

NATIONAL MONETARY COMMISSION

SUPPLEMENT

TO

SPECIAL REPORT FROM THE BANKS
OF THE UNITED STATES

APRIL 28, 1909



PRESENTED BY MR. ALDRICH
DECEMBER 21, 1909.—Ordered to be printed

WASHINGTON
GOVERNMENT PRINTING OFFICE
1910

SUPPLEMENT

TO SPECIAL REPORT FROM THE BANKS OF THE UNITED STATES
APRIL 28, 1909.

CONTENTS OF SUPPLEMENT.

Additional tables compiled from special reports from banks, April 28, 1909.

	Page.
Table No. 1. Number and capital of commercial banks, by States.....	71
2. Average capital (including surplus) of commercial banks, by States.....	72
3. Percentage of capital (including surplus) to all other liabilities of commercial banks, by States	73
4. Individual deposits in each class of banks, by States.....	74
5. Total deposits in each class of banks, by States	75
6. Average deposit account for each class of banks, by States.....	76
7. Cash holdings in each class of banks, by States	77
8. Proportion of cash holdings to individual deposits in each class of banks, by States	78
9. Proportion of cash holdings to total deposits in each class of banks, by States.....	79
10. Percentage of cash holdings to demand liabilities of commercial banks, by States	80
11. Noninterest-bearing deposits in each class of commercial banks, by States.....	81
12. Interest-bearing and noninterest-bearing individual deposits, by classes of banks.....	82
13. Classification of national banks according to capital, by States.....	83
14. Classification of state banks according to capital, by States.....	84
15. Classification of stock savings banks according to capital, by States	85
16. Classification of private banks according to capital, by States.....	86
17. Classification of loan and trust companies according to capital, by States.....	87
18. Classification of banks other than national according to capital, by States	88
19. Classification of all commercial banks (including stock savings banks) according to capital, by States	89
20. Summary of classification of banks according to capital	90

TABLE No. 1.—NUMBER AND CAPITAL OF COMMERCIAL BANKS, APRIL 28, 1909, BY STATES.

States, etc.	Number of—				Capital (including surplus) of—			
	National banks.	State banks.	Loan and trust companies.	Private banks.	National banks.	State banks.	Loan and trust companies.	Private banks.
					Millions.	Millions.	Millions.	Millions.
Maine.....	77		41		\$12.4		\$5.2	
New Hampshire.....	57	9			7.9	\$0.7		
Vermont.....	50		29		7.2		1.9	
Massachusetts.....	196		47		87.9		40.8	
Rhode Island.....	22	3	11		10.4	.6	13.7	
Connecticut.....	81	7	27		30.4	2.6	5.1	
New England States.....	483	19	155		156.2	3.9	66.7	
New York.....	430	199	85	34	306.1	61.6	180.2	\$1.7
New Jersey.....	182	21	78	9	39.3	2.8	33.0	.5
Pennsylvania.....	790	127	278	27	232.5	31.2	211.4	1.1
Delaware.....	27	4	10		4.3	1.0	2.8	
Maryland.....	102	36	19	3	28.5	2.3	19.5	.007
District of Columbia.....	11		5		9.8		10.6	
Eastern States.....	1,542	387	475	73	620.5	98.9	457.5	3.3
Virginia.....	114	207	7	3	21.0	11.0	2.3	.07
West Virginia.....	94	142	15		12.5	10.1	3.2	
North Carolina.....	70	274	5	3	9.2	7.1	1.4	.02
South Carolina.....	32	202	5	5	5.9	9.3	.4	.09
Georgia.....	102	437		16	17.6	22.5		.44
Florida.....	39	94		5	6.9	4.0		.08
Alabama.....	75	175		14	11.8	11.0		.78
Mississippi.....	31	302		7	4.8	14.3		.45
Louisiana.....	35	178			13.2	17.5		
Texas.....	528	390	42	57	61.3	9.1	4.8	2.6
Arkansas.....	43	200	8	7	5.6	7.1	2.0	.09
Kentucky.....	148	405	43	2	23.4	15.0	9.6	.05
Tennessee.....	88	306	6		14.6	9.9	5.4	
Southern States.....	1,399	3,312	131	119	207.8	147.9	29.1	4.7
Ohio.....	371	412	19	174	88.7	26.8	20.5	3.1
Indiana.....	250	257	93	193	35.3	12.9	11.1	3.9
Illinois.....	412	389	42	420	88.7	31.2	57.3	10.4
Michigan.....	97	335	5	120	21.2	24.1	3.5	1.6
Wisconsin.....	129	455	11		22.4	17.1	2.5	
Minnesota.....	266	623	4	3	34.0	14.4	1.8	.16
Iowa.....	319	282	14	178	27.5	13.8	1.9	4.5
Missouri.....	125	964	40	57	49.7	40.5	35.3	1.3
Middle Western States.....	1,969	3,717	228	1,145	367.5	180.8	133.9	24.9
North Dakota.....	133	432	2		6.1	6.5	.2	
South Dakota.....	93	407	5	21	4.4	5.4	.4	.3
Nebraska.....	215	625		8	18.9	13.0		.2
Kansas.....	211	757	3	6	16.9	18.0	.5	.1
Montana.....	43	50	6	13	6.0	2.1	1.2	.4
Wyoming.....	29	39	3	5	2.5	1.0	.06	.07
Colorado.....	113	82	11	43	13.9	1.9	2.1	1.1
New Mexico.....	41	26			2.7	1.0		
Oklahoma.....	242	608	4		13.0	9.7	.6	
Western States.....	1,120	3,026	34	96	84.4	58.6	5.0	2.2
Washington.....	69	185	19	17	13.4	8.8	4.0	.3
Oregon.....	69	105	5	14	7.9	5.9	1.4	.7
California.....	149	320	17	15	52.3	44.8	14.5	1.2
Idaho.....	42	99	14	8	3.2	3.0	2.0	.1
Utah.....	20	55	1	3	3.3	3.4	.3	.3
Nevada.....	11	24		4	2.2	2.5		.1
Arizona.....	13	32		3	1.3	1.7		.1
Alaska.....	2	11			.2	1.3		
Pacific States.....	375	831	56	64	83.8	71.4	22.2	2.8
United States.....	6,888	11,292	1,079	1,497	1,520.2	561.5	714.4	37.9
Hawaii.....	4	10			.8	3.1		
Porto Rico.....	1	8			.1	1.9		
Philippines.....		9				2.2		
Island possessions.....	5	27			.9	7.2		
United States and island possessions.....	6,893	11,319	1,079	1,497	1,521.1	568.7	714.4	37.9

NATIONAL MONETARY COMMISSION.

TABLE No. 2.—AVERAGE CAPITAL (INCLUDING SURPLUS) OF COMMERCIAL BANKS, APRIL 28, 1909, BY STATES.

[Amount stated in round sums.]

States, etc.	National banks.	State banks.	Loan and trust companies.	Private banks.
Maine.....	\$161,600		\$127,000	
New Hampshire.....	138,300	\$75,300		
Vermont.....	144,400		65,400	
Massachusetts.....	448,500		868,600	
Rhode Island.....	472,100	191,600	1,249,300	
Connecticut.....	375,100	380,700	187,300	
New England States.....	323,400	206,200	430,500	
New York.....	711,900	309,300	2,119,500	\$49,600
New Jersey.....	216,100	134,900	423,300	59,500
Pennsylvania.....	294,300	245,600	760,300	42,500
Delaware.....	158,600	263,100	282,200	
Maryland.....	278,900	64,600	1,027,300	2,500
District of Columbia.....	894,200		2,130,000	
Eastern States.....	402,400	255,700	963,200	46,300
Virginia.....	184,600	53,100	327,200	25,500
West Virginia.....	133,600	71,300	215,200	
North Carolina.....	131,200	25,900	286,300	7,200
South Carolina.....	184,300	45,800	80,000	17,900
Georgia.....	172,700	51,500		27,800
Florida.....	175,700	42,900		15,200
Alabama.....	157,700	62,800		55,600
Mississippi.....	153,900	47,400		65,000
Louisiana.....	375,800	98,000		
Texas.....	116,100	23,200	113,200	45,500
Arkansas.....	129,000	35,600	248,600	13,000
Kentucky.....	157,800	37,000	223,500	25,600
Tennessee.....	165,600	32,300	899,500	
Southern States.....	148,500	44,600	222,200	39,300
Ohio.....	239,100	65,000	1,076,900	17,600
Indiana.....	140,900	50,300	119,400	20,200
Illinois.....	215,300	80,200	1,364,500	24,800
Michigan.....	218,100	71,900	700,000	13,100
Wisconsin.....	173,700	37,400	223,500	
Minnesota.....	127,800	23,100	446,200	21,300
Iowa.....	86,300	49,000	136,000	25,500
Missouri.....	397,800	42,000	883,700	22,900
Middle Western States.....	186,600	48,600	587,100	21,700
North Dakota.....	45,700	15,100	108,800	
South Dakota.....	46,800	13,100	81,000	14,100
Nebraska.....	87,800	20,700		19,200
Kansas.....	80,300	23,700	165,000	22,700
Montana.....	140,700	41,200	194,100	29,400
Wyoming.....	86,100	26,200	20,000	14,300
Colorado.....	122,900	23,600	191,300	26,100
New Mexico.....	65,300	39,900		
Oklahoma.....	53,600	15,900	150,700	
Western States.....	75,300	19,300	148,500	22,500
Washington.....	193,600	47,700	212,400	15,300
Oregon.....	114,300	55,600	274,000	48,300
California.....	350,800	140,000	850,400	82,900
Idaho.....	77,200	30,500	140,500	18,100
Utah.....	165,100	61,600	350,000	94,100
Nevada.....	204,200	103,700		34,100
Arizona.....	103,700	52,900		33,500
Alaska.....	87,500	116,300		
Pacific States.....	223,500	85,800	396,100	44,400
United States.....	220,700	49,700	662,100	25,300
Hawaii.....	190,400	307,200		
Porto Rico.....	115,000	234,000		
Philippines.....		249,000		
Island possessions.....	175,300	266,100		
United States and island possessions.....	220,700	50,200	662,100	25,300

TABLE No. 3.—PERCENTAGE OF CAPITAL (INCLUDING SURPLUS) TO ALL OTHER LIABILITIES OF COMMERCIAL BANKS, APRIL 28, 1909, BY STATES.

States, etc.	National banks.	State banks.	Loan and trust com- panies.	Private banks.	Total all com- mercial banks.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Maine.....	28.3		13.8		21.6
New Hampshire.....	30.6	11.4			27.0
Vermont.....	31.0		7.7		19.1
Massachusetts.....	19.3		16.9		18.5
Rhode Island.....	30.9	28.2	13.3		17.8
Connecticut.....	37.2	27.3	21.0		33.0
New England States.....	23.5	22.0	15.5		20.4
New York.....	15.6	11.5	12.9	24.6	14.1
New Jersey.....	21.1	18.3	19.6	61.8	20.4
Pennsylvania.....	23.5	22.8	49.8	21.0	30.6
Delaware.....	35.4	44.7	38.0		37.3
Maryland.....	24.2	18.7	52.7	2.3	30.1
District of Columbia.....	25.8		39.8		31.6
Eastern States.....	18.8	14.1	22.2	25.5	19.4
Virginia.....	23.4	27.6	79.0	12.3	25.8
West Virginia.....	26.6	26.7	46.6		28.1
North Carolina.....	24.5	26.8	19.9	28.7	24.9
South Carolina.....	26.4	34.4	21.5	11.0	30.1
Georgia.....	32.1	38.1		62.7	35.4
Florida.....	21.4	28.2		19.6	23.5
Alabama.....	31.2	35.4		47.1	33.4
Mississippi.....	28.8	34.7		20.3	32.5
Louisiana.....	27.2	29.9			28.7
Texas.....	27.5	41.2	29.0	28.0	28.8
Arkansas.....	29.0	32.0	66.5	29.1	33.0
Kentucky.....	25.7	29.4	54.1	17.1	30.0
Tennessee.....	21.5	32.9	30.2		25.8
Southern States.....	26.4	32.1	39.4	28.6	29.1
Ohio.....	22.6	18.2	17.7	10.2	20.3
Indiana.....	21.3	25.1	22.6	17.7	22.0
Illinois.....	14.5	22.1	14.5	17.7	15.5
Michigan.....	16.3	13.8	35.1	15.0	15.5
Wisconsin.....	16.2	14.9	27.7		16.0
Minnesota.....	17.6	18.4	65.9	12.2	18.3
Iowa.....	16.7	18.1	26.0	17.5	17.4
Missouri.....	14.5	22.8	35.4	28.0	20.3
Middle Western States.....	17.2	18.8	19.5	16.3	18.0
North Dakota.....	18.2	20.7	30.8		19.5
South Dakota.....	12.3	13.6	16.7	10.7	13.0
Nebraska.....	15.0	18.4		18.5	16.2
Kansas.....	16.7	20.6	55.4	17.0	18.6
Montana.....	16.8	20.6	14.1	21.8	17.3
Wyoming.....	16.9	27.0	42.1	18.0	19.1
Colorado.....	11.8	23.1	20.5	19.7	13.5
New Mexico.....	17.3	30.6			19.7
Oklahoma.....	23.5	21.8	20.6		22.7
Western States.....	15.8	19.6	19.7	19.2	17.2
Washington.....	14.9	15.6	20.9	23.0	15.9
Oregon.....	15.5	17.2	17.6	20.8	16.4
California.....	21.7	29.0	30.3	37.5	25.2
Idaho.....	18.4	25.3	48.2	41.5	24.7
Utah.....	14.9	20.0	21.0	4.3	15.4
Nevada.....	33.3	26.4		27.4	29.2
Arizona.....	17.5	17.5		21.0	17.6
Alaska.....	18.4	18.1			18.0
Pacific States.....	19.2	23.8	27.5	18.3	21.6
United States.....	19.3	20.5	21.3	18.2	20.0
Hawaii.....	47.3	31.7			33.9
Porto Rico.....	31.1	20.5			20.9
Philippines.....		11.5			11.5
Island possessions.....	44.2	18.8			20.0
United States and island pos- sessions.....	19.3	20.5	21.3	18.2	20.0

NATIONAL MONETARY COMMISSION.

