

ABSTRACT OF CONDITION OF MEMBER BANKS NO. 2.

FEDERAL RESERVE BOARD, Washington, D. C., July 12, 1918.

Abstract of Reports of Condition of Member State Banks and Trust Companies in Each Federal Reserve District on May 10, 1918.

[In thousands of dollars.]

| | District No. 1 (23 banks). | District No. 2 (63 banks). | District No. 3 (16 banks). | District No. 4 (26 banks). | District No. 5 (20 banks). | District No. 6 (30 banks). | District No. 7 (114 banks). | District No. 8 (23 banks). | District No. 9 (35 banks). | District No. 10 (16 banks). | District No. 11 (43 banks). | District No. 12 (40 banks). | Total United States (449 banks). |
|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|----------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------------|
| RESOURCES. | | | | | | | | | | | | | |
| Loans and discounts..... | 306,249 | 1,414,329 | 91,782 | 198,367 | 32,238 | 93,846 | 466,598 | 142,705 | 30,535 | 44,058 | 17,044 | 47,172 | 2,884,923 |
| Overdrafts..... | 230 | 1,328 | 317 | 86 | 75 | 264 | 208 | 40 | 53 | 30 | 44 | 136 | 2,811 |
| Customers' liability account of acceptances and under letters of credit..... | 16,741 | 109,067 | 1,422 | 2,110 | 632 | 2,168 | 12,234 | 9,764 | 100 | ..... | ..... | 1,152 | 155,390 |
| United States securities (exclusive of United States securities borrowed)..... | 21,102 | 411,732 | 13,849 | 33,831 | 4,074 | 17,238 | 69,064 | 29,150 | 2,936 | 5,331 | 2,255 | 8,077 | 618,639 |
| War savings certificates and thrift stamps actually owned..... | 59 | 108 | 28 | 72 | 6 | 24 | 146 | 437 | 14 | 27 | 31 | 33 | 985 |
| Stock of Federal Reserve Bank..... | 1,493 | 7,547 | 1,574 | 2,273 | 318 | 612 | 2,659 | 1,067 | 145 | 210 | 109 | 257 | 18,264 |
| Other bonds, stocks, etc. (exclusive of securities borrowed)..... | 75,688 | 442,360 | 90,552 | 134,292 | 9,578 | 14,417 | 138,331 | 33,124 | 3,191 | 10,918 | 442 | 7,930 | 960,823 |
| Banking house..... | 7,147 | 38,588 | 5,268 | 10,256 | 1,208 | 5,604 | 9,935 | 3,165 | 548 | 820 | 420 | 1,746 | 84,705 |
| Other real estate owned..... | 116 | 5,166 | 1,579 | 3,947 | 564 | 2,489 | 1,035 | 644 | 141 | 129 | 96 | 1,109 | 17,015 |
| Furniture and fixtures..... | 203 | 354 | 264 | 554 | 88 | 287 | 1,307 | 574 | 190 | 78 | 219 | 254 | 4,372 |
| Due from banks and bankers..... | 38,002 | 161,292 | 13,200 | 23,950 | 5,940 | 23,330 | 61,254 | 18,703 | 5,068 | 10,345 | 2,965 | 8,233 | 372,282 |
| Exchanges for clearing house, also checks on banks in same place..... | 5,624 | 123,167 | 1,923 | 2,349 | 279 | 4,938 | 12,969 | 3,715 | 401 | 437 | 152 | 807 | 156,761 |
| Outside checks and other cash items..... | 1,947 | 7,014 | 142 | 284 | 123 | 821 | 5,375 | 938 | 258 | 576 | 168 | 242 | 17,888 |
| Cash in vault..... | 13,797 | 45,495 | 4,637 | 6,384 | 1,543 | 4,705 | 24,662 | 4,711 | 1,221 | 1,652 | 831 | 2,586 | 112,224 |
| Lawful reserve with Federal Reserve Bank..... | 34,075 | 276,967 | 15,106 | 19,786 | 2,673 | 8,059 | 49,658 | 13,842 | 2,062 | 4,553 | 1,538 | 4,082 | 432,401 |
| Items with Federal Reserve Bank in process of collection..... | 3,523 | 9,965 | 1,081 | 533 | 335 | 797 | 4,600 | 3,442 | 71 | 314 | 171 | 435 | 25,267 |
