358	1, 847	15, 439	82		267	206	14	47
Oregon.....	3, 565	1, 619	1, 025		2, 938	475	23, 882	470	20, 580	28	48	367	110	62	195
California.....	68, 671	28, 964	20, 001	75	58, 168	24, 140	369, 747	22, 682	790, 830	5, 052		16, 045	15, 975		70
Idaho.....	1, 090	325	81	1	67	118	5, 891	257	2, 747	14		576	482		94
Utah.....	3, 769	1, 848	706	1	2, 123	401	15, 766	1, 687	20, 311			458	301		157
Arizona (District 11).....	63	52	9			7	392	70	227			72	10		62
Arizona (District 12).....	775	255	121		186	223	6, 739	295	4, 134			15	15		
Total Pacific States.....	81, 741	34, 312	22, 491	79	66, 026	25, 906	439, 775	27, 308	854, 268	5, 176	48	17, 800	17, 099	76	625
Total State bank and trust company members.....	717, 097	632, 597	311, 823	9, 018	1, 123, 561	472, 683	5, 985, 328	401, 151	4, 458, 510	70, 396	3, 037	115, 660	99, 319	220	16, 121

LIABILITIES
[In thousands of dollars]

Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)				Acceptances of other banks sold with indorsement	Foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and out-standing	Acceptances executed for custom-ers	Acceptances executed by other banks for account of report-ing banks	Securities bor-rowed		Other liabil-ities	Total	
Total	Notes and bills rediscounted								United States	All other			
	With Federal reserve banks	With War Finance Corpora-tion	All other										
66	66										33	33, 693	Maine.
17, 116	13, 018		10	3, 269	819	9	6, 066	277			13	1, 207	New Hampshire.
							1, 015				1, 612	579, 171	Massachusetts.
199	199										1, 191	246, 478	Rhode Island.
											63	18, 522	Connecticut (District 1).
17, 381	13, 283		10	3, 269	819	9	7, 081	277			2, 912	879, 071	Total New England States.
63, 434	2, 223		15	56, 439	4, 757	23, 578	156, 401	12, 480			21, 406	5, 390, 996	New York.
1, 174	988		186			15	1, 096	1			3, 243	466, 417	New Jersey (District 2).
1, 122	658		464								33	42, 185	New Jersey (District 3).
1, 861	1, 861					484	169	129	458		1, 933	599, 776	Pennsylvania (District 3).
202	202					4			460		2, 055	344, 730	Pennsylvania (District 4).
206			206			5	35	33			320	38, 281	Delaware.
258	258					33	1, 887	3	500		234	83, 143	Maryland.
								192			2	4, 367	District of Columbia.
68, 257	6, 190		871	56, 439	4, 757	24, 119	159, 588	12, 838	1, 418		29, 226	6, 969, 895	Total Eastern States.
3, 338	1, 784		877	230	447	8	150		39		285	53, 670	Virginia.
6	6										4	17, 128	West Virginia (District 4).
350	345		5						5			20, 237	West Virginia (District 5).
911	906		5				375		61		6	72, 809	North Carolina.
1, 109	1, 035		74				58		2		19	19, 906	South Carolina.
4, 597	3, 876		387	334			70		27		935	127, 904	Georgia.
25	25								12	25	413	63, 216	Florida.
1, 088	1, 076		12			15	706				4	65, 590	Alabama.
												247	Mississippi (District 6).
1, 127	1, 124		3			3			8	60		10, 550	Mississippi (District 8).
325	238			87		18	5, 176	4	2, 254	10	313	208, 492	Louisiana (District 6).
											16	5, 225	Louisiana (District 11).
1, 002	955		28	19					95		97	64, 237	Texas.
1, 658	1, 643		15			1			148		101	64, 863	Arkansas.
							135				35	5, 070	Kentucky (District 4).
17	17										11, 949	54, 942	Kentucky (District 8).
350	350										17	7, 843	Tennessee (District 6).
									21		760	73, 026	Tennessee (District 8).
15, 903	13, 380		1, 406	670	447	45	6, 670	4	2, 672	95	14, 954	934, 955	Total Southern States.
2, 994	2, 494		105	378	17	72	4, 892		1, 291	123	2, 759	1, 216, 569	Ohio.
898	845		53					1	881		1, 243	59, 412	Indiana (District 7).
24	17		7								1	3, 132	Indiana (District 8).
4, 269	689		31	3, 549		240	15, 602		10		26, 121	1, 301, 387	Illinois (District 7).
12	12								1, 817		8	32, 017	Illinois (District 8).