TABLE No. 4.—INDIVIDUAL DEPOSITS IN EACH CLASS OF BANKS, APRIL 28, 1909, BY STATES.

[Expressed in millions of dollars.]

States, etc.	National banks.	State banks.	Loan and trust com- panies	Private banks.	Total all com- mercial banks.	Savings banks.	Total all banks.
Maine.....	\$32.9		\$33.0		\$65.9	\$87.7	\$153.6
New Hampshire.....	16.0	\$5.6			21.6	79.6	101.2
Vermont.....	15.2		22.9		38.1	39.4	77.5
Massachusetts.....	291.5		217.5		509.0	728.2	1,237.2
Rhode Island.....	24.5	2.0	95.9		122.4	69.3	191.7
Connecticut.....	56.8	8.3	22.2		87.3	257.7	345.0
New England States.....	436.9	15.9	391.5		844.3	1,261.9	2,106.2
New York.....	1,062.9	431.0	1,133.7	\$6.3	2,633.9	1,405.8	4,039.7
New Jersey.....	143.3	14.3	151.4	.7	309.7	98.5	408.2
Pennsylvania.....	635.1	130.7	377.1	5.0	1,147.9	166.1	1,314.0
Delaware.....	9.0	2.0	6.7	.1	17.8	9.1	26.9
Maryland.....	70.5	11.8	27.8		110.1	90.0	200.1
District of Columbia.....	23.9		23.8		47.7	11.1	58.8
Eastern States.....	1,944.7	589.8	1,720.5	12.1	4,267.1	1,780.6	6,047.7
Virginia.....	61.2	35.3	2.4	.6	99.5	9.6	109.1
West Virginia.....	34.8	35.2	5.9		75.9	8.2	84.1
North Carolina.....	22.2	23.5	4.7	.1	50.5	7.4	57.9
South Carolina.....	14.0	20.6	1.4	.7	36.7	9.6	46.3
Georgia.....	34.4	44.1		.4	78.9	7.8	86.7
Florida.....	21.4	13.1		.4	34.9	1.2	36.1
Alabama.....	25.9	25.3		1.2	52.4	2.0	54.4
Mississippi.....	11.4	36.0		2.0	49.4	2.0	51.4
Louisiana.....	28.8	45.2			74.0	16.4	90.4
Texas.....	147.8	19.6	12.7	7.0	187.1		187.1
Arkansas.....	13.2	19.6	2.7	.2	35.7	1.2	36.9
Kentucky.....	53.5	47.7	14.5	.3	116.0	2.0	118.0
Tennessee.....	45.6	27.4	13.8		86.8	14.0	100.8
Southern States.....	514.2	392.6	58.1	12.9	977.8	81.4	1,069.2
Ohio.....	247.6	141.9	107.6	28.7	525.8	104.0	629.8
Indiana.....	114.0	49.5	45.1	20.9	229.5	11.0	240.5
Illinois.....	325.2	131.1	326.2	55.6	838.1		838.1
Michigan.....	97.0	163.8	5.1	10.1	276.0	31.2	307.2
Wisconsin.....	106.0	109.4	5.4		220.8	1.1	221.9
Minnesota.....	129.1	74.6	2.0	.5	206.2	22.5	228.7
Iowa.....	104.4	72.0	4.0	24.3	204.7	137.0	341.7
Missouri.....	142.7	160.9	80.3	4.4	388.3		388.3
Middle Western States.....	1,266.0	903.2	575.7	144.5	2,889.4	306.8	3,196.2
North Dakota.....	26.6	29.7	.5		56.8		56.8
South Dakota.....	26.4	36.3	1.8	2.5	67.0	2.4	69.4
Nebraska.....	79.1	67.0		.8	146.9	2.6	149.5
Kansas.....	67.6	82.5	.2	.7	151.0	3.6	154.6
Montana.....	28.4	9.0	6.7	1.7	45.8	3.4	49.2
Wyoming.....	11.5	3.5	.1	.4	15.5	.2	15.7
Colorado.....	84.2	7.6	9.5	4.5	105.8	3.9	109.7
New Mexico.....	11.4	3.1			14.5	.4	14.9
Oklahoma.....	39.0	39.7	1.7		80.4		80.4
Western States.....	374.2	278.4	20.5	10.6	683.7	16.5	700.2
Washington.....	67.6	51.5	16.2	1.0	136.3	4.5	140.8
Oregon.....	38.0	30.0	7.4	3.0	78.4	1.9	80.3
California.....	143.7	127.7	42.0	2.9	316.3	251.0	567.3
Idaho.....	13.8	11.0	3.5	.3	28.6	.3	28.9
Utah.....	14.4	15.0	.4	5.2	35.0	8.5	43.5
Nevada.....	4.5	8.4		.4	13.3		13.3
Arizona.....	6.2	9.0		.4	15.6		15.6
Alaska.....	.6	6.8			7.4		7.4
Pacific States.....	288.8	259.4	69.5	13.2	630.9	266.2	897.1
United States.....	4,824.8	2,439.3	2,835.8	193.3	10,293.2	3,713.4	14,006.6
Hawaii.....	1.0	9.0			10.0		10.0
Porto Rico.....	.3	6.9			7.2		7.2
Philippines.....		11.7			11.7		11.7
Island possessions.....	1.3	27.6			28.9		28.9
United States and island possessions.....	4,826.1	2,466.9	2,835.8	193.3	10,322.1	3,713.4	14,035.5

TABLE No. 5.—TOTAL DEPOSITS IN EACH CLASS OF BANKS (INCLUDING INDIVIDUAL, BANK, AND GOVERNMENT DEPOSITS) APRIL 28, 1909, BY STATES.

[Expressed in millions of dollars.]

States, etc.	National banks.	State banks.	Loan and trust companies.	Private banks.	Total all commercial banks.	Savings banks.	Total all banks.
Maine.....	\$34.8		\$33.6		\$68.4	\$87.7	\$156.1
New Hampshire.....	19.0	\$5.7			24.7	79.6	104.3
Vermont.....	16.5		23.0		39.5	39.4	78.9
Massachusetts.....	406.4		230.2		636.6	728.2	1,364.8
Rhode Island.....	27.1	2.0	97.4		126.5	69.3	195.8
Connecticut.....	62.5	8.9	22.5		93.9	257.8	351.7
New England States.....	566.3	16.6	406.7		989.6	1,262.0	2,251.6
New York.....	1,813.5	509.2	1,292.3	\$6.4	3,621.3	1,405.8	5,027.1
New Jersey.....	162.7	14.7	158.5	.8	336.7	98.6	435.3
Pennsylvania.....	873.0	132.2	392.6	5.0	1,402.9	166.1	1,569.0
Delaware.....	9.9	2.1	6.8		18.8	9.2	28.0
Maryland.....	100.2	11.9	29.3	.1	141.5	90.1	231.6
District of Columbia.....	30.6		24.7		55.3	11.3	66.6
Eastern States.....	2,989.9	670.1	1,904.2	12.3	5,576.5	1,781.1	7,357.6
Virginia.....	74.0	36.9	2.5	.6	114.0	9.8	123.8
West Virginia.....	38.5	36.2	6.4		81.1	8.3	89.4
North Carolina.....	27.3	24.1	4.9	.1	56.4	7.4	63.8
South Carolina.....	16.8	21.0	1.6	.7	40.1	9.7	49.8
Georgia.....	40.6	47.1		.4	88.1	7.9	96.0
Florida.....	26.3	13.5		.4	40.2	1.2	41.4
Alabama.....	28.4	27.3		1.2	56.9	2.1	59.0
Mississippi.....	12.5	36.8		2.0	51.3	2.0	53.3
Louisiana.....	41.0	52.9			93.9	17.4	111.3
Texas.....	185.7	20.4	15.6	7.2	228.9		228.9
Arkansas.....	16.1	20.7	2.8	.3	39.9	1.1	41.0
Kentucky.....	72.1	48.7	14.9	.3	136.0	2.1	138.1
Tennessee.....	56.8	28.2	14.7		99.7	14.1	113.8
Southern States.....	636.1	413.8	63.4	13.2	1,126.5	83.1	1,209.6
Ohio.....	324.0	143.1	109.9	28.9	605.9	104.8	710.7
Indiana.....	136.2	50.2	47.1	21.4	254.9	11.0	265.9
Illinois.....	559.2	132.6	374.1	56.0	1,121.9		1,121.9
Michigan.....	117.2	170.2	5.2	10.2	302.8	31.5	334.3
Wisconsin.....	122.0	111.0	5.5		238.5	1.1	239.6
Minnesota.....	176.0	76.5	2.0	.5	255.0	22.6	277.6
Iowa.....	144.3	74.0	4.1	24.5	246.9	140.7	387.6
Missouri.....	306.1	168.8	92.2	4.4	571.5		571.5
Middle Western States.....	1,885.0	926.4	640.1	145.9	3,597.4	311.7	3,909.1
North Dakota.....	30.0	30.1	.6		60.7		60.7
South Dakota.....	32.0	37.6	2.4	2.6	74.6	2.5	77.1
Nebraska.....	113.6	68.5		.8	182.9	2.6	185.5
Kansas.....	88.6	84.8	.7	.7	174.8	3.7	178.5
Montana.....	32.0	9.2	7.7	1.7	50.6	3.4	54.0
Wyoming.....	13.0	3.5	.1	.4	17.0	.2	17.2
Colorado.....	107.4	8.0	9.7	4.5	129.6	4.1	133.7
New Mexico.....	13.3	3.2			16.5	.4	16.9
Oklahoma.....	45.6	42.2	2.9		90.7		90.7
Western States.....	475.5	287.1	24.1	10.7	797.4	16.9	814.3
Washington.....	81.7	54.7	17.8	1.0	155.2	4.5	159.7
Oregon.....	46.2	32.9	7.6	3.1	89.8	1.9	91.7
California.....	202.8	140.3	44.6	2.9	390.6	251.5	642.1
Idaho.....	15.7	11.3	3.7	.3	31.0	.4	31.4
Utah.....	19.8	16.3	.4	6.5	43.0	8.5	51.5
Nevada.....	5.1	8.7		.4	14.2		14.2
Arizona.....	6.7	9.2		.4	16.3		16.3
Alaska.....	.8	7.1			7.9		7.9
Pacific States.....	378.8	280.5	74.1	14.6	748.0	266.8	1,014.8
United States.....	6,931.6	2,594.5	3,112.6	196.7	12,835.4	3,721.6	16,557.0
Hawaii.....	1.3	9.1			10.4		10.4
Porto Rico.....	.3	7.1			7.4		7.4
Philippines.....		15.2			15.2		15.2
Island possessions.....	1.6	31.4			33.0		33.0
United States and island possessions.....	6,933.2	2,625.9	3,112.6	196.7	12,868.4	3,721.6	16,590.0

NATIONAL MONETARY COMMISSION.

TABLE No. 6.—AVERAGE DEPOSIT ACCOUNT FOR EACH CLASS OF BANKS, JUNE 30, 1909,^a BY STATES.

States, etc.	National banks.	State banks.	Loan and trust companies.	Private banks.	Average all commercial banks.	Savings banks.	Average all banks.
Maine.....	\$365.77	.....	\$372.62	.....	\$368.75	\$386.48	\$378.95
New Hampshire.....	402.57	\$347.06	.....	.....	386.68	445.64	430.53
Vermont.....	368.77	.....	357.94	.....	362.40	377.28	369.94
Massachusetts.....	1,759.45	.....	1,573.73	.....	1,685.46	363.88	561.32
Rhode Island.....	1,284.79	687.86	1,049.35	.....	1,084.60	532.11	788.99
Connecticut.....	916.52	1,217.49	546.44	.....	826.07	473.13	530.12
New England States.....	1,101.62	566.95	967.88	.....	1,028.32	395.89	535.18
New York.....	1,666.90	758.82	3,324.39	\$308.87	1,800.49	509.08	960.48
New Jersey.....	479.05	348.63	453.57	155.79	458.81	330.18	418.22
Pennsylvania.....	762.29	317.53	484.77	317.23	578.72	367.07	538.90
Delaware.....	358.87	395.09	296.27	.....	330.77	359.94	340.43
Maryland.....	470.24	206.36	1,604.91	145.31	508.02	362.62	438.22
District of Columbia.....	674.45	.....	347.75	.....	462.28	208.91	378.49
Eastern States.....	980.61	530.96	1,177.00	295.53	954.19	463.94	728.78
Virginia.....	363.92	239.80	187.17	348.14	306.60	287.38	304.68
West Virginia.....	304.88	252.92	263.62	.....	281.21	196.72	271.53
North Carolina.....	305.57	179.62	280.51	553.80	239.36	164.12	225.52
South Carolina.....	325.49	160.63	.....	437.14	230.99	313.39	247.60
Georgia.....	332.87	194.34	.....	159.93	254.22	222.74	250.28
Florida.....	360.85	221.93	.....	178.97	300.57	151.70	291.80
Alabama.....	316.51	195.43	.....	185.01	257.28	151.63	249.20
Mississippi.....	328.38	233.06	.....	234.66	260.31	262.16	260.43
Louisiana.....	678.20	377.72	.....	.....	493.09	269.83	429.75
Texas.....	356.08	188.49	342.22	353.59	333.34	.....	333.34
Arkansas.....	299.63	217.22	.....	152.75	257.07	221.97	256.07
Kentucky.....	394.49	230.24	277.39	.....	306.51	115.31	301.56
Tennessee.....	333.35	206.70	421.13	.....	294.68	292.46	294.35
Southern States.....	355.96	224.05	297.60	273.79	298.34	238.41	292.58
Ohio.....	508.45	288.56	526.64	301.77	428.47	331.45	408.33
Indiana.....	381.52	228.44	279.34	273.13	310.83	342.54	312.21
Illinois.....	758.03	335.50	628.72	291.66	578.25	.....	578.25
Michigan.....	477.68	295.61	.....	225.81	343.29	411.04	349.55
Wisconsin.....	453.08	311.35	363.49	.....	375.30	183.15	373.14
Minnesota.....	609.50	324.87	262.45	.....	477.07	235.23	435.05
Iowa.....	465.46	404.08	1,232.54 ^b	355.98	439.90	366.29	406.49
Missouri.....	801.30	297.82	431.97	116.96	425.70	.....	425.70
Middle Western States.....	560.90	305.15	523.14	276.13	439.59	340.55	428.02
North Dakota.....	499.55	315.93	324.14	.....	386.32	.....	386.32
South Dakota.....	424.02	304.08	385.00	358.71	349.48	226.22	347.34
Nebraska.....	532.82	342.10	.....	479.18	432.93	155.42	419.13
Kansas.....	313.41	324.44	.....	347.31	318.80	176.92	313.43
Montana.....	637.55	401.43	353.60	339.75	527.77	828.14	543.15
Wyoming.....	475.78	317.02	232.95	169.16	426.01	.....	426.01
Colorado.....	664.21	292.23	322.16	323.17	553.36	225.09	531.59
New Mexico.....	286.30	293.18	.....	.....	287.42	263.79	286.51
Oklahoma.....	287.55	211.96	353.88	.....	248.36	.....	248.36
Western States.....	447.91	305.51	336.41	348.04	379.42	235.34	374.67
Washington.....	585.56	369.15	345.00	272.50	454.37	306.96	448.87
Oregon.....	556.10	558.20	394.47	341.79	526.53	302.71	521.66
California.....	692.82	467.42	839.72	289.90	603.75	568.11	587.81
Idaho.....	433.29	289.89	445.44	202.61	365.46	131.29	361.35
Utah.....	526.16	308.22	.....	150.68	388.55	292.53	364.28
Nevada.....	528.57	623.27	.....	388.58	567.14	.....	567.14
Arizona.....	431.03	407.69	.....	635.88	418.09	.....	418.09
Alaska.....	745.96	991.90	.....	.....	922.77	.....	922.77
Pacific States.....	609.48	428.04	548.55	299.25	518.99	539.53	524.62
United States.....	664.55	337.33	863.46	280.85	584.98	422.19	530.26
Hawaii.....	955.15	624.45	.....	.....	661.70	.....	661.70
Porto Rico.....	606.73	499.78	.....	.....	502.24	.....	502.24
Island possessions.....	912.85	571.10	.....	.....	597.20	.....	597.20
United States and island possessions.....	664.62	338.50	863.46	280.85	585.00	422.19	530.34