| Due from United States Treasurer..... | 257 | 105 | 12 | 86 | ..... | 11 | 227 | 98 | ..... | 7 | ..... | ..... | 803 |
| Interest earned but not collected..... | 795 | 10,187 | 612 | 203 | 4 | 101 | 80 | 57 | 33 | 1 | 7 | 46 | 12,126 |
| Other assets..... | 1,536 | 34,444 | 988 | 3,485 | 727 | 989 | 18,200 | 260 | 32 | 109 | 202 | 95 | 61,067 |
| Total..... | 528,584 | 3,099,215 | 244,336 | 442,848 | 60,405 | 180,700 | 878,542 | 266,436 | 46,899 | 79,695 | 26,694 | 84,392 | 5,938,746 |
| LIABILITIES. | | | | | | | | | | | | | |
| Capital stock paid in..... | 23,800 | 107,319 | 14,900 | 21,860 | 6,296 | 12,010 | 48,880 | 18,885 | 3,740 | 4,150 | 2,918 | 6,120 | 270,878 |
| Surplus fund..... | 25,977 | 144,159 | 37,554 | 54,063 | 4,437 | 8,478 | 40,966 | 17,389 | 1,263 | 2,974 | 852 | 2,492 | 340,604 |
| Undivided profits, less expenses and taxes paid..... | 7,077 | 31,681 | 4,946 | 7,717 | 1,494 | 2,116 | 12,884 | 4,431 | 629 | 888 | 507 | 1,271 | 75,641 |
| Interest and discount collected but not earned..... | 593 | 4,399 | 10 | 312 | 43 | 123 | 58 | 136 | 55 | 150 | 7 | 37 | 5,923 |
| Amount reserved for taxes accrued..... | 1,164 | 5,412 | 393 | 678 | 76 | 302 | 1,349 | 323 | 60 | 50 | 17 | 100 | 9,924 |
| Amount reserved for interest accrued..... | 849 | 12,983 | 511 | 448 | 159 | 330 | 1,499 | 294 | 52 | 206 | 27 | 200 | 17,558 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 55 |
| Due to banks and bankers..... | 23,118 | 278,892 | 9,078 | 13,697 | 2,305 | 24,626 | 61,404 | 22,815 | 8,438 | 12,362 | 1,709 | 7,235 | 465,679 |
| Demand deposits..... | 300,834 | 1,771,822 | 136,250 | 134,854 | 28,267 | 71,638 | 316,628 | 100,906 | 13,607 | 36,804 | 14,624 | 32,862 | 2,959,096 |
| Time deposits..... | 83,377 | 213,447 | 18,071 | 173,205 | 13,555 | 36,814 | 335,820 | 60,721 | 16,841 | 18,898 | 3,646 | 30,263 | 1,004,658 |
| United States deposits..... | 41,525 | 245,278 | 18,648 | 23,723 | 1,012 | 12,849 | 32,437 | 18,668 | 1,516 | 2,713 | 1,748 | 1,926 | 402,043 |
| Bills payable with Federal Reserve Bank..... | 500 | 140,177 | 2,125 | 4,900 | 1,019 | 7,539 | 5,513 | 9,236 | 425 | 218 | 157 | 270 | 172,079 |
| Bills payable other than with Federal Reserve Bank..... | 225 | 2,265 | 100 | 2,188 | 810 | 460 | 2,924 | 1,235 | 183 | 90 | 478 | 274 | 11,232 |
| Acceptances, letters of credit, and travelers' checks outstanding..... | 17,384 | 111,714 | 1,422 | 2,110 | 632 | 2,168 | 12,552 | 9,764 | ..... | 100 | ..... | 1,153 | 158,999 |
| Other liabilities..... | 2,161 | 29,667 | 328 | 3,093 | 300 | 1,247 | 5,628 | 1,633 | 90 | 92 | 4 | 134 | 44,377 |
| Total..... | 528,584 | 3,099,215 | 244,336 | 442,848 | 60,405 | 180,700 | 878,542 | 266,436 | 46,899 | 79,695 | 26,694 | 84,392 | 5,938,746 |
| Liability for rediscounts, including those with Federal Reserve Bank..... | 14,421 | 58,789 | 3,363 | 2,578 | 1,599 | 4,056 | 12,280 | 6,876 | 1,190 | 39 | 387 | 1,899 | 107,477 |

Abstract of Reports of Condition of Member State Banks and Trust Companies of the Federal Reserve System on May 10, 1918, Arranged by Classes.