1, 627	1, 550		48	10	19	136	125		2, 600	1, 624	1, 400	948, 514	Michigan (District 7).
6			6						91			12, 858	Michigan (District 9).
310	310										253	102, 869	Wisconsin (District 7).
15			15									6, 507	Wisconsin (District 9).
190	190										47	29, 881	Minnesota.
2, 279	2, 124		155						274		1, 106	127, 497	Iowa.
3, 754	3, 726		28			57	559		542	25	535	344, 290	Missouri (District 8).
135	135										818	125, 486	Missouri (District 10).
16, 513	12, 092		448	3, 937	36	505	21, 178	1	7, 506	1, 772	34, 291	4, 310, 419	Total Middle Western States.
14	14										1	1, 338	North Dakota.
181	160		21								8	8, 733	South Dakota.
109	109										4	5, 856	Nebraska.
44	8		36								8	5, 232	Kansas.
219	237		12								1	34, 843	Montana.
35	35								1			588	Wyoming.
												19, 377	Colorado.
												179	New Mexico (District 10).
28	28											99	New Mexico (District 11).
35	15		20									924	Oklahoma (District 10).
												355	Oklahoma (District 11).
695	606		89						1		22	77, 524	Total Western States.
831	761		70			2					2	44, 521	Washington.
793	580		74		139	16	757				426	56, 989	Oregon.
1, 715	550		13	1, 152		580	5, 828	251			6, 989	1, 419, 738	California.
419	399		20						10	58	2	11, 656	Idaho.
553	522			31		5			16		134	47, 778	Utah.
									13			905	Arizona (District 11).
												12, 743	Arizona (District 12).
4, 311	2, 812		177	1, 183	139	603	6, 585	251	39	58	7, 553	1, 594, 330	Total Pacific States.
123, 060	48, 363		3, 001	65, 498	6, 198	25, 281	201, 102	13, 371	11, 636	1, 925	88, 958	14, 766, 194	Total State bank and trust company members.

71.696

10 STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS OF BANKS ON JUNE 30, 1925, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	District No. 1 (38 banks)	District No. 2 (146 banks)	District No. 3 (78 banks)	District No. 4 (117 banks)	District No. 5 (58 banks)	District No. 6 (121 banks)	District No. 7 (347 banks)	District No. 8 (129 banks)	District No. 9 (98 banks)	District No. 10 (33 banks)	District No. 11 (136 banks)	District No. 12 (171 banks)	Total United States (1,472 banks)
RESOURCES													
Loans and discounts	536, 678	2,945,076	330, 207	972, 209	166, 382	298, 898	1,411,860	337, 262	52, 328	69, 440	45, 842	962, 414	8, 128, 596
Overdrafts	193	1, 715	176	233	165	1, 097	634	600	102	106	148	949	6, 118
United States Government securities	73, 790	527, 667	48, 401	122, 886	6, 436	9, 876	234, 921	39, 299	7, 832	22, 754	2, 276	172, 466	1, 268, 604
Other bonds, stocks, and securities	118, 715	678, 719	188, 052	216, 696	23, 814	31, 203	359, 657	92, 457	13, 983	12, 737	2, 360	155, 726	1, 894, 119
Total loans and investments	729, 376	4, 153, 177	566, 836	1, 312, 024	196, 747	341, 074	2, 007, 072	469, 618	74, 245	105, 037	50, 626	1, 291, 555	11, 297, 437
Customers' liability on account of acceptances	6, 681	157, 179	658	4, 924	2, 385	3, 734	15, 743	607	2, 048	2, 851	10	6, 659	198, 580
Banking house, furniture, and fixtures	13, 844	87, 197	17, 494	50, 602	6, 973	17, 922	55, 482	14, 829	1, 927	2, 262	2, 311	48, 280	319, 833
Other real estate owned	2, 295	6, 095	4, 027	9, 687	2, 428	5, 032	7, 339	3, 595	1, 927	2, 262	2, 146	9, 124	55, 957
Gold and gold certificates	1, 399	8, 779	496	603	167	259	3, 025	762	145	94	90	1, 388	17, 207
All other cash in vault	11, 912	39, 827	6, 565	19, 871	3, 852	6, 367	31, 559	6, 179	2, 397	1, 607	1, 651	16, 651	148, 438
Reserve with Federal reserve banks	47, 061	425, 647	36, 766	76, 265	9, 529	22, 152	130, 008	27, 649	3, 832	9, 214	3, 348	72, 656	864, 127