^a April 28, 1909, for savings banks.^b Four trust companies reported 2,631 depositors with \$3,242,828.24 deposits, including debentures.

NOTE.—Compiled from supplemental reports made by 18,245 out of 22,491 banks which furnished reports of condition as of April 28, 1909. Banks reporting number of depositors were 6,592 national, 8,253 state, 627 mutual savings, 913 stock savings, 993 private banks, and 862 loan and trust companies.

TABLE No. 7.—CASH HOLDINGS IN EACH CLASS OF BANKS, APRIL 28, 1909, BY STATES.

[Expressed in millions of dollars.]

States, etc.	National banks. ^a	State banks.	Loan and trust com- panies.	Private banks.	Total all com- mercial banks.	Savings banks.	Total all banks.
Maine.....	\$2.91		\$0.88		\$3.79	\$0.15	\$3.94
New Hampshire.....	1.83	\$0.10			1.93	.12	2.05
Vermont.....	1.22		.29		1.51	.09	1.60
Massachusetts.....	45.54		17.09		62.63	1.60	64.23
Rhode Island.....	2.01	.21	4.80		7.02	.50	7.52
Connecticut.....	6.07	.59	1.23		7.89	1.09	8.98
New England States.....	59.58	.90	24.29		84.77	3.55	88.32
New York.....	331.44	81.90	138.57	\$0.34	552.25	5.20	557.45
New Jersey.....	12.24	.96	4.32	.02	17.54	.53	18.07
Pennsylvania.....	95.12	4.61	19.27	.27	119.27	2.64	121.91
Delaware.....	.85	.09	.30		1.24		1.24
Maryland.....	10.28	.56	.49	.01	11.34	1.55	12.89
District of Columbia.....	3.44		.89		4.33	.30	4.63
Eastern States.....	453.37	88.12	163.84	.64	705.97	10.22	716.19
Virginia.....	5.65	2.30	.14	.07	8.16	.30	8.46
West Virginia.....	3.37	2.16	.31		5.84	.46	6.30
North Carolina.....	1.99	1.82	.37		4.18	.14	4.32
South Carolina.....	1.39	1.13	.08	.01	2.61	.15	2.76
Georgia.....	3.93	3.14		.05	7.12	.20	7.32
Florida.....	2.27	1.02		.02	3.31	.06	3.37
Alabama.....	3.65	2.83		.13	6.61	.27	6.88
Mississippi.....	1.22	2.18		.19	3.59	.07	3.66
Louisiana.....	4.06	4.31			8.37	.78	9.15
Texas.....	22.22	2.20	1.54	.64	26.60		26.60
Arkansas.....	1.62	2.08	.33	.02	4.05	.08	4.13
Kentucky.....	7.65	3.80	.80	.01	12.26	.10	12.36
Tennessee.....	5.93	2.23	1.18		9.34	1.12	10.46
Southern States.....	64.95	31.20	4.75	1.14	102.04	3.73	105.77
Ohio.....	37.03	7.34	3.43	1.59	49.39	2.99	52.38
Indiana.....	16.18	3.29	1.43	1.29	22.19	.26	22.45
Illinois.....	96.85	7.37	40.61	2.66	147.49		147.49
Michigan.....	11.27	11.06	.04	.58	22.95	2.10	25.05
Wisconsin.....	11.63	6.11	.08		17.82	.01	17.83
Minnesota.....	17.54	3.87	.05	.03	21.49	.13	21.62
Iowa.....	11.72	2.96	.03	.93	15.64	4.20	19.84
Missouri.....	48.16	10.96	7.40	.26	66.78		66.78
Middle Western States.....	250.38	52.96	53.07	7.34	363.75	9.69	373.44
North Dakota.....	2.27	1.73	.02		4.02		4.02
South Dakota.....	2.47	1.94	.11	.10	4.62	.15	4.77
Nebraska.....	10.57	3.83		.05	14.45	.03	14.48
Kansas.....	8.53	6.80	.05	.06	15.44	.31	15.75
Montana.....	3.46	.80	1.26	.09	5.61	.33	5.94
Wyoming.....	1.06	.22	.01	.02	1.31		1.31
Colorado.....	13.98	.57	.21	.26	15.02	.11	15.13
New Mexico.....	1.21	.33			1.54	.01	1.55
Oklahoma.....	4.36	3.54	.17		8.07		8.07
Western States.....	47.91	19.76	1.83	.58	70.08	.94	71.02
Washington.....	10.28	6.61	1.88	.05	18.82	.51	19.33
Oregon.....	7.09	3.95	1.05	.74	12.83	.16	12.99
California.....	26.92	11.59	3.49	.22	42.22	3.77	45.99
Idaho.....	1.56	.96	.24	.02	2.78	.02	2.80
Utah.....	2.67	1.53	.01	.26	4.47	.11	4.58
Nevada.....	.52	.81		.03	1.36		1.36
Arizona.....	.81	1.03		.03	1.87		1.87
Alaska.....	.25	.40			.65		.65
Pacific States.....	50.10	26.88	6.67	1.35	85.00	4.57	89.57
United States.....	926.29	219.82	254.45	11.05	1,411.61	32.70	1,444.31
Hawaii.....	.45	2.06			2.51		2.51
Porto Rico.....	.04	2.05			2.09		2.09
Philippines.....		3.11			3.11		3.11
Island possessions.....	.49	7.22			7.71		7.71
United States and island possessions.....	926.78	227.04	254.45	11.05	1,419.32	32.70	1,452.02

^a Includes money not available for reserve.

NATIONAL MONETARY COMMISSION.

TABLE No. 8.—PROPORTION OF CASH HOLDINGS TO INDIVIDUAL DEPOSITS IN EACH CLASS OF BANKS, APRIL 28, 1909, BY STATES.

States, etc.	National banks. ^a	State banks.	Loan and trust com- panies.	Private banks.	Total all com- mercial banks.	Savings banks.	Total all banks.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Maine.....	8.8	.....	2.6	.....	5.7	0.1	2.5
New Hampshire.....	11.3	1.9	.....	.....	8.9	.1	2.0
Vermont.....	7.9	.....	1.2	.....	3.9	.2	2.0
Massachusetts.....	15.6	.....	7.8	.....	12.3	.2	5.1
Rhode Island.....	8.2	10.5	5.0	.....	5.7	.7	3.9
Connecticut.....	10.6	7.0	5.5	.....	9.0	.4	2.6
New England States.....	13.6	5.6	6.2	.....	10.0	.2	4.1
New York.....	31.1	19.0	12.2	5.4	20.9	.3	13.7
New Jersey.....	8.5	6.7	2.8	2.8	5.6	.5	4.4
Pennsylvania.....	14.9	3.5	5.1	5.4	10.3	1.5	9.2
Delaware.....	9.4	4.3	4.4	.....	6.9	.....	4.6
Maryland.....	14.5	4.7	1.7	6.0	10.2	1.7	6.4
District of Columbia.....	14.4	.....	3.7	.....	9.0	2.7	7.8
Eastern States.....	23.3	14.9	9.5	5.3	16.5	.5	11.8
Virginia.....	9.2	6.5	5.8	11.8	8.2	3.1	7.7
West Virginia.....	9.6	6.1	5.2	.....	7.6	5.5	7.4
North Carolina.....	8.9	7.7	7.8	8.6	8.3	1.8	7.4
South Carolina.....	9.9	5.4	5.8	2.1	7.1	1.5	5.9
Georgia.....	11.4	7.1	.....	12.1	9.0	2.5	8.4
Florida.....	10.6	7.7	.....	6.0	9.4	5.2	9.3
Alabama.....	14.0	11.1	.....	10.2	12.5	13.6	12.6
Mississippi.....	10.7	6.0	.....	9.4	7.2	3.2	7.1
Louisiana.....	14.0	9.5	.....	.....	11.3	4.7	10.1
Texas.....	15.0	11.2	12.1	9.0	14.2	.....	14.2
Arkansas.....	12.2	10.5	12.1	7.7	11.3	6.8	11.1
Kentucky.....	14.3	7.9	5.5	3.9	10.5	4.9	10.4
Tennessee.....	13.0	8.1	8.5	.....	10.7	7.9	10.3
Southern States.....	12.6	7.9	8.1	8.8	10.4	4.5	9.9
Ohio.....	14.9	5.1	3.1	5.5	9.3	2.8	8.3
Indiana.....	14.1	6.6	3.1	6.1	9.6	2.3	9.3
Illinois.....	29.7	5.6	12.4	4.7	17.6	.....	17.6
Michigan.....	11.6	6.7	.7	5.7	8.3	6.6	8.1
Wisconsin.....	10.9	5.5	1.4	.....	8.0	.9	8.0
Minnesota.....	13.5	5.1	2.6	5.4	10.4	.5	9.4
Iowa.....	11.2	4.1	.6	3.8	7.6	3.0	5.8
Missouri.....	33.7	6.8	9.2	5.9	17.1	.....	17.1
Middle Western States.....	19.7	5.8	9.2	5.0	12.5	3.1	11.6
North Dakota.....	8.5	5.8	4.6	.....	7.0	.....	7.0
South Dakota.....	9.3	5.3	5.9	3.6	6.8	6.4	6.8
Nebraska.....	13.3	5.7	.....	5.8	9.8	1.4	9.6
Kansas.....	12.6	8.2	20.3	7.9	10.2	8.7	10.1
Montana.....	12.1	8.8	18.9	5.5	12.2	9.6	12.0
Wyoming.....	9.1	6.1	11.0	6.8	8.4	.....	8.3
Colorado.....	16.6	7.4	2.1	5.8	14.2	2.7	13.7
New Mexico.....	10.6	10.8	.....	.....	10.6	2.0	10.4
Oklahoma.....	11.1	8.9	9.7	.....	10.0	.....	10.0
Western States.....	12.8	7.0	8.9	5.4	10.2	5.7	10.1
Washington.....	15.2	12.8	11.5	5.4	13.8	11.2	13.7
Oregon.....	18.6	13.1	14.1	24.6	16.3	8.5	16.1
California.....	18.7	9.0	8.3	7.6	13.3	1.5	8.1
Idaho.....	11.2	8.7	7.0	8.3	9.7	6.8	9.7
Utah.....	18.5	10.1	1.2	5.0	12.7	1.3	10.5
Nevada.....	11.7	9.5	.....	6.4	10.1	.....	10.1
Arizona.....	12.9	11.4	.....	5.8	11.9	.....	11.9
Alaska.....	40.7	5.9	.....	.....	8.7	.....	8.7
Pacific States.....	17.3	10.3	9.5	10.2	13.4	1.7	9.9
United States.....	19.1	9.0	8.9	5.7	13.7	.9	10.3
Hawaii.....	46.1	22.9	.....	.....	25.1	.....	25.1
Porto Rico.....	13.9	29.7	.....	.....	29.1	.....	29.1
Philippines.....	.....	26.3	.....	.....	26.3	.....	26.3
Island possessions.....	39.3	26.0	.....	.....	26.6	.....	26.6
United States and island possessions.....	^b 19.2	9.2	8.9	5.7	13.7	.9	10.3

^a Includes money not available for reserve.^b 18.2 per cent lawful money.

TABLE No. 9.—PROPORTION OF CASH HOLDINGS TO TOTAL DEPOSITS IN EACH CLASS OF BANKS, APRIL 28, 1909, BY STATES.^a

States, etc.	National banks.	State banks.	Loan and trust companies.	Private banks.	Total all commercial banks.	Savings banks.	Total all banks.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Maine.....	8.3		2.6		5.5	0.1	2.5
New Hampshire.....	9.6	1.8			7.8	.1	1.9
Vermont.....	7.3		1.2		3.8	.2	2.0
Massachusetts.....	11.2		7.4		9.8	.2	4.7
Rhode Island.....	7.4	10.5	4.9		5.5	.7	3.8
Connecticut.....	9.7	6.6	5.4		8.4	.4	2.5
New England States.....	10.5	5.4	5.9		8.5	.2	3.9
New York.....	18.2	16.0	10.7	5.3	15.2	.3	11.6
New Jersey.....	7.5	6.5	2.7	2.8	5.2	.5	4.1
Pennsylvania.....	10.8	3.4	4.9	5.4	8.5	1.5	7.7
Delaware.....	8.5	4.0	4.4		6.5	.0	4.4
Maryland.....	10.2	4.6	1.6	6.0	8.0	1.7	5.5
District of Columbia.....	11.2		3.6		7.8	2.6	6.9
Eastern States.....	15.1	13.1	8.6	5.2	12.6	.5	9.7
Virginia.....	7.6	6.2	5.4	11.8	7.1	3.0	6.8
West Virginia.....	8.7	5.9	4.8		7.2	5.5	7.0
North Carolina.....	7.2	7.5	7.3	8.6	7.4	1.8	6.7
South Carolina.....	8.2	5.3	5.4	2.1	6.5	1.5	5.5
Georgia.....	9.6	6.6		10.6	8.0	2.5	7.6
Florida.....	8.1	7.4		6.0	8.2	5.2	8.1
Alabama.....	12.8	10.3		10.2	11.5	13.3	11.6
Mississippi.....	9.7	5.9		9.2	6.9	3.2	6.8
Louisiana.....	9.9	8.1			8.9	4.4	8.2
Texas.....	11.9	10.7	9.8	8.7	11.6		11.6
Arkansas.....	10.0	10.0	11.9	7.7	10.1	6.8	10.0
Kentucky.....	10.6	7.7	5.3	3.9	9.0	4.7	8.8
Tennessee.....	10.4	7.8	8.0		9.3	7.9	9.1
Southern States.....	10.2	7.5	7.4	8.6	9.0	4.4	8.7
Ohio.....	11.4	5.1	3.1	5.5	8.1	2.8	7.3
Indiana.....	11.8	6.5	3.0	6.0	8.6	2.3	8.4
Illinois.....	17.3	5.5	10.8	4.7	13.1		13.1
Michigan.....	9.6	6.4	.7	5.7	7.5	6.6	7.4
Wisconsin.....	9.5	5.5	1.4		7.4	.9	7.4
Minnesota.....	9.9	5.0	2.6	5.4	8.4	.5	7.7
Iowa.....	8.1	4.0	.6	3.8	6.3	2.9	5.1
Missouri.....	15.7	6.4	8.0	5.9	11.6		11.6
Middle Western States.....	13.2	5.7	8.2	5.0	10.1	3.1	9.5
North Dakota.....	7.5	5.7	3.8		6.6		6.6
South Dakota.....	7.6	5.1	4.5	3.6	6.1	6.1	6.1
Nebraska.....	9.3	5.5		5.7	7.9	1.4	7.8
Kansas.....	9.6	8.0	6.7	7.9	8.8	8.2	8.8
Montana.....	10.8	8.6	16.3	5.4	11.0	9.6	11.0
Wyoming.....	8.1	6.0	11.0	6.7	7.6		7.5
Colorado.....	13.0	7.1	2.1	5.7	11.5	2.6	11.3
New Mexico.....	9.1	10.3			9.3	2.0	9.1
Oklahoma.....	9.5	8.3	5.8		8.8		8.8
Western States.....	10.0	6.8	7.5	5.3	8.7	5.5	8.7
Washington.....	12.5	12.0	10.5	5.4	12.1	11.2	12.1
Oregon.....	15.3	12.0	13.8	23.8	14.2	8.5	14.1
California.....	13.2	8.2	7.8	7.5	10.8	1.4	7.1
Idaho.....	9.9	8.4	6.4	7.8	8.9	6.6	8.9
Utah.....	13.5	9.4	1.1	4.0	10.4	1.3	8.9
Nevada.....	10.3	9.2		6.1	9.5		9.5
Arizona.....	11.9	11.1		5.8	11.3		11.3
Alaska.....	29.6	5.6			8.2		8.2
Pacific States.....	13.2	9.5	9.0	9.2	11.3	1.7	8.8
United States.....	13.3	8.4	8.1	5.6	10.9	.9	8.7
Hawaii.....	34.1	22.6			24.0		24.0
Porto Rico.....	13.9	29.0			28.5		28.5
Philippines.....		20.3			20.3		20.3
Island possessions.....	30.8	22.9			23.3		23.3
United States and island possessions.....	^b 13.3	8.6	8.1	5.6	11.0	.9	^c 8.7

^a Total deposits include amounts due to banks. ^b Proportion of lawful money 12.6 per cent.
^c 8.3 per cent, excluding money in national banks not available for reserve.

NATIONAL MONETARY COMMISSION.

TABLE No. 10.—PERCENTAGE OF CASH HOLDINGS TO DEMAND LIABILITIES OF COMMERCIAL BANKS, APRIL 28, 1909, BY STATES. (INDIVIDUAL DEPOSITS SUBJECT TO CHECK, DEMAND CERTIFICATES OF DEPOSIT, CERTIFIED CHECKS, CASHIERS' CHECKS OUTSTANDING, ALSO DEPOSITS NOT CLASSIFIED.)^a

States, etc.	National banks. ^b	State banks.	Loan and trust com- panies.	Private. banks.	Total all commercial banks.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Maine.....	15.59	.....	6.39	.....	11.09
New Hampshire.....	12.14	7.53	.....	.....	16.34
Vermont.....	13.18	.....	11.46	.....	9.20
Massachusetts.....	16.07	.....	8.40	.....	12.87
Rhode Island.....	9.26	10.55	11.24	.....	10.57
Connecticut.....	10.84	7.02	6.98	.....	9.62
New England States.....	14.74	7.68	8.68	.....	12.18
New York.....	32.49	20.81	14.70	7.67	23.40
New Jersey.....	10.45	9.11	5.20	15.44	8.32
Pennsylvania.....	19.29	12.57	7.29	10.32	14.97
Delaware.....	10.71	4.50	5.04	.....	7.81
Maryland.....	17.64	7.22	2.24	6.17	12.89
District of Columbia.....	14.59	.....	3.81	.....	9.23
Eastern States.....	26.36	19.57	12.22	8.74	20.06
Virginia.....	11.64	10.35	11.04	15.17	11.27
West Virginia.....	15.13	11.73	10.88	.....	13.42
North Carolina.....	11.00	10.72	16.66	9.18	11.20
South Carolina.....	15.89	8.11	18.40	3.51	11.11
Georgia.....	13.96	10.68	.....	17.46	12.31
Florida.....	14.22	10.27	.....	7.84	12.64
Alabama.....	16.15	14.15	.....	12.13	15.14
Mississippi.....	12.53	7.27	.....	11.92	8.69
Louisiana.....	16.51	12.92	.....	.....	14.14
Texas.....	15.88	11.88	15.40	9.21	15.17
Arkansas.....	13.47	12.90	16.02	11.85	13.33
Kentucky.....	16.62	11.62	9.81	4.58	14.08
Tennessee.....	16.05	9.96	8.92	.....	12.87
Southern States.....	14.09	10.99	11.84	9.97	13.27
Ohio.....	18.28	11.97	10.64	8.43	15.68
Indiana.....	15.30	7.80	10.22	7.05	12.31
Illinois.....	35.30	9.99	28.37	7.29	27.95
Michigan.....	16.73	19.52	1.50	8.76	17.22
Wisconsin.....	18.74	12.72	50.06	.....	16.16
Minnesota.....	20.37	14.95	4.43	14.82	18.96
Iowa.....	17.27	9.70	5.66	7.16	13.97
Missouri.....	41.05	9.38	15.74	7.59	23.46
Middle Western States.....	25.46	11.63	22.03	7.58	20.48
North Dakota.....	15.05	10.37	.....	.....	12.66
South Dakota.....	17.61	9.99	11.20	6.77	12.88
Nebraska.....	18.28	8.74	.....	7.64	14.13
Kansas.....	14.80	9.90	77.60	9.16	12.15
Montana.....	16.62	11.96	22.76	8.16	16.43
Wyoming.....	14.01	8.05	11.51	10.82	12.41
Colorado.....	20.92	9.24	3.76	7.15	18.28
New Mexico.....	13.78	11.59	.....	.....	13.24
Oklahoma.....	12.12	9.82	12.31	.....	11.00
Western States.....	16.84	9.73	13.51	7.55	13.77
Washington.....	18.59	21.02	16.74	16.36	19.05
Oregon.....	19.91	20.80	27.41	26.51	20.94
California.....	20.07	13.39	12.97	8.49	16.87
Idaho.....	13.40	10.97	11.01	9.08	12.19
Utah.....	25.73	16.08	1.72	5.37	17.82
Nevada.....	15.82	12.46	.....	8.05	13.42
Arizona.....	13.13	13.33	.....	6.31	13.05
Alaska.....	42.62	6.03	.....	.....	9.00
Pacific States.....	19.49	15.26	14.98	11.17	17.35
Hawaii.....	55.53	32.07	.....	.....	34.70
Porto Rico.....	13.97	32.53	.....	.....	31.79
Philippines.....	.....	32.15	.....	.....	32.15
Island possessions.....	45.40	32.23	.....	.....	32.84
United States.....	22.69	13.91	12.98	8.16	18.19
United States and island possessions.....	^c 22.69	14.16	12.98	8.16	18.24

^a Balances "due to banks" not included.^b Includes money not available for reserve.^c Percentage of lawful money, 21.51 per cent.

TABLE No. 11.—NONINTEREST-BEARING DEPOSITS IN EACH CLASS OF COMMERCIAL BANKS, JUNE 30, 1909, BY STATES.

[Number of banks which pay no interest on individual deposits (exclusive of savings deposits), together with the amount of deposits bearing no interest on June 30, 1909.]

States, etc.	National banks.		State banks.		Loan and trust companies.		Private banks.		Total.	
	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.
Maine.....	30	\$3,595,930.06			8	\$912,457.82			38	\$4,508,387.88
New Hampshire.....	28	3,552,200.38	4	\$450,911.05					32	4,003,111.43
Vermont.....	34	4,570,579.33			8	1,225,770.43			42	5,796,349.76
Massachusetts.....	22	6,944,769.94			2	1,712,521.40			24	8,657,291.34
Rhode Island.....	5	979,081.24	1	34,015.66	3	297,771.48			9	1,310,868.38
Connecticut.....	27	12,053,807.58	1	571,506.47	2	317,815.12			30	12,943,129.17
New England States.....	146	31,696,368.53	6	1,056,433.18	23	4,466,336.25			175	37,219,137.96
New York.....	191	103,553,732.87	47	21,694,726.83	4	1,529,388.98	10	\$721,713.54	252	127,499,562.22
New Jersey.....	75	13,856,715.45	5	1,772,147.14	4	237,544.48	1	48,743.09	85	15,915,150.16
Pennsylvania.....	438	91,226,697.08	32	6,021,859.50	67	20,849,530.89	13	1,016,723.35	550	119,114,810.82
Delaware.....	15	1,781,526.80	1	41,928.83					16	1,823,455.63
Maryland.....	44	6,027,203.70	14	1,281,461.75	2	84,525.61			60	7,393,191.06
District of Columbia.....	3	12,998,746.50							3	12,998,746.50
Eastern States.....	766	229,444,622.40	99	30,812,124.05	77	22,700,989.96	24	1,787,179.98	966	284,744,916.39
Virginia.....	66	13,746,135.32	63	4,913,100.71	3	408,337.26			132	19,067,573.29
West Virginia.....	33	8,777,037.15	26	3,012,492.02	3	784,072.33			62	12,573,601.50
North Carolina.....	43	10,124,421.41	74	3,463,642.38	2	53,283.99			119	13,641,347.78
South Carolina.....	21	3,059,486.03	68	3,056,956.82			2	136,367.47	91	6,252,810.32
Georgia.....	42	7,320,747.67	115	6,896,970.14			2	70,633.97	159	14,288,351.78
Florida.....	14	2,628,739.59	53	5,514,910.68			3	210,922.11	70	8,354,572.38
Alabama.....	41	10,508,363.79	60	8,108,850.20			7	354,316.73	108	18,971,530.72
Mississippi.....	16	4,616,554.95	52	5,477,921.93			1	85,536.08	69	10,180,012.96
Louisiana.....	22	10,367,225.70	34	3,133,792.44					56	13,501,018.14
Texas.....	205	38,737,448.55	115	4,900,427.47	7	4,541,199.18	14	1,338,404.98	341	49,517,480.18
Arkansas.....	12	2,791,833.05	47	2,783,061.38			2	77,919.25	61	5,652,813.68
Kentucky.....	54	12,282,013.00	105	9,402,074.54	11	2,606,365.51			170	24,290,453.05
Tennessee.....	33	6,291,276.04	50	3,668,340.07	2	3,754,242.46			85	13,713,858.57
Southern States.....	602	131,251,282.25	862	64,332,540.78	28	12,147,500.73	31	2,274,100.59	1,523	210,005,424.35
Ohio.....	99	32,643,716.48	58	8,499,202.84	2	346,039.99	36	3,882,434.73	195	45,371,394.04
Indiana.....	50	18,948,828.81	20	2,954,024.41	10	1,187,894.25	24	2,247,314.22	104	25,338,061.69
Illinois.....	179	51,916,059.02	73	11,259,892.98	7	1,984,070.96	99	9,166,229.95	358	74,362,252.91
Michigan.....	43	8,866,653.70	93	10,398,095.24			34	786,495.57	170	20,051,244.51
Wisconsin.....	33	5,974,113.91	76	8,900,377.13	1	275,185.68			110	15,149,676.72
Minnesota.....	49	5,146,651.11	113	5,896,421.34					162	11,043,072.45
Iowa.....	92	18,851,560.90	63	6,954,827.75			23	1,511,966.23	178	27,318,354.88
Missouri.....	54	18,541,471.38	266	26,521,533.45	3	503,177.85	6	565,585.08	329	46,131,767.76
Middle Western States.....	599	160,889,055.31	762	81,384,375.14	23	4,296,368.73	222	18,160,025.78	1,606	264,729,824.96
North Dakota.....	24	2,254,532.71	37	1,474,791.82					61	3,729,324.53
South Dakota.....	17	3,034,948.01	120	6,198,864.12	3	367,427.02	8	738,727.74	148	10,339,966.89
Nebraska.....	33	10,990,291.46	126	9,089,181.12			2	107,104.56	161	20,186,577.14
Kansas.....	54	11,664,352.35	157	13,457,389.11			3	439,391.46	214	25,561,132.92
Montana.....	17	12,511,530.16	18	2,134,155.52	2	1,473,472.00	4	288,720.04	41	16,407,877.72
Wyoming.....	6	1,377,528.30	12	394,169.78			1	352.00	19	1,772,050.08
Colorado.....	28	6,097,266.53	23	1,775,970.69	3	527,251.10	12	1,183,243.49	66	9,583,731.81
New Mexico.....	10	2,134,489.24	4	481,831.38					14	2,616,320.62
Oklahoma.....	40	4,858,949.87	88	3,602,612.61					128	8,461,562.48
Western States.....	229	54,923,888.63	585	38,608,966.15	8	2,368,150.12	30	2,757,539.29	852	98,658,544.19
Washington.....	27	16,212,065.39	51	20,265,548.97	3	5,713,450.45	4	199,994.14	85	42,391,058.95
Oregon.....	36	17,642,976.36	23	3,594,632.15	1	8,789.40	3	1,742,474.14	63	22,988,872.05
California.....	68	58,865,591.34	104	38,259,019.35	4	1,002,439.80	4	475,007.05	180	98,602,057.54
Idaho.....	10	3,328,748.20	12	777,951.83	2	577,619.66	2	83,183.58	26	4,767,503.27
Utah.....	13	8,930,211.88	25	4,187,530.20			1	41,232.83	39	13,158,974.91
Nevada.....	13	4,064,032.76	9	4,068,686.77					22	8,132,719.53
Arizona.....	3	764,483.17	12	3,153,130.98					15	3,917,614.15
Alaska.....	2	1,075,122.88	5	3,070,026.52					7	4,145,149.40
Pacific States.....	172	110,883,231.98	241	77,376,526.77	10	7,302,299.31	14	2,541,891.74	437	198,103,949.80
Hawaii.....	3	1,753,844.28	3	2,165,447.96					6	3,919,292.24
Porto Rico.....			2	523,741.30					2	523,741.30
Island possessions.....	3	1,753,844.28	5	2,689,189.26					8	4,443,033.54
United States and island possessions.....	2,517	720,842,293.38	2,560	296,260,155.33	169	53,281,645.10	321	27,520,737.38	5,567	1,097,904,831.19