Items with Federal reserve banks in process of collection	13, 291	80, 704	12, 126	28, 273	7, 920	7, 989	26, 476	13, 034	364	7, 606	289	10, 497	208, 569
Due from banks, bankers, and trust companies	20, 654	105, 476	16, 152	40, 802	16, 818	47, 650	122, 239	32, 390	7, 969	22, 921	7, 391	78, 541	519, 003
Exchanges for clearing house, also checks on other banks in same place	12, 819	630, 581	11, 094	21, 007	4, 608	10, 492	90, 667	7, 601	661	2, 904	394	20, 700	813, 528
Outside checks and other cash items	1, 568	18, 062	1, 451	6, 805	432	2, 860	9, 992	1, 468	220	1, 240	195	23, 363	67, 656
United States securities borrowed			458	1, 751	607	2, 293	3, 765	2, 536	91	1	108	26	11, 636
Other securities borrowed				123		35	1, 624	85				58	1, 925
Other assets	18, 171	144, 689	6, 119	10, 760	1, 616	5, 433	34, 688	2, 467	261	1, 905	2, 262	13, 927	242, 298
Total	879, 071	5, 857, 413	680, 242	1, 583, 497	254, 132	473, 292	2, 539, 679	582, 820	94, 160	157, 642	70, 821	1, 593, 425	14, 766, 194
LIABILITIES													
Capital stock paid in	36, 875	243, 004	42, 550	85, 715	20, 176	30, 960	113, 619	39, 795	6, 157	8, 725	7, 843	81, 678	717, 097
Surplus fund	40, 268	206, 043	76, 821	102, 491	13, 118	18, 765	108, 338	24, 024	2, 624	3, 333	2, 512	34, 260	632, 597
Undivided profits, less expenses and taxes paid	22, 304	128, 810	27, 208	29, 009	5, 263	8, 317	54, 396	9, 886	1, 131	1, 925	1, 092	22, 482	311, 823
Due to Federal reserve banks	773	3, 377	1, 448	1, 361	1, 462	136	284	86			12	79	9, 018
Due to banks, bankers, and trust companies	24, 978	611, 773	24, 661	76, 463	20, 063	60, 513	153, 952	42, 210	5, 267	34, 694	2, 961	66, 026	1, 123, 561
Certified and cashiers' or treasurers' checks outstanding	6, 854	380, 406	6, 035	12, 965	3, 684	4, 544	24, 366	4, 874	772	1, 782	502	25, 899	472, 683
Demand deposits	452, 528	3, 000, 163	318, 251	554, 444	92, 177	196, 093	918, 111	231, 772	31, 727	81, 288	43, 304	466, 621	6, 386, 479
Time deposits	259, 764	950, 026	159, 829	684, 148	80, 591	126, 743	1, 071, 681	194, 293	45, 085	22, 327	9, 982	854, 041	4, 458, 510
United States deposits	3, 354	12, 627	7, 727	10, 805	548	5, 662	17, 423	4, 527	166	2, 312	69	5, 176	70, 396
Total deposits	748, 251	4, 958, 372	517, 951	1, 340, 186	198, 525	393, 691	2, 185, 817	477, 762	83, 017	142, 403	56, 830	1, 417, 842	12, 520, 647
Agreements to repurchase United States Government or other securities sold	251	1, 552		300				886				48	3, 037
Bills payable (including all obligations representing money borrowed, other than rediscounts)	3, 462	36, 804	8, 924	10, 899	7, 225	5, 508	16, 510	6, 812	428	74	1, 286	17, 728	115, 660
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	17, 381	64, 608	3, 189	3, 202	5, 966	6, 052	9, 383	6, 925	655	351	1, 037	4, 311	123, 060
Letters of credit and travelers' checks sold for cash and outstanding	9	23, 593	489	76	41	33	376	61				603	25, 281
Acceptances executed for customers	7, 081	157, 497	204	4, 892	2, 470	5, 952	15, 727	694				6, 585	201, 102
Acceptances executed by other banks for account of reporting banks	277	12, 481	162		195	4	1					251	13, 371
United States securities borrowed			458	1, 751	607	2, 293	3, 765	2, 536	91	1	108	26	11, 636
Other securities borrowed				123		35	1, 624	85				58	1, 925
Other liabilities	2, 912	24, 649	2, 286	4, 853	546	1, 682	30, 123	13, 354	57	830	113	7, 553	88, 958
Total	879, 071	5, 857, 413	680, 242	1, 583, 497	254, 132	473, 292	2, 539, 679	582, 820	94, 160	157, 642	70, 821	1, 593, 425	14, 766, 194