NOTE.—Commercial banks to the number of 20,788, with individual deposits aggregating \$10,322,117,455, made reports of condition as of April 28, 1909, for the National Monetary Commission. Of the individual deposits \$6,894,948,138 were reported as subject to check (including nonclassified deposits). Of the banks mentioned 16,705 made a supplemental report as of June 30, 1909, in which deposits were classified as savings and nonsavings; savings deposits aggregating \$2,044,793,307 and nonsavings deposits \$7,916,864,471; 9,109 banks reported interest paid on accounts other than savings, 5,567 reported no interest paid on nonsavings accounts, and 2,029 did not report as to interest paid on such accounts. The aggregate deposits in the 5,567 banks which paid no interest on nonsavings accounts were \$1,097,904,831, as shown in the above table. Including banks which paid interest on a portion of their nonsavings accounts and those banks which did not report interest paid (assuming that they paid no interest on nonsavings accounts) the amount of individual deposits upon which no interest is paid will aggregate \$1,337,911,465, as shown by reports of 7,625 commercial banks.

NATIONAL MONETARY COMMISSION.

TABLE No. 12.—INTEREST-BEARING AND NONINTEREST-BEARING INDIVIDUAL DEPOSITS, JUNE 30, 1909, BY CLASSES OF BANKS.

[NOTE.—The following summary is compiled from supplemental reports made by the banks as of June 30, 1909 (April 28 for savings banks). Banks to the number of 4,246, with deposits aggregating approximately \$440,000,000, which made reports of condition at close of business April 28, 1909, for use of the National Monetary Commission failed to make a supplemental report, viz, 301 national banks, 3,061 state banks, 217 loan and trust companies, 504 private banks, and 163 savings banks.]

[Expressed in millions of dollars.]

	Number of banks reporting.	Deposits bearing interest.		Deposits not bearing interest.	Other non-savings deposits for which information as to interest was not given. ^b	Total individual deposits.
		Savings.	Nonsavings.	Nonsavings. ^a		
National banks.....	6,592	\$757.0	\$3,614.1	\$720.8	\$38.0	\$5,129.9
State banks.....	8,258	597.6	849.1	296.3	160.2	1,903.2
Loan and trust companies.....	862	657.7	2,069.9	53.3	24.5	2,805.4
Private banks.....	993	32.5	45.9	27.5	17.3	123.2
Total commercial banks.....	16,705	2,044.8	6,579.0	1,097.9	240.0	9,961.7
Savings banks.....	1,540	3,633.9				3,633.9
Total.....	18,245	5,678.7	6,579.0	1,097.9	240.0	13,595.6

^a From reports which stated that no interest was allowed on checking accounts.

^b From reports which gave the amount of checking accounts but did not state whether or not interest was allowed on such accounts. Assuming that no interest was paid unless so stated in the reports, figures in this column should be added to deposits not bearing interest.

TABLE No. 13.—CLASSIFICATION OF NATIONAL BANKS ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

States, etc.	\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
Maine.....	3	\$75,000			39	\$2,066,000	28	\$3,660,000	7	\$3,250,000					77	\$9,051,000
New Hampshire.....	6	150,000	1	\$30,000	17	980,000	33	4,275,000							57	5,435,000
Vermont.....	6	150,000			12	700,000	29	3,710,000	3	900,000					50	5,460,000
Massachusetts.....	2	50,000			22	1,152,500	117	16,390,000	42	16,375,000	13	\$21,000,000			196	54,967,500
Rhode Island.....							14	1,900,250	7	3,800,000	1	1,000,000			22	6,700,250
Connecticut.....	4	95,000			6	325,000	42	6,125,850	26	10,501,200	3	3,200,000			81	20,250,050
New England States.....	21	520,000	1	30,000	96	5,223,500	263	36,064,100	85	34,826,200	17	25,200,000			483	101,863,800
New York.....	66	1,644,078	10	332,500	121	6,317,500	161	20,595,100	39	15,452,000	28	46,750,000	5	70,000,000	430	161,091,178
New Jersey.....	38	925,000	9	290,000	60	3,157,000	59	7,720,000	13	4,910,000	3	3,500,000			182	20,502,000
Pennsylvania.....	157	3,883,035	19	646,090	279	14,844,220	246	31,470,150	68	27,030,020	20	29,900,000	1	6,000,000	790	113,773,515
Delaware.....	4	100,000	3	95,000	14	830,800	5	823,185	1	500,000					27	2,348,985
Maryland.....	23	575,000	3	110,000	38	2,030,000	21	2,550,000	10	4,701,700	7	7,710,700			102	17,677,400
District of Columbia.....							2	400,000	7	3,102,000	2	2,050,000			11	5,552,000
Eastern States.....	288	7,127,113	44	1,473,590	512	27,179,520	494	63,558,435	138	55,695,720	60	89,910,700	6	76,000,000	1,542	320,945,078
Virginia.....	29	718,750	8	278,500	38	2,048,230	25	3,060,000	11	3,975,000	3	3,000,000			114	13,080,480
West Virginia.....	18	450,000	7	245,000	39	2,100,000	21	2,306,000	9	3,200,000					94	8,301,000
North Carolina.....	16	400,000	2	75,000	19	985,000	27	3,250,000	6	2,200,000					70	6,910,000
South Carolina.....	6	150,000			6	335,000	14	1,775,000	6	2,250,000					32	4,510,000
Georgia.....	12	300,000	13	463,000	40	2,138,500	24	2,850,000	13	5,650,000					102	11,401,500
Florida.....	5	125,000	4	130,000	13	675,000	9	900,000	8	3,300,000					39	5,130,000
Alabama.....	16	400,000	7	217,000	21	1,145,000	24	2,860,000	5	1,750,000	2	2,000,000			75	8,372,000
Mississippi.....	3	75,000	2	60,000	9	490,000	12	1,350,000	5	1,485,000					31	3,460,000
Louisiana.....	6	150,000	1	30,000	11	590,000	10	1,200,000	4	1,700,000	3	4,825,000			35	8,495,000
Texas.....	123	3,075,000	67	2,201,000	196	10,642,300	111	13,645,000	29	10,900,000	2	2,000,000			528	42,463,300
Arkansas.....	10	250,000	2	65,000	16	820,000	11	1,445,000	4	1,500,000					43	4,080,000
Kentucky.....	38	940,106	8	290,000	42	2,283,000	44	5,545,400	15	6,375,000	1	1,645,000			148	17,078,500
Tennessee.....	17	425,000	5	177,270	36	2,005,000	18	2,225,000	11	4,450,000	1	1,000,000			88	10,282,270
Southern States.....	299	7,458,850	126	4,231,770	486	26,257,030	350	42,411,400	126	48,735,000	12	14,470,000			1,399	143,564,050
Ohio.....	82	2,050,000	17	608,000	97	5,291,100	129	16,140,000	32	12,200,000	13	20,000,000	1	5,000,000	371	61,289,100
Indiana.....	68	1,685,000	18	583,000	57	3,015,000	90	11,195,000	13	4,750,000	4	4,500,000			250	25,728,000
Illinois.....	101	2,520,000	20	672,000	156	8,528,000	111	13,300,000	15	5,350,000	8	17,750,000	1	8,000,000	412	56,120,000
Michigan.....	9	221,100	2	70,000	33	1,730,000	44	5,115,000	7	3,850,000	2	4,000,000			97	14,986,100
Wisconsin.....	27	675,000	5	160,000	45	2,455,000	41	5,385,000	9	3,360,000	2	4,000,000			129	15,975,000
Minnesota.....	153	3,825,000	19	601,000	61	3,255,000	20	2,510,000	7	2,900,000	6	8,000,000			266	21,091,000
Iowa.....	92	2,300,000	22	760,000	134	7,070,000	65	7,980,000	5	1,450,000	1	1,000,000			319	20,560,000
Missouri.....	30	737,500	10	325,000	33	1,785,000	39	5,050,000	4	2,000,000	8	13,200,000	1	10,000,000	125	33,097,500
Middle Western States.....	562	14,013,600	113	3,779,000	616	33,129,100	539	66,675,000	92	35,800,000	44	72,450,000	3	23,000,000	1,969	248,846,700
North Dakota.....	91	2,275,000	8	255,000	27	1,380,000	7	800,000							133	4,710,000
South Dakota.....	57	1,420,000	4	150,000	24	1,210,000	8	850,000							93	3,630,000
Nebraska.....	87	2,175,000	11	380,000	86	4,535,000	23	2,750,000	7	2,800,000	1	1,000,000			215	13,640,000
Kansas.....	76	1,900,000	7	247,500	88	4,595,000	37	4,350,000	3	1,100,000					211	12,192,500
Montana.....	10	240,300	2	70,000	10	520,000	19	2,825,000	2	500,000					43	4,155,300
Wyoming.....	10	250,000			13	735,000	6	600,000							29	1,585,000
Colorado.....	36	900,000	8	280,000	39	2,015,000	23	2,750,000	6	2,250,000	1	1,000,000			113	9,195,000
New Mexico.....	19	475,000	3	95,000	13	700,000	6	750,000							41	2,020,000
Oklahoma.....	138	3,450,000	18	585,000	60	3,070,000	25	2,785,000	1	250,000					242	10,140,000
Western States.....	524	13,085,300	61	2,062,500	360	18,760,000	154	18,460,000	19	6,900,000	2	2,000,000			1,120	61,267,800
Washington.....	25	615,000	2	78,175	18	950,000	16	2,150,000	5	1,950,000	3	3,000,000			69	8,743,175
Oregon.....	21	521,000	2	66,000	31	1,620,000	10	1,000,000	5	1,750,000					69	4,957,000
California.....	40	987,500	2	70,000	29	1,495,000	53	6,802,800	14	4,850,000	10	15,750,000	1	6,000,000	149	35,955,300
Idaho.....	11	275,000	3	100,000	22	1,135,000	5	500,000	1	250,000					42	2,260,000
Utah.....	5	125,000	1	30,000	6	300,000	6	925,000	2	800,000					20	2,180,000
Nevada.....	2	50,000			4	232,900	4	525,000			1	1,000,000			11	1,807,000
Arizona.....	2	50,000	1	30,000	6	300,000	4	400,000							13	780,000
Alaska.....					2	100,000									2	100,000
Pacific States.....	106	2,623,500	11	374,175	118	6,132,000	98	12,302,800	27	9,600,000	14	19,750,000	1	6,000,000	375	56,782,475
Hawaii.....	1	25,000	1	35,000	1	50,000			1	500,000					4	610,000
Porto Rico.....							1	100,000							1	100,000
Island possessions.....	1	25,000	1	35,000	1	50,000	1	100,000	1	500,000					5	710,000
United States and island possessions.....	1,801	44,853,363	357	11,986,035	2,189	116,731,150	1,899	239,571,735	488	192,056,920	149	223,780,760	10	105,000,000	6,893	933,979,903

TABLE No. 14.—CLASSIFICATION OF STATE BANKS ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

States, etc.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
New Hampshire.....					2	\$50,000	1	\$30,000	5	\$250,000	1	\$100,000							9	\$430,000
Rhode Island.....									1	75,000	2	320,000							3	395,000
Connecticut.....											2	250,000	5	\$1,940,000					7	2,190,000
New England States.....					2	50,000	1	30,000	6	325,000	5	670,000	5	1,940,000					19	3,015,000
New York.....	a 2	\$10,000			55	1,375,000	19	583,000	34	1,805,000	59	8,125,000	20	8,125,000	10	\$14,550,000			199	34,573,000
New Jersey.....					1	25,000	2	60,000	12	663,750	5	500,000	1	500,000					21	1,748,750
Pennsylvania.....	1	3,640			3	75,000	1	35,526	67	3,766,109	48	6,533,700	5	1,600,000	2	2,000,000			127	14,013,975
Delaware.....			1	\$20,000							3	500,000							4	520,000
Maryland.....	12	96,205	7	122,755	7	175,000			5	265,000	4	550,000	1	400,000					36	1,608,960
Eastern States.....	15	109,845	8	142,755	66	1,650,000	22	678,526	118	6,499,859	119	16,208,700	27	10,625,000	12	16,550,000			387	52,464,685
Virginia.....	60	510,275	57	902,565	22	550,000	26	926,718	23	1,256,450	16	1,935,080	2	700,000	1	1,000,000			207	7,781,088
West Virginia.....	4	40,000	19	377,459	36	900,000	30	1,078,234	39	2,196,700	12	1,592,300	2	700,000					142	6,884,693
North Carolina.....	134	1,063,897	71	1,204,090	16	400,000	23	760,970	21	1,110,000	8	725,000	1	300,000					274	5,564,557
South Carolina.....	27	227,904	56	1,016,395	31	775,000	20	645,115	47	2,685,220	21	2,270,000							202	7,619,634
Georgia.....	a 5	39,982	166	2,636,398	112	2,800,000	36	1,242,095	81	4,516,776	31	3,686,980	6	3,053,025					437	17,975,256
Florida.....	b 3	6,500	47	727,000	9	225,000	10	330,000	18	990,000	7	900,000							94	3,178,500
Alabama.....	b 18	160,000	47	741,160	23	575,000	26	877,240	39	2,269,300	17	2,125,000	5	1,800,000					175	8,547,700
Mississippi.....	c 51	435,594	82	1,382,395	40	1,000,000	52	1,756,750	43	2,683,200	29	3,153,800	5	1,550,000					302	11,932,164
Louisiana.....	a 24	230,100	52	806,800	28	700,000	27	858,700	26	1,455,000	14	1,750,000	5	2,230,200	2	3,000,000			178	11,030,800
Texas.....	165	1,639,500	82	1,401,000	66	1,650,000	35	1,114,500	33	1,765,000	9	900,000							390	8,470,000
Arkansas.....	73	569,492	52	808,725	22	550,000	22	770,215	21	1,275,500	7	1,075,000	3	800,000					200	5,848,932
Kentucky.....	a 8	55,850	268	4,314,310	32	800,000	41	1,363,150	33	1,766,200	21	2,428,500	2	750,000					405	11,478,010
Tennessee.....	99	774,332	92	1,451,865	39	975,000	37	1,288,213	25	1,451,950	12	1,400,000	2	706,000					306	8,047,360
Southern States.....	671	5,753,426	1,091	17,771,187	476	11,900,000	385	13,011,900	449	25,391,296	204	23,941,660	33	12,589,225	3	4,000,000			3,312	114,358,694
Ohio.....	b 3	10,000	140	2,012,254	86	2,150,000	50	1,667,125	76	4,135,375	44	5,471,700	12	4,221,900	1	1,000,000			412	20,668,354
Indiana.....			2	38,485	136	3,400,000	42	1,419,000	51	2,841,000	26	2,775,000							257	10,473,485
Illinois.....					168	4,200,000	46	1,523,300	102	5,315,000	65	9,320,000	6	2,100,000	2	2,500,000			389	24,958,300
Michigan.....	9	58,750	97	1,869,800	79	1,975,000	44	1,462,450	63	3,325,000	35	4,130,000	7	2,800,000	1	1,500,000			335	17,121,000
Wisconsin.....	a 146	1,358,000	97	1,555,450	101	2,525,000	33	1,064,700	62	3,300,000	10	1,050,000	5	1,650,000	1	1,000,000			455	13,503,150
Minnesota.....	282	2,800,000	171	2,705,000	90	2,250,000	40	1,332,000	30	1,510,000	10	1,225,000							623	11,822,000
Iowa.....	10	100,000	12	211,000	108	2,700,000	50	1,724,500	80	4,337,000	21	2,200,000	1	250,000					282	11,522,500
Missouri.....	388	3,843,860	260	4,425,000	103	2,575,000	72	2,379,000	94	5,035,000	43	4,975,000	2	1,100,000	2	3,000,000			964	27,332,860
Middle Western States.....	838	8,170,610	779	12,816,989	871	21,775,000	377	12,572,075	558	29,798,375	254	31,146,700	33	12,121,900	7	9,000,000			3,717	137,401,649
North Dakota.....	a 309	2,984,677	81	1,299,500	23	575,000	12	363,000	7	360,000									432	5,582,177
South Dakota.....	289	2,183,631	67	1,005,475	36	900,000	10	316,000	5	255,000									407	4,660,106
Nebraska.....	a 268	2,229,740	197	3,163,000	85	2,125,000	36	1,181,000	36	1,875,000	3	300,000							625	10,873,740
Kansas.....	d 393	3,900,000	197	3,154,500	74	1,850,000	34	1,117,000	51	2,705,000	8	910,000							757	13,636,500
Montana.....			10	200,000	19	475,000	5	170,000	15	835,000	1	200,000							50	1,880,000
Wyoming.....	23	230,000	9	161,000	2	50,000	2	70,000	2	100,000	1	150,000							39	761,000
Colorado.....	36	343,150	18	281,800	3	75,000	17	515,000	7	350,000	1	100,000							82	1,664,950
New Mexico.....			10	150,000	1	25,000	9	284,500	3	150,000	3	372,602							26	982,102
Oklahoma.....	a 367	3,289,900	129	1,953,900	72	1,800,000	17	550,000	21	1,164,150	2	200,000							608	8,957,950
Western States.....	1,685	15,161,098	718	11,369,175	315	7,875,000	142	4,566,500	147	7,794,150	19	2,232,602							3,026	48,998,525
Washington.....	c 34	275,000	34	527,450	66	1,650,000	11	388,220	20	1,088,900	18	2,200,000	1	500,000	1	1,000,000			185	7,629,570
Oregon.....	a 21	192,550	25	412,000	19	475,000	10	336,000	17	890,000	11	1,450,000	1	250,000	1	1,000,000			105	5,005,550
California.....	f 22	4,000	1	23,220	93	2,325,000	29	1,066,302	85	4,912,564	57	7,597,790	31	11,395,700	2	5,000,000			320	32,264,576
Idaho.....	38	368,990	24	403,191	15	375,000	6	213,500	9	500,000	7	700,000							99	2,560,681
Utah.....	b 6	36,275	9	154,232	14	350,000	9	334,000	9	450,000	5	600,000	3	800,000					55	2,724,507
Nevada.....	1	10,000	6	84,000	3	75,000	1	30,000	5	269,620	5	519,500	3	1,000,000					24	1,988,120
Arizona.....	4	40,000	6	91,600	6	150,000	5	183,000	8	428,100	3	300,000							32	1,192,700
Alaska.....	a 1				1	25,000	1	30,000	2	135,000	6	923,600							11	1,113,600
Pacific States.....	127	926,815	105	1,695,693	217	5,425,000	72	2,521,022	155	8,674,184	112	14,290,890	39	13,945,700	4	7,000,000			831	54,479,304
Hawaii.....	a 1								3	212,577	3	342,500	3	1,900,000					10	2,455,077
Porto Rico.....	e 2		1	18,000			1	45,630			1	120,000	3	1,170,672					8	1,354,302
Philippines.....	e 6										1	163,164	2	1,369,500					9	1,532,664
Island possessions.....	9		1	18,000			1	45,630	3	212,577	5	625,664	8	4,440,172					27	5,342,043
United States and island possessions.....	3,345	30,121,794	2,702	43,813,799	1,947	48,675,000	1,000	33,425,653	1,436	78,695,441	718	89,116,216	145	55,661,997	26	36,550,000			11,319	416,059,900

a Includes 1 bank with no capital.
b Includes 2 banks with no capital.
c Includes 6 banks with no capital.

d Includes 3 banks with no capital.
e Branch banks; no capital.
f Includes 21 banks with no capital.

TABLE No. 15.—CLASSIFICATION OF STOCK SAVINGS BANKS ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

States, etc.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
New Hampshire.....					1	\$25,000	1	\$32,000	4	\$279,400	2	\$225,000							8	\$561,400
New England States.....					1	25,000	1	32,000	4	279,400	2	225,000							8	561,400
New Jersey.....													1	\$750,000					1	750,000
Maryland.....	6	\$59,750	5	\$84,500	5	125,000			4	225,000	1	100,000							21	594,250
District of Columbia.....							2	29,185	1	50,000	9	1,116,200							12	1,195,385
Eastern States.....	6	59,750	5	84,500	5	125,000	2	29,185	5	275,000	10	1,216,200	1	750,000					34	2,539,635
Virginia.....	5	29,136	1	24,000	2	50,000	5	168,831	2	100,000	7	1,069,750							22	1,441,717
West Virginia.....					3	75,000	2	85,600	1	50,000	3	350,000	1	432,000					10	992,600
North Carolina.....	4	35,000	7	106,300	4	100,000	1	25,415	7	459,220	1	100,000							24	825,935
South Carolina.....	2	10,000	4	84,500	2	50,000	5	171,400	8	448,900	7	772,000							28	1,536,800
Georgia.....			1	15,000	2	50,000	2	70,000	7	372,000	6	900,000							18	1,407,000
Florida.....			1	20,000	1	25,000			2	100,000									4	145,000
Alabama.....			5	69,660	3	75,000					2	300,000							10	444,660
Mississippi.....	2	14,449	1	15,000	2	50,000	3	90,800	4	210,000									12	380,249
Louisiana.....							1	30,000	1	50,000	4	500,000	2	750,000	1	1,100,000			9	2,430,000
Arkansas.....	1	10,000	2	42,900	1	25,000			1	75,000	1	100,000							6	252,900
Kentucky.....	1	7,500	3	44,100	1	25,000	3	96,000	1	50,000	1	100,000	1	350,000					11	672,600
Tennessee.....	6	36,340	2	35,000	4	100,000	3	108,495	5	250,000	6	675,000	1	300,000					27	1,504,835
Southern States.....	21	142,425	27	456,460	25	625,000	25	846,541	39	2,165,120	38	4,866,750	5	1,832,000	1	1,100,000			181	12,034,296
Ohio.....			3	46,250	4	100,000	2	59,600	13	650,000	14	1,675,000	4	1,300,000	1	1,500,000			41	5,330,850
Michigan.....					3	75,000	1	28,000	6	310,000	3	400,000	2	800,000					15	1,613,000
Minnesota.....											1	100,000							1	100,000
Iowa.....	a 177	1,740,000	172	2,782,500	77	1,925,000	42	1,378,500	72	3,785,000	27	3,050,000	5	1,750,000					572	16,411,000
Middle Western States.....	177	1,740,000	175	2,828,750	84	2,100,000	45	1,466,100	91	4,745,000	45	5,225,000	11	3,850,000	1	1,500,000			629	23,454,850
South Dakota.....	7	56,000			2	50,000			2	100,000	1	100,000							12	306,000
Nebraska.....			6	90,500	2	50,000	1	30,000	1	50,000	1	150,000							11	370,500
Kansas.....	4	40,000	1	20,000	8	200,000					1	100,000							14	360,000
Montana.....											2	200,000	1	300,000					3	500,000
Wyoming.....					1	25,000													1	25,000
Colorado.....			1	24,102	3	75,000			5	250,000	1	100,000							10	449,102
New Mexico.....			3	45,000			1	30,000											4	75,000
Western States.....	11	96,000	11	179,602	16	400,000	2	60,000	8	400,000	6	650,000	1	300,000					55	2,085,602
Washington.....					3	75,000	1	30,000	3	150,000	3	300,000	1	400,000					11	955,000
Oregon.....			1	20,000	1	25,000	1	30,000	1	50,000	2	225,200							6	350,200
California.....	a 11	64,275	9	169,255	40	1,000,000	5	183,775	18	951,320	27	3,698,812	16	7,000,000	4	4,000,000			130	17,067,437
Idaho.....	1	10,000	1	23,000	2	50,000													4	83,000
Utah.....									1	75,000	2	300,000							3	375,000
Pacific States.....	12	74,275	11	212,255	46	1,150,000	7	243,775	23	1,226,320	34	4,524,012	17	7,400,000	4	4,000,000			154	18,830,637
United States.....	227	2,112,450	229	3,761,567	177	4,425,000	82	2,677,601	170	9,090,840	135	16,706,962	35	14,132,000	6	6,600,000			1,061	59,506,420

a Includes 3 banks with no capital.

NATIONAL MONETARY COMMISSION.