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS ON JUNE 30, 1925, BY CLASSES OF BANKS

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (184 banks)	Country banks (1,249 banks)	Total United States (1,472 banks)
	New York (30 banks)	Chicago (9 banks)	Total (39 banks)			
RESOURCES						
Loans and discounts	2, 226, 007	587, 788	2, 813, 795	3, 471, 095	1, 843, 706	8, 128, 596
Overdrafts	1, 520	117	1, 637	2, 959	1, 522	6, 118
United States Government securities	379, 925	98, 492	478, 417	560, 916	229, 271	1, 268, 604
Other bonds, stocks, and securities	376, 289	99, 616	475, 905	809, 714	608, 500	1, 894, 119
Total loans and investments	2, 983, 741	786, 013	3, 769, 754	4, 844, 684	2, 682, 999	11, 297, 437
Customers' liability on account of acceptances	155, 209	15, 586	170, 795	23, 323	4, 462	198, 580
Banking house, furniture, and fixtures	55, 244	15, 013	70, 257	166, 700	82, 876	319, 833
Other real estate owned	2, 754		2, 754	30, 661	22, 542	55, 957
Gold and gold certificates	5, 931	977	6, 908	4, 060	6, 239	17, 207
All other cash in vault	23, 777	6, 706	30, 483	64, 466	53, 489	148, 438
Reserve with Federal reserve banks	360, 197	63, 909	424, 106	308, 001	132, 020	864, 127
Items with Federal reserve banks in process of collection	57, 176	13, 420	70, 596	108, 129	29, 844	208, 569
Due from banks, bankers, and trust companies	69, 454	60, 963	130, 417	232, 051	156, 535	519, 003
Exchanges for clearing house, also checks on other banks in same place	615, 228	64, 840	680, 068	110, 223	23, 237	813, 528
Outside checks and other cash items	14, 598	3, 968	18, 566	42, 888	6, 202	67, 656
United States securities borrowed				6, 575	5, 061	11, 636
Other securities borrowed				580	1, 345	1, 925
Other assets	137, 310	27, 417	164, 727	59, 426	18, 145	242, 298
Total	4, 480, 619	1, 058, 812	5, 539, 431	6, 001, 767	3, 224, 996	14, 766, 194
LIABILITIES						
Capital stock paid in	177, 850	40, 250	218, 100	303, 654	195, 343	717, 097
Surplus fund	156, 768	55, 250	212, 018	291, 529	129, 050	632, 597
Undivided profits, less expenses and taxes paid	96, 673	31, 947	128, 620	113, 453	69, 750	311, 823
Due to Federal reserve banks	116		116	2, 129	6, 773	9, 018
Due to banks, bankers, and trust companies	569, 806	111, 456	681, 262	363, 134	79, 165	1, 123, 561
Certified and cashiers' or treasurers' checks outstanding	372, 593	11, 901	384, 494	67, 023	21, 166	472, 683
Demand deposits	2, 374, 269	446, 845	2, 821, 114	2, 281, 949	1, 283, 416	6, 386, 479
Time deposits	442, 580	308, 149	750, 729	2, 362, 667	1, 345, 114	4, 458, 510
United States deposits	7, 408	8, 246	15, 654	47, 774	6, 968	70, 396
Total deposits	3, 766, 772	886, 597	4, 653, 369	5, 124, 676	2, 742, 602	12, 520, 647
Agreements to repurchase United States Government or other securities sold				1, 215	1, 822	3, 037
Bills payable (including all obligations representing money borrowed, other than rediscounts)	10, 180	500	10, 680	70, 574	34, 406	115, 660
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	61, 170	3, 549	64, 719	27, 637	30, 704	123, 060
Letters of credit and travelers' checks sold for cash and outstanding	23, 557	225	23, 782	1, 399	100	25, 281
Acceptances executed for customers	155, 617	15, 602	171, 219	25, 516	4, 367	201, 102
Acceptances executed by other banks for account of reporting banks	12, 391		12, 391	934	46	13, 371
United States securities borrowed				6, 575	5, 061	11, 636
Other securities borrowed				580	1, 345	1, 925
Other liabilities	19, 641	24, 892	44, 533	34, 025	10, 400	88, 958
Total	4, 480, 619	1, 058, 812	5, 539, 431	6, 001, 767	3, 224, 996	14, 766, 194
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	13. 1	12. 3	13. 0	10. 0	7. 0	10. 5

RESERVE COMPUTATIONS OF STATE BANK AND TRUST COMPANY MEMBERS ON JUNE 30, 1925

11

[In thousands of dollars]

	Net amount due from banks not included in reserve calcula- tions	Net amount on which reserve is computed	Amount of reserve required	Amount of re- serve with Federal reserve banks	Per cent to net amount on which reserve is computed
Federal reserve bank cities:					
Central reserve cities—					
New York.....	63,020	2,740,080	356,210	360,197	13.1
Chicago.....	19,357	521,447	67,788	63,909	12.3
Total central reserve cities.....	82,377	3,261,527	423,998	424,106	13.0
Reserve cities—					
Boston.....	6,915	277,134	27,713	27,770	10.0
New York (Brooklyn).....	704	109,008	10,901	10,502	9.6
Philadelphia.....	10,153	256,900	25,690	27,127	10.6
Cleveland.....	2,459	353,874	35,387	32,712	9.2
Richmond.....	399	17,495	1,750	1,637	9.4
Atlanta.....	67	9,424	942	628	6.7
Chicago.....	7,006	85,259	8,526	8,874	10.4
St. Louis.....	5,060	127,305	12,731	13,628	10.7
Minneapolis.....		1,190	119	98	8.2
Kansas City.....		70,650	7,065	6,794	9.6
San Francisco.....	1,669	408,067	40,807	40,730	10.0
Total.....	34,432	1,716,306	171,631	170,500	9.9
Total Federal reserve bank cities.....	116,809	4,977,833	595,629	594,606	11.9
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	1,830	170,132	17,013	16,653	9.8
Pittsburgh.....	1,548	149,538	14,954	17,530	11.7
Cincinnati.....	6,659	65,325	6,532	6,698	10.3
Baltimore.....	4,791	43,420	4,342	4,558	10.5
Jacksonville.....	144	34	3	1	2.9
Birmingham.....	2,158	22,270	2,227	2,328	10.5
New Orleans.....	915	105,724	10,572	10,029	9.5
Detroit.....	21,295	285,905	28,590	27,166	9.5
Louisville.....	480	19,161	1,916	1,883	9.8
Memphis.....	780	34,676	3,468	2,879	8.3
Little Rock.....	370	21,408	2,141	2,199	10.3
Helena.....	355	3,106	311	281	9.0
Denver.....	4,346	11,246	1,125	1,272	11.3
El Paso.....	349	2,427	243	16	.7
Salt Lake City.....	2,342	16,506	1,651	1,573	9.5
Spokane.....	136	7,473	747	797	10.7
Portland.....	2,605	19,328	1,933	1,963	10.2
Los Angeles.....	20,172	206,562	20,656	20,784	10.1
Total Federal reserve branch cities.....	71,275	1,184,241	118,424	118,610	10.0
Total Federal reserve bank and branch cities.....	188,084	6,162,074	714,053	713,216	11.6
All other reserve cities:					
Columbus.....	768	14,738	1,474	2,094	14.2
Toledo.....		40,018	4,002	4,084	10.2
Washington.....	11	1,608	161	145	9.0
Savannah.....	236	37,141	3,714	3,669	9.9
Indianapolis.....		10,046	1,005	1,090	10.8
Grand Rapids.....	723	23,041	2,304	2,310	10.0
Cedar Rapids.....	96	1,145	114	128	11.2
Des Moines.....	81	10,852	1,085	1,021	9.4
Milwaukee.....	297	36,455	3,645	3,786	10.4
St. Joseph.....	199	1,563	156	170	10.9
San Antonio.....	199	2,519	252	255	10.1
Waco.....		1,276	128	139	10.9
Total.....	2,610	180,402	18,040	18,891	10.5
Banks outside reserve cities (country banks):					
District No. 1.....	8,894	278,542	19,498	19,231	6.9
District No. 2.....	25,375	548,674	38,407	38,295	7.0
District No. 3.....	4,916	129,512	9,066	9,639	7.4
District No. 4.....	13,033	183,459	12,842	13,147	7.2
District No. 5.....	2,851	63,116	4,418	3,189	5.1
District No. 6.....	10,455	76,921	5,384	5,497	7.1
District No. 7.....	22,261	291,629	20,414	21,724	7.4
District No. 8.....	8,604	107,180	7,503	7,060	6.6
District No. 9.....	3,743	47,607	3,333	3,453	7.3
District No. 10.....	1,741	13,706	959	978	7.1
District No. 11.....	4,670	41,297	2,891	2,938	7.1