86

TABLE No. 16.—CLASSIFICATION OF PRIVATE BANKS ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

States, etc.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
New York.....	^a 15	\$32,300	12	\$162,000	2	\$50,000	2	\$56,000			3	\$300,000							34	\$600,300
New Jersey.....	^b 9																		9	
Pennsylvania.....	^c 10	56,000	7	127,282	2	50,000	2	70,000	4	\$200,000	2	225,000							27	728,282
Maryland.....	^d 3	7,500																	3	7,500
Eastern States.....	37	95,800	19	289,282	4	100,000	4	126,000	4	200,000	5	525,000							73	1,336,082
Virginia.....	1	5,000	2	36,000															3	41,000
North Carolina.....	^d 3	15,250																	3	15,250
South Carolina.....	^d 2	10,000	3	54,926															5	64,926
Georgia.....	^e 10	36,000			2	50,000	2	75,000			2	228,968							16	389,968
Florida.....	^d 5	44,000																	5	44,000
Alabama.....	3	30,000	1	15,000	3	75,000			6	325,000	1	100,000							14	545,000
Mississippi.....	^f 3	10,000	2	40,000	1	25,000					1	100,000							7	175,000
Texas.....	^b 33	198,800	8	126,105	5	125,000	2	60,000	4	200,000	2	235,000	3	\$1,371,661					57	2,316,566
Arkansas.....	^d 6	33,812							1	50,000									7	83,812
Kentucky.....			1	15,000			1	27,900											2	42,900
Southern States.....	66	382,862	17	287,031	11	275,000	5	162,900	11	575,000	6	663,968	3	1,371,661					119	3,718,422
Ohio.....	^g 118	598,513	24	378,500	13	325,000	8	260,000	11	578,700									174	2,140,713
Indiana.....	^d 113	1,111,200	49	804,950	13	325,000	5	155,300	8	424,000	5	526,500							193	3,346,950
Illinois.....	^h 231	1,258,465	84	1,404,486	43	1,075,000	30	1,005,658	24	1,372,122	7	825,000	1	384,350					420	7,325,081
Michigan.....	^b 86	462,006	21	341,072	6	150,000	5	185,250	2	110,721									120	1,249,049
Minnesota.....	1	10,000	1	15,000	1	25,000													3	50,000
Iowa.....	^b 94	683,202	34	556,703	19	475,000	10	359,000	13	700,000	8	900,092							178	3,673,997
Missouri.....	42	308,000	13	255,000			1	30,000					1	250,000					57	843,000
Middle Western States.....	685	4,431,386	226	3,755,711	95	2,375,000	59	1,995,208	58	3,185,543	20	2,251,592	2	634,350					1,145	18,628,790
South Dakota.....	16	131,000	4	63,500	1	25,000													21	219,500
Nebraska.....	4	30,000	3	50,000					1	50,000									8	130,000
Kansas.....	2	20,000	4	65,000															6	85,000
Montana.....	^d 7	54,000	1	11,000	3	75,000	1	45,000			1	100,000							13	285,000
Wyoming.....	4	25,000			1	25,000													5	50,000
Colorado.....	22	220,000	13	216,100	3	75,000			5	250,000									43	761,100
Western States.....	55	480,000	25	405,600	8	200,000	1	45,000	6	300,000	1	100,000							96	1,530,600
Washington.....	^f 14	70,428	1	18,100					2	106,800									17	195,328
Oregon.....	5	50,000	1	15,000	4	100,000			3	150,000			1	250,000					14	565,000
California.....			1	20,000	6	150,000	2	57,200	4	200,000			2	775,000					15	1,202,200
Idaho.....	5	50,000	1	20,000	1	25,000	1	40,000											8	135,000
Utah.....	1	10,000	1	20,000									1	250,000					3	280,000
Nevada.....	^d 1				1	25,000	2	70,000											4	95,000
Arizona.....	^d 1		2	40,500															3	40,500
Pacific States.....	27	180,428	7	133,600	12	300,000	5	167,200	9	456,800			4	1,275,000					64	2,513,028
United States.....	870	5,570,476	294	4,871,224	130	3,250,000	74	2,496,308	88	4,717,343	32	3,540,560	9	3,281,011					1,497	27,726,922

^a Includes 7 banks with no capital.
^b Includes 9 banks with no capital.

^c Includes 3 banks with no capital.
^d Includes 1 bank with no capital.

^e Includes 4 banks with no capital.
^f Includes 2 banks with no capital.

^g Includes 31 banks with no capital.
^h Includes 69 banks with no capital.

TABLE No. 17.—CLASSIFICATION OF LOAN AND TRUST COMPANIES ACCORDING TO CAPITAL APRIL 28, 1909, BY STATES.

States, etc.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
Maine.....					5	\$125,000	2	\$65,000	19	\$1,022,900	13	\$1,525,000	2	\$500,000					41	\$3,237,900
Vermont.....					8	200,000	1	49,800	17	875,000	3	300,000							29	1,424,800
Massachusetts.....											27	4,165,200	13	5,400,000	7	\$8,000,000			47	17,565,200
Rhode Island.....	1	\$5,000							1	51,418	4	505,000	2	800,000	3	6,000,000			11	7,361,418
Connecticut.....					4	100,000			6	320,000	14	2,050,000	3	1,000,000					27	3,470,000
New England States.....	1	5,000			17	425,000	3	114,800	43	2,269,318	61	8,545,200	20	7,700,000	10	14,000,000			155	33,059,318
New York.....											26	3,925,000	28	13,650,000	31	49,825,000			85	67,400,000
New Jersey.....									2	100,000	66	7,918,200	7	3,600,000	3	4,000,000			78	15,618,200
Pennsylvania.....			1	\$10,200					3	215,831	171	24,764,378	76	28,802,692	27	47,516,500			278	101,309,601
Delaware.....			1	30,000	3	75,000	1	37,200	2	150,000			3	1,400,000					10	1,692,200
Maryland.....	3	22,050	2	30,550					3	162,050	2	300,000	4	2,200,000	5	7,350,000			19	10,064,650
District of Columbia.....															5	8,000,000			5	8,000,000
Eastern States.....	3	22,050	4	70,750	3	75,000	1	37,200	10	627,881	265	36,907,578	118	49,652,692	71	116,691,500			475	204,084,651
Virginia.....									1	74,400	1	200,000	5	1,898,145					7	2,172,545
West Virginia.....											12	1,600,900	3	800,000					15	2,400,900
North Carolina.....			1	23,500							2	400,000	2	950,000					5	1,373,500
South Carolina.....											3	200,000	2	200,000					5	400,000
Texas.....									22	1,195,000	17	2,035,000	3	1,050,000					42	4,280,000
Arkansas.....									3	165,000	2	220,000	3	1,011,345					8	1,396,345
Kentucky.....			2	35,000	1	25,000	1	42,825	17	921,450	14	1,730,000	6	2,656,100	2	2,000,000			43	7,410,375
Tennessee.....							1	28,600					3	1,100,000	2	2,900,000			6	4,028,600
Southern States.....			3	58,500	1	25,000	2	71,425	46	2,555,850	50	6,385,900	25	9,465,590	4	4,900,000			131	23,462,265
Ohio.....									3	170,000	5	900,000	8	3,860,000	3	7,500,000			19	12,430,000
Indiana.....					19	475,000	9	328,532	35	1,935,000	23	3,146,600	6	2,175,000	1	1,000,000			93	9,060,132
Illinois.....									2	125,000	17	2,225,000	11	4,700,000	10	17,250,000	2	\$10,000,000	42	34,300,000
Michigan.....											2	350,000	3	1,500,000					5	1,850,000
Wisconsin.....									4	210,000	1	100,000	6	1,900,000					11	2,210,000
Minnesota.....											1	200,000	3	1,000,000					4	1,200,000
Iowa.....			1	15,000					7	427,200	4	450,000	2	800,000					14	1,692,200
Missouri.....									19	1,028,000	12	1,252,400	3	1,267,500	5	10,000,000	1	5,000,000	40	18,547,900
Middle Western States.....			1	15,000	19	475,000	9	328,532	70	3,895,200	65	8,624,000	42	17,202,500	19	35,750,000	3	15,000,000	228	81,290,232
North Dakota.....									1	67,600	1	100,000							2	167,600
South Dakota.....					1	25,000			2	130,000	2	210,000							5	365,000
Kansas.....											3	425,000							3	425,000
Montana.....											5	600,000	1	250,000					6	850,000
Wyoming.....	1	10,000			2	50,000													3	60,000
Colorado.....									6	325,000			5	1,400,000					11	1,725,000
Oklahoma.....											4	600,000							4	600,000
Western States.....	1	10,000			3	75,000			9	522,600	15	1,935,000	6	1,650,000					34	4,192,600
Washington.....					2	50,000			4	220,000	5	600,000	8	2,401,822					19	3,271,822
Oregon.....	1	10,000							1	50,000	1	150,000	2	800,000					5	1,010,000
California.....					1	25,000					4	555,280	6	2,073,355	6	7,700,000			17	10,353,635
Idaho.....					5	125,000	3	94,400	2	100,000	3	500,000	1	919,300					14	1,738,700
Utah.....													1	300,000					1	300,000
Pacific States.....	1	10,000			8	200,000	3	94,400	7	370,000	13	1,805,280	18	6,494,477	6	7,700,000			56	16,674,157
United States.....	6	47,050	8	144,250	51	1,275,000	18	646,357	185	10,240,849	469	64,202,958	229	92,165,259	110	179,041,500	3	15,000,000	1,079	362,763,223

TABLE No. 18.—CLASSIFICATION OF BANKS OTHER THAN NATIONAL ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

States, etc.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
Maine.....					5	\$125,000	2	\$65,000	19	\$1,022,900	13	\$1,525,000	2	\$500,000					41	\$3,237,900
New Hampshire.....					3	75,000	2	62,000	9	529,400	3	325,000							17	991,400
Vermont.....					8	200,000	1	49,800	17	875,000	3	300,000							29	1,424,800
Massachusetts.....											27	4,165,200	13	5,400,000	7	\$8,000,000			47	17,565,200
Rhode Island.....	1	\$5,000							2	126,418	6	825,000	2	800,000	3	6,000,000			14	7,756,418
Connecticut.....					4	100,000			6	320,000	16	2,300,000	8	2,940,000					34	5,660,000
New England States.....	1	5,000			20	500,000	5	176,800	53	2,873,718	68	9,440,200	25	9,640,000	10	14,000,000			182	36,635,718
New York.....	17	42,300	12	\$162,000	57	1,425,000	21	639,000	34	1,805,000	88	12,350,000	48	21,775,000	41	64,375,000			318	102,573,300
New Jersey.....	9				1	25,000	2	60,000	14	763,750	71	8,418,200	9	4,850,300	3	4,000,000			109	18,116,950
Pennsylvania.....	11	59,640	8	137,482	5	125,000	3	105,526	74	4,181,940	221	31,523,078	81	30,402,692	29	49,516,500			432	116,051,858
Delaware.....			2	50,000	3	75,000	1	37,200	2	150,000	3	500,000	3	1,400,000					14	2,212,200
Maryland.....	24	185,505	14	237,805	12	300,000			12	652,050	7	950,000	5	2,600,000	5	7,350,000			79	12,275,360
District of Columbia.....							2	29,185	1	50,000	9	1,116,200			5	8,000,000			17	9,195,385
Eastern States.....	61	287,445	36	587,287	78	1,950,000	29	870,911	137	7,602,740	399	54,857,478	146	61,027,692	83	133,241,500			969	260,425,053
Virginia.....	66	544,411	60	962,565	24	600,000	31	1,095,549	26	1,430,850	24	3,204,830	7	2,598,145	1	1,000,000			239	11,436,350
West Virginia.....	4	40,000	19	377,459	39	975,000	32	1,163,834	40	2,246,700	27	3,543,200	6	1,932,000					167	10,278,193
North Carolina.....	141	1,114,147	79	1,334,490	20	500,000	24	786,385	28	1,569,220	11	1,225,000	3	1,250,000					306	7,779,242
South Carolina.....	31	247,904	63	1,155,821	33	825,000	25	816,515	58	3,334,120	30	3,242,000							240	9,621,360
Georgia.....	15	75,982	167	2,651,398	116	2,900,000	40	1,387,095	88	4,888,776	39	4,815,948	6	3,053,025					471	19,772,224
Florida.....	8	50,500	48	747,000	10	250,000	10	330,000	20	1,000,000	7	900,000							103	3,367,500
Alabama.....	21	190,000	53	825,820	29	725,000	26	877,240	45	2,594,300	20	2,525,000	5	1,800,000					199	9,537,360
Mississippi.....	56	460,043	85	1,437,820	43	1,075,000	55	1,847,550	47	2,863,200	30	3,253,800	5	1,550,000					321	12,487,413
Louisiana.....	24	230,100	52	806,800	28	700,000	28	888,700	27	1,505,000	18	2,250,000	7	2,980,200	3	4,100,000			187	13,460,400
Texas.....	198	1,838,300	90	1,527,105	71	1,775,000	37	1,174,500	59	3,160,000	28	3,170,000	6	2,421,661					489	15,066,566
Arkansas.....	80	613,304	54	851,625	23	575,000	22	770,215	26	1,565,500	10	1,335,000	6	1,811,345					221	7,581,989
Kentucky.....	9	63,350	274	4,408,410	34	850,000	46	1,529,875	51	2,737,650	36	4,258,500	9	3,756,100	2	2,000,000			461	19,603,885
Tennessee.....	105	810,672	94	1,486,865	43	1,075,000	41	1,425,308	30	1,701,950	18	2,075,000	6	2,106,000	2	2,900,000			339	13,580,795
Southern States.....	758	6,278,713	1,138	18,573,178	513	12,825,000	417	14,092,766	545	30,687,266	298	35,858,278	66	25,258,476	8	10,000,000			3,743	153,573,677
Ohio.....	121	608,513	167	2,437,094	103	2,575,000	60	1,986,725	103	5,534,075	63	8,046,700	24	9,381,900	5	10,000,000			646	40,569,917
Indiana.....	113	1,111,200	51	843,435	168	4,200,000	56	1,902,832	94	5,200,000	54	6,448,100	6	2,175,000	1	1,000,000			543	22,880,567
Illinois.....	231	1,258,465	84	1,404,486	211	5,275,000	76	2,528,958	128	6,812,122	89	12,370,000	18	7,184,350	12	19,750,000	2	\$10,000,000	851	66,583,381
Michigan.....	95	520,756	118	2,210,872	88	2,200,000	50	1,675,700	71	3,745,721	40	4,880,000	12	5,100,000	1	1,500,000			475	21,833,049
Wisconsin.....	146	1,358,000	97	1,555,450	101	2,525,000	33	1,064,700	66	3,510,000	11	1,150,000	11	3,550,000	1	1,000,000			466	15,713,150
Minnesota.....	283	2,810,000	172	2,720,000	91	2,275,000	40	1,332,000	30	1,510,000	12	1,525,000	3	1,000,000					631	13,172,000
Iowa.....	281	2,523,202	219	3,565,203	204	5,100,000	102	3,462,000	172	9,249,200	60	6,600,092	8	2,800,000					1,046	33,299,697
Missouri.....	430	4,151,860	273	4,680,000	103	2,575,000	73	2,409,009	113	6,063,000	55	6,227,400	6	2,617,500	7	13,000,000	1	5,000,000	1,061	46,723,760
Middle Western States.....	1,700	14,341,996	1,181	19,416,450	1,069	26,725,000	490	16,361,915	777	41,624,118	384	47,247,292	88	33,808,750	27	46,250,000	3	15,000,000	5,719	260,775,521
North Dakota.....	309	2,984,677	81	1,299,500	23	575,000	12	363,000	8	427,600	1	100,000							434	5,749,777
South Dakota.....	312	2,370,631	71	1,068,975	40	1,000,000	10	316,000	9	485,000	3	310,000							445	5,550,606
Nebraska.....	272	2,259,740	206	3,303,500	87	2,175,000	37	1,211,000	38	1,975,000	4	450,000							644	11,374,240
Kansas.....	399	3,960,000	202	3,239,500	82	2,050,000	34	1,117,000	51	2,705,000	12	1,435,000							780	14,506,500
Montana.....	7	54,000	11	211,000	22	550,000	6	215,000	15	835,000	9	1,100,000	2	550,000					72	3,515,000
Wyoming.....	28	265,000	9	161,000	6	150,000	2	70,000	2	100,000	1	150,000							48	896,000
Colorado.....	58	563,150	32	522,002	9	225,000	17	515,000	23	1,175,000	2	200,000	5	1,400,000					146	4,600,152
New Mexico.....			13	195,000	1	25,000	10	314,500	3	150,000	3	372,002							30	1,057,102
Oklahoma.....	367	3,289,900	129	1,953,900	72	1,800,000	17	550,000	21	1,164,150	6	800,000							612	9,557,950
Western States.....	1,752	15,747,098	754	11,954,377	342	8,550,000	145	4,671,500	170	9,016,750	41	4,917,602	7	1,950,000					3,211	56,807,327
Washington.....	48	345,428	35	545,550	71	1,775,000	12	418,220	29	1,565,700	26	3,100,000	10	3,301,822	1	1,000,000			232	12,051,720
Oregon.....	27	252,550	27	447,000	24	600,000	11	366,000	22	1,140,000	14	1,825,200	4	1,300,000	1	1,000,000			130	6,930,750
California.....	33	68,275	11	212,475	140	3,500,000	36	1,247,277	107	6,063,884	88	11,851,882	55	21,244,055	12	16,700,000			482	60,887,848
Idaho.....	44	428,990	26	446,191	23	575,000	10	347,900	11	600,000	10	1,200,000	1	919,300					125	4,517,381
Utah.....	7	46,275	10	174,232	14	350,000	9	334,000	10	525,000	7	900,000	5	1,350,000					62	3,679,507
Nevada.....	2	10,000	6	84,000	4	100,000	3	100,000	5	269,620	5	519,500	3	1,000,000					28	2,083,120
Arizona.....	5	40,000	8	132,100	6	150,000	5	183,000	8	428,100	3	300,000							35	1,233,200
Alaska.....	1				1	25,000	1	30,000	2	135,000	6	923,600							11	1,113,600
Pacific States.....	167	1,191,518	123	2,041,548	283	7,075,000	87	3,026,397	194	10,727,304	159	20,620,182	78	29,115,177	14	18,700,000			1,105	92,497,126
Hawaii.....	1								3	212,577	3	342,500	3	1,900,000					10	2,455,077
Porto Rico.....	2		1	18,000			1	45,630			1	120,000	3	1,170,672					8	1,354,302
Philippines.....	6										1	163,164	2	1,369,500					9	1,532,664
Island possessions.....	9		1	18,000			1	45,630	3	212,577	5	625,664	8	4,440,172					27	5,342,043
United States and is-land possessions.....	4,448	37,851,770	3,233	52,590,840	2,305	57,625,000	1,174	39,245,919	1,879	102,744,473	1,354	173,566,696	418	165,240,267	142	222,191,500	3	15,000,000	14,956	866,056,465