District No. 12.....	10,195	92,476	6,473	6,809	7.4
Total.....	116,738	1,874,119	131,188	132,020	7.0
Central reserve city banks.....	82,377	3,261,527	423,998	424,106	13.0
Other reserve city banks.....	108,317	3,080,949	308,095	308,001	10.0
Banks outside reserve cities (country banks).....	116,738	1,874,119	131,188	132,020	7.0
Total State bank and trust company members.....	307,432	8,216,595	863,281	864,127	10.5

12 ALL MEMBER BANKS (8,066 NATIONAL BANKS AND 1,472 STATE BANKS AND TRUST COMPANIES)—ABSTRACT OF CONDITION REPORTS
ON JUNE 30, 1925, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	District No. 1 (420 banks)	District No. 2 (866 banks)	District No. 3 (749 banks)	District No. 4 (865 banks)	District No. 5 (607 banks)	District No. 6 (501 banks)	District No. 7 (1,404 banks)	District No. 8 (621 banks)	District No. 9 (859 banks)	District No. 10 (1,048 banks)	District No. 11 (847 banks)	District No. 12 (751 banks)	Total United States (9,538 banks)
RESOURCES													
Loans and discounts	1, 619, 570	5, 967, 495	1, 382, 055	2, 015, 128	990, 655	876, 011	3, 187, 456	876, 598	596, 213	803, 579	636, 618	1, 847, 336	20, 798, 714
Overdrafts	479	2, 568	425	832	658	1, 600	2, 006	1, 225	731	1, 350	1, 355	2, 237	15, 466
United States Government securities	233, 015	1, 245, 064	233, 574	414, 353	133, 891	92, 967	512, 742	132, 054	141, 178	174, 493	113, 707	375, 332	3, 802, 370
Other bonds, stocks, and securities	398, 964	1, 653, 693	634, 942	602, 330	130, 648	114, 091	680, 158	220, 455	150, 368	136, 384	40, 229	323, 713	5, 085, 975
Total loans and investments	2, 252, 028	8, 868, 820	2, 250, 996	3, 032, 643	1, 255, 852	1, 084, 669	4, 382, 362	1, 230, 332	888, 490	1, 115, 806	791, 909	2, 548, 618	29, 702, 525
Customers' liability on account of acceptances	38, 160	265, 914	12, 235	8, 531	6, 501	5, 040	21, 754	866	229	9	336	15, 588	375, 163
Banking house, furniture, and fixtures	64, 370	169, 369	65, 278	124, 305	55, 452	46, 803	139, 088	36, 699	25, 102	42, 526	40, 339	95, 424	904, 755
Other real estate owned	6, 743	12, 021	9, 755	17, 039	10, 092	10, 758	27, 277	7, 972	16, 535	16, 616	13, 751	18, 581	167, 140
Cash in vault	42, 764	110, 287	39, 658	57, 013	26, 517	24, 978	87, 661	20, 677	20, 202	28, 371	22, 077	44, 138	524, 343
Reserve with Federal reserve banks	141, 042	848, 817	139, 752	175, 224	62, 745	70, 528	322, 224	73, 343	54, 175	91, 446	57, 174	154, 521	2, 190, 991
Items with Federal reserve banks in process of collection	60, 701	206, 455	60, 023	68, 151	40, 243	24, 255	77, 605	36, 920	7, 805	33, 882	22, 472	36, 844	675, 356
Due from banks, bankers, and trust companies	88, 607	207, 783	108, 951	158, 871	91, 496	168, 938	375, 695	117, 784	110, 190	231, 461	133, 823	223, 855	2, 017, 454
Exchanges for clearing house, also checks on other banks in same place	46, 361	1, 422, 577	58, 760	42, 930	25, 443	20, 233	149, 831	19, 755	10, 557	22, 384	11, 037	52, 450	1, 882, 318
Outside checks and other cash items	8, 175	33, 962	7, 251	10, 034	3, 975	5, 661	17, 614	3, 379	7, 406	5, 671	2, 874	31, 146	137, 148
Redemption fund and due from United States Treasurer	2, 398	4, 203	2, 832	4, 237	3, 037	1, 999	4, 227	2, 001	1, 516	1, 889	2, 172	2, 502	33, 013
United States securities borrowed			458	1, 751	607	2, 293	3, 765	2, 536	91	1	108	26	11, 636
Other securities borrowed				123		35	1, 624	85				58	1, 925
Other assets	55, 144	287, 813	14, 784	17, 973	5, 785	7, 421	51, 254	5, 793	5, 355	3, 314	3, 982	22, 640	481, 258
Total	2, 806, 493	12, 438, 021	2, 770, 733	3, 718, 825	1, 587, 745	1, 473, 611	5, 661, 981	1, 558, 142	1, 147, 653	1, 593, 376	1, 102, 054	3, 246, 391	39, 105, 025
LIABILITIES													
Capital stock paid in	151, 551	519, 000	142, 484	213, 425	114, 202	94, 304	295, 356	110, 178	68, 416	95, 533	95, 785	185, 498	2, 085, 732
Surplus fund	134, 712	523, 914	237, 503	221, 126	84, 711	58, 286	221, 480	58, 637	35, 811	44, 300	43, 086	87, 249	1, 750, 815
Undivided profits, less expenses and taxes paid	77, 196	296, 627	80, 219	89, 135	35, 286	25, 899	113, 242	29, 639	16, 217	19, 810	21, 097	49, 066	853, 433
Due to Federal reserve banks	4, 818	12, 134	5, 563	3, 391	7, 745	1, 320	1, 890	367	51	1, 670	809	39, 758	
Due to banks, bankers, and trust companies	153, 579	1, 540, 667	213, 336	249, 235	115, 226	179, 356	608, 898	174, 995	117, 485	271, 494	117, 416	236, 341	3, 978, 028
Certified and cashiers' or treasurers' checks outstanding	23, 254	791, 036	17, 553	23, 042	13, 051	11, 775	47, 470	12, 554	14, 071	17, 842	11, 338	49, 818	1, 032, 804
Demand deposits	1, 317, 025	5, 921, 723	1, 113, 486	1, 405, 427	554, 253	605, 587	2, 272, 845	634, 630	416, 389	775, 973	576, 632	1, 217, 781	16, 811, 751
Time deposits	758, 742	2, 099, 725	809, 256	1, 328, 000	510, 542	398, 360	1, 833, 638	441, 922	435, 281	312, 102	167, 305	1, 286, 613	10, 381, 486
United States deposits	12, 913	25, 851	18, 917	24, 696	12, 088	11, 584	29, 852	7, 621	5, 188	7, 120	8, 598	12, 225	176, 653
Total deposits	2, 270, 331	10, 391, 136	2, 178, 113	3, 033, 791	1, 212, 905	1, 207, 982	4, 794, 593	1, 272, 089	988, 414	1, 384, 582	882, 959	2, 803, 587	32, 420, 480
Agreements to repurchase United States Government or other securities sold	251	1, 811	7	332	811		342	2, 236		26	439	195	6, 450
Bills payable (including all obligations representing money borrowed, other than rediscounts)	21, 168	126, 250	43, 033	35, 381	33, 214	10, 973	41, 030	10, 495	2, 813	1, 996	7, 388	27, 026	360, 767
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	52, 652	134, 615	13, 596	17, 103	35, 321	20, 472	38, 434	14, 058	4, 493	6, 757	5, 315	14, 118	356, 934
Letters of credit and travelers' checks sold for cash and outstanding	1, 786	28, 158	772	709	353	44	4, 109	122	49	123	83	1, 095	37, 403
Acceptances executed for customers	39, 231	254, 557	8, 844	8, 614	6, 295	7, 720	21, 947	952	112	11	326	17, 062	365, 671
Acceptances executed by other banks for account of reporting banks	2, 530	33, 586	4, 195	45	586	76	675	2	117			332	42, 144
National-bank notes outstanding	47, 392	82, 067	55, 191	83, 315	58, 286	39, 430	83, 528	39, 649	29, 594	37, 563	42, 606	49, 373	647, 994
United States securities borrowed	279	1, 107	1, 012	8, 175	2, 733	4, 369	7, 288	4, 821	308	824	1, 207	1, 197	33, 320
Other securities borrowed	27	50		490	355	1, 454	1, 790	90		363	123	713	5, 455
Other liabilities	7, 387	45, 143	5, 766	7, 184	2, 687	2, 602	38, 167	15, 174	1, 309	11, 488	1, 640	9, 880	138, 427
Total	2, 806, 493	12, 438, 021	2, 770, 733	3, 718, 825	1, 587, 745	1, 473, 611	5, 661, 981	1, 558, 142	1, 147, 653	1, 593, 376	1, 102, 054	3, 246, 391	39, 105, 025

ALL MEMBER BANKS (8,066 NATIONAL BANKS AND 1,472 STATE BANKS AND TRUST COMPANIES)—ABSTRACT OF CONDITION REPORTS
ON JUNE 30, 1925, BY CLASSES OF BANKS

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (553 banks)	Country banks (8,899 banks)	Total United States (9,538 banks)
	New York (63 banks)	Chicago (23 banks)	Total (86 banks)			
RESOURCES						
Loans and discounts	4, 310, 312	1, 198, 405	5, 508, 717	7, 465, 741	7, 824, 256	20, 798, 714