TABLE No. 19.—CLASSIFICATION OF ALL COMMERCIAL BANKS (INCLUDING STOCK SAVINGS BANKS) ACCORDING TO CAPITAL, APRIL 28, 1909, BY STATES.

	\$10,000 or less. ^a		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
States, etc.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.	Number.	Capital.
Maine.....					8	\$200,000	2	\$65,000	58	\$3,088,900	41	\$5,185,000	9	\$3,750,000					118	\$12,288,900
New Hampshire.....					9	225,000	3	92,000	26	1,509,400	36	4,600,600							74	6,426,400
Vermont.....					14	350,000	1	49,800	29	1,575,000	32	4,010,000	3	900,000					79	6,884,800
Massachusetts.....					2	50,000			22	1,152,500	144	20,555,200	55	21,775,000	20	\$29,000,000			243	72,532,700
Rhode Island.....	1	\$5,000							2	126,418	20	2,725,250	9	4,600,000	4	7,000,000			36	14,456,668
Connecticut.....					8	195,000			12	645,000	58	8,428,850	34	13,441,200	3	3,200,000			115	25,910,050
New England States.....	1	5,000			41	1,020,000	6	206,800	149	8,097,218	331	45,504,300	110	44,466,200	27	39,200,000			665	138,499,518
New York.....	17	42,300	12	\$162,000	123	3,069,078	31	971,500	155	8,122,500	249	32,945,100	87	37,227,000	69	111,125,000	5	\$70,000,000	748	263,664,478
New Jersey.....	9				39	950,000	11	350,000	74	3,920,750	130	16,138,200	22	9,760,000	6	7,500,000			291	38,618,950
Pennsylvania.....	11	59,640	8	137,482	162	4,008,035	22	751,616	353	19,026,160	467	62,993,228	149	57,432,712	49	79,416,500	1	6,000,000	1,222	229,825,373
Delaware.....			2	50,000	7	175,000	4	132,200	16	980,800	8	1,323,185	4	1,900,000					41	4,561,185
Maryland.....	24	185,505	14	237,805	35	875,000	3	110,000	50	2,682,050	28	3,500,000	15	7,301,700	12	15,060,700			181	29,952,760
District of Columbia.....							2	29,185	1	50,000	11	1,516,200	7	3,102,000	7	10,050,000			28	14,747,385
Eastern States.....	61	287,445	36	587,287	366	9,077,113	73	2,344,501	649	34,782,260	893	118,415,913	284	116,723,412	143	223,152,200	6	76,000,000	2,511	581,370,131
Virginia.....	66	544,411	60	962,565	53	1,318,750	39	1,374,049	64	3,479,080	49	6,264,830	18	6,573,145	4	4,000,000			353	24,516,830
West Virginia.....	4	40,000	19	377,459	57	1,425,000	39	1,408,834	79	4,346,700	48	5,849,200	15	5,132,000					261	18,579,193
North Carolina.....	141	1,114,147	79	1,334,490	36	900,000	26	861,385	47	2,554,220	38	4,475,000	9	3,450,000					376	14,689,242
South Carolina.....	31	247,904	63	1,155,821	39	975,000	25	816,515	64	3,669,120	44	5,017,000	6	2,250,000					272	14,131,360
Georgia.....	15	75,982	167	2,651,398	128	4,200,000	53	1,850,095	128	7,027,276	63	7,665,948	19	8,703,025					573	31,173,724
Florida.....	8	50,500	48	747,000	15	375,000	14	460,000	33	1,765,000	16	1,800,000	8	3,300,000					142	8,497,500
Alabama.....	21	190,000	53	825,820	45	1,125,000	33	1,094,240	66	3,739,300	44	5,385,000	10	3,550,000	2	2,000,000			274	17,909,360
Mississippi.....	56	460,043	85	1,437,820	46	1,150,000	57	1,907,550	56	3,353,200	42	4,603,800	10	3,035,000					352	15,947,413
Louisiana.....	24	230,100	52	806,800	34	850,000	29	918,700	38	2,095,000	28	3,450,000	11	4,680,200	6	8,925,000			222	21,955,800
Texas.....	198	1,838,300	90	1,527,105	194	4,850,000	104	3,375,500	255	13,802,300	139	16,815,000	35	13,321,661	2	2,000,000			1,017	57,529,866
Arkansas.....	80	613,304	54	851,625	33	825,000	24	835,215	42	2,385,500	21	2,840,000	10	3,311,345					264	11,661,989
Kentucky.....	9	63,350	274	4,408,410	72	1,790,100	54	1,819,875	93	5,020,650	80	9,803,900	24	10,131,100	3	3,645,000			609	36,682,385
Tennessee.....	105	810,672	94	1,486,865	60	1,500,000	46	1,602,578	66	3,706,950	36	4,300,000	17	6,556,000	3	3,900,000			427	23,863,065
Southern States.....	758	6,278,713	1,138	18,573,178	812	20,283,850	543	18,324,536	1,031	56,944,296	648	78,269,678	192	73,993,476	20	24,470,000			5,142	297,137,727
Ohio.....	121	608,513	167	2,437,004	185	4,625,000	77	2,594,725	200	10,825,175	192	24,186,700	56	21,581,900	18	30,000,000	1	5,000,000	1,017	101,859,017
Indiana.....	113	1,111,200	51	843,435	236	5,885,000	74	2,485,832	151	8,215,000	144	17,643,100	19	6,925,000	5	5,500,000			793	48,608,567
Illinois.....	231	1,258,465	84	1,404,486	312	7,795,000	96	3,200,958	284	15,340,122	200	25,670,000	33	12,534,350	20	37,500,000	3	18,000,000	1,263	122,703,381
Michigan.....	95	520,756	118	2,210,872	97	2,421,106	52	1,745,700	104	5,475,721	84	9,995,000	19	8,950,000	3	5,500,000			572	36,819,149
Wisconsin.....	146	1,358,000	97	1,555,450	128	3,200,000	38	1,224,700	111	5,965,000	52	6,535,000	20	6,850,000	3	5,000,000			595	31,688,150
Minnesota.....	283	2,810,000	172	2,720,000	244	6,100,000	59	1,933,000	91	4,765,000	32	4,035,000	10	3,900,000	6	8,000,000			897	34,263,000
Iowa.....	281	2,523,202	219	3,565,203	296	7,400,000	124	4,222,000	306	16,319,200	125	14,580,092	13	4,250,000	1	1,000,000			1,365	53,859,697
Missouri.....	430	4,151,860	273	4,680,000	133	3,312,506	83	2,734,000	146	7,848,000	94	11,277,400	10	4,617,500	15	26,200,000	2	15,000,000	1,186	79,821,260
Middle Western States.....	1,700	14,341,996	1,181	19,416,450	1,631	40,738,600	603	20,140,915	1,393	74,753,218	923	113,922,292	180	69,608,750	71	118,700,000	6	38,000,000	7,688	509,622,221
North Dakota.....	309	2,984,677	81	1,299,500	114	2,850,000	20	618,000	35	1,807,600	8	900,000							567	10,459,777
South Dakota.....	312	2,370,631	71	1,068,975	97	2,420,000	14	466,000	33	1,695,000	11	1,160,000							538	9,180,606
Nebraska.....	272	2,259,740	206	3,303,500	174	4,350,000	48	1,591,000	124	6,510,000	27	3,200,000	7	2,800,000	1	1,000,000			859	25,014,240
Kansas.....	399	3,960,000	202	3,239,500	158	3,950,000	41	1,364,500	139	7,300,000	49	5,785,000	3	1,100,000					991	26,699,000
Montana.....	7	54,000	11	211,000	32	799,300	8	285,000	25	1,355,000	28	3,925,000	4	1,050,000					115	7,670,300
Wyoming.....	28	265,000	9	161,000	16	400,000	2	70,000	15	835,000	7	750,000							77	2,481,000
Colorado.....	58	563,150	32	522,002	45	1,125,000	25	795,000	62	3,190,000	25	2,950,000	11	3,650,000	1	1,000,000			259	13,795,152
New Mexico.....			13	195,000	20	500,000	13	409,500	16	850,000	9	1,122,602							71	3,077,102
Oklahoma.....	367</																			

TABLE No. 20.—SUMMARY OF CLASSIFICATION OF BANKS ACCORDING TO CAPITAL, APRIL 28, 1909.

Class of banks.	\$10,000 or less.		Over \$10,000 and less than \$25,000.		\$25,000.		Over \$25,000 and less than \$50,000.		\$50,000 and less than \$100,000.		\$100,000 and less than \$250,000.		\$250,000 and less than \$1,000,000.		\$1,000,000 and less than \$5,000,000.		\$5,000,000 and over.		Total.	
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.
State banks.....	3,345	\$30,121,794	2,702	\$43,813,799	1,947	\$48,675,000	1,000	\$33,425,653	1,436	\$78,695,441	718	\$89,116,216	145	\$55,661,997	26	\$36,550,000	.....	.....	11,319	\$416,059,900
Private banks.....	870	5,570,476	294	4,871,224	130	3,250,000	74	2,496,308	88	4,717,343	32	3,540,560	9	3,281,011	.....	.....	.....	.....	1,497	27,726,922
Loan and trust companies....	6	47,050	8	144,250	51	1,275,000	18	646,357	185	10,240,849	469	64,202,958	229	92,165,259	110	179,041,500	3	\$15,000,000	1,079	362,763,223
Total.....	4,221	35,739,320	3,004	48,829,273	2,128	53,200,000	1,092	36,568,318	1,709	93,653,633	1,219	156,859,734	383	151,108,267	136	215,591,500	3	15,000,000	13,895	806,550,045
Stock savings banks.....	227	2,112,450	229	3,761,567	177	4,425,000	82	2,677,601	170	9,090,840	135	16,706,962	35	14,132,000	6	6,600,000	.....	.....	1,061	59,506,420
Total other than na- tional.....	4,448	37,851,770	3,233	52,590,840	2,305	57,625,000	1,174	39,245,919	1,879	102,744,473	1,354	173,566,696	418	165,240,267	142	222,191,500	3	15,000,000	14,956	866,056,465
Per cent.....	29.7	4.4	21.6	6.0	15.4	6.7	7.9	4.5	12.6	11.9	9.0	20.0	2.8	19.1	(1.0	25.7	)	1.7	100	100
National banks.....	.....	.....	.....	.....	1,801	44,853,363	357	11,986,035	2,189	116,731,150	1,899	239,571,735	488	192,056,920	149	223,780,700	10	105,000,000	6,893	933,979,903
Total.....	4,448	37,851,770	3,233	52,590,840	4,106	102,478,363	1,531	51,231,954	4,068	219,475,623	3,253	413,138,431	906	357,297,187	291	445,972,200	13	120,000,000	21,849	1,800,036,368
Per cent.....	20.3	2.1	14.8	2.9	18.8	5.7	7.0	2.8	18.6	12.2	14.9	23.0	4.2	19.8	1.3	24.8	.1	6.7	100	100

O