Overdrafts	2, 017	258	2, 275	5, 093	8, 098	15, 466
United States Government securities	911, 604	155, 834	1, 067, 438	1, 341, 016	1, 393, 916	3, 802, 370
Other bonds, stocks, and securities	794, 797	151, 623	946, 420	1, 525, 370	2, 614, 185	5, 085, 975
Total loans and investments	6, 018, 730	1, 506, 120	7, 524, 850	10, 337, 220	11, 840, 455	29, 702, 525
Customers' liability on account of acceptances	262, 284	20, 937	283, 221	82, 608	9, 334	375, 163
Banking house, furniture, and fixtures	96, 569	31, 240	127, 809	355, 169	421, 777	904, 755
Other real estate owned	3, 184	130	3, 314	50, 256	113, 570	167, 140
Cash in vault	57, 823	19, 996	77, 819	155, 879	290, 645	524, 343
Reserve with Federal reserve banks	694, 231	152, 315	846, 546	739, 990	604, 455	2, 190, 991
Items with Federal reserve banks in process of collection	144, 217	35, 292	179, 509	391, 427	104, 420	675, 356
Due from banks, bankers, and trust companies	102, 750	164, 114	266, 864	809, 623	940, 967	2, 017, 454
Exchanges for clearing house, also checks on other banks in same place	1, 395, 424	101, 809	1, 497, 233	304, 026	81, 059	1, 882, 318
Outside checks and other cash items	22, 454	6, 605	29, 059	80, 335	27, 754	137, 148
Redemption fund and due from United States Treasurer	1, 445	47	1, 492	7, 341	24, 180	33, 013
United States securities borrowed				6, 575	5, 061	11, 636
Other securities borrowed				580	1, 345	1, 925
Other assets	275, 132	39, 163	314, 295	128, 144	38, 819	481, 258
Total	9, 074, 243	2, 077, 768	11, 152, 011	13, 449, 173	14, 503, 841	39, 105, 025
LIABILITIES						
Capital stock paid in	358, 200	91, 000	449, 200	702, 067	934, 465	2, 085, 732
Surplus fund	392, 893	89, 255	482, 148	598, 424	670, 243	1, 750, 815
Undivided profits, less expenses and taxes paid	219, 173	52, 975	272, 148	260, 799	320, 486	853, 433
Due to Federal reserve banks	116		116	10, 471	29, 171	39, 758
Due to banks, bankers, and trust companies	1, 448, 958	392, 774	1, 841, 732	1, 698, 062	438, 234	3, 978, 028
Certified and cashiers' or treasurers' checks outstanding	771, 491	23, 110	794, 601	152, 180	86, 023	1, 032, 804
Demand deposits	4, 517, 617	969, 087	5, 486, 704	5, 656, 931	5, 668, 116	16, 811, 751
Time deposits	768, 157	372, 372	1, 140, 529	3, 729, 678	5, 511, 279	10, 381, 486
United States deposits	17, 296	11, 713	29, 009	110, 604	37, 040	176, 653
Total deposits	7, 523, 635	1, 769, 056	9, 292, 691	11, 357, 926	11, 769, 863	32, 420, 480
Agreements to repurchase United States Government or other securities sold	259		259	3, 278	2, 913	6, 450
Bills payable (including all obligations representing money borrowed, other than rediscounts)	76, 822	7, 378	84, 200	128, 584	147, 983	360, 767
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	123, 943	11, 011	134, 954	86, 736	135, 244	356, 934
Letters of credit and travelers' checks sold for cash and outstanding	28, 084	3, 747	31, 831	5, 188	384	37, 403
Acceptances executed for customers	251, 441	21, 036	272, 477	84, 666	8, 528	365, 671
Acceptances executed by other banks for account of reporting banks	33, 044	636	33, 680	7, 579	885	42, 144
National-bank notes outstanding	28, 180	944	29, 124	143, 938	474, 932	647, 994
United States securities borrowed	970	1, 375	2, 345	16, 614	14, 361	33, 320
Other securities borrowed				1, 436	4, 019	5, 455
Other liabilities	37, 599	29, 355	66, 954	51, 938	19, 535	138, 427
Total	9, 074, 243	2, 077, 768	11, 152, 011	13, 449, 173	14, 503, 841	39, 105, 025
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	13. 0	12. 8	12. 9	10. 1	7. 4	10. 0