[In thousands of dollars.]

| | Central reserve city banks (55 banks). | Other reserve city banks (87 banks). | Country banks (307 banks). | Total United States (449 banks), May 10, 1918. | Total United States (250 banks), Dec. 31, 1917. |
|--|--|--------------------------------------|----------------------------|--|---|
| RESOURCES. | | | | | |
| Loans and discounts..... | 1,655,955 | 827,303 | 401,665 | 2,884,923 | 2,418,663 |
| Overdrafts..... | 1,338 | 909 | 564 | 2,811 | 1,202 |
| Customers' liability account of acceptances and under letters of credit..... | 128,633 | 25,454 | 1,303 | 155,390 | 140,847 |
| United States securities (exclusive of United States securities borrowed)..... | 446,117 | 109,901 | 62,621 | 618,639 | 234,592 |
| War-savings certificates and thrift stamps actually owned..... | 518 | 192 | 275 | 985 | ..... |
| Stock of Federal Reserve Bank..... | 9,280 | 6,469 | 2,515 | 18,264 | 14,810 |
| Other bonds, stocks, etc. (exclusive of securities borrowed)..... | 462,980 | 319,585 | 178,258 | 960,823 | 871,566 |
| Banking house..... | 38,090 | 32,881 | 13,734 | 84,705 | 66,713 |
| Other real estate owned..... | 4,995 | 9,748 | 2,272 | 17,015 | 13,486 |
| Furniture and fixtures..... | 738 | 1,818 | 1,816 | 4,372 | 2,912 |
| Due from banks and bankers..... | 189,304 | 124,324 | 58,654 | 372,282 | 324,569 |
| Exchanges for clearing house, also checks on banks in same place..... | 133,683 | 20,061 | 3,017 | 156,761 | 241,963 |
| Outside checks and other cash items..... | 9,384 | 5,017 | 3,487 | 17,888 | 22,721 |
| Cash in vault..... | 55,566 | 34,673 | 21,985 | 112,224 | 97,000 |
| Lawful reserve with Federal Reserve Bank..... | 307,982 | 90,095 | 34,324 | 432,401 | 387,438 |
| Items with Federal Reserve Bank in process of collection..... | 15,647 | 7,047 | 2,573 | 25,267 | ..... |
| Due from United States Treasurer..... | 240 | 351 | 212 | 803 | 1,071 |
| Interest earned but not collected..... | 9,436 | 949 | 1,741 | 12,126 | ..... |
| Other assets..... | 32,734 | 24,508 | 3,825 | 61,067 | 174,332 |
| Total..... | 3,502,620 | 1,641,285 | 794,841 | 5,938,746 | 5,013,885 |
| LIABILITIES. | | | | | |
| Capital stock paid in..... | 134,013 | 86,125 | 50,740 | 270,878 | 219,294 |
| Surplus fund..... | 175,765 | 130,001 | 34,838 | 340,604 | 301,471 |
| Undivided profits, less expenses and taxes paid..... | 36,454 | 24,555 | 14,632 | 75,641 | 48,483 |
| Interest and discount collected but not earned..... | 4,363 | 1,249 | 311 | 5,923 | ..... |
| Amount reserved for taxes accrued..... | 6,351 | 2,638 | 935 | 9,924 | 6,113 |
| Amount reserved for interest accrued..... | 12,842 | 2,706 | 2,010 | 17,558 | 7,551 |
| Due to Federal Reserve Bank..... | ..... | ..... | 55 | 55 | 10 |
| Due to banks and bankers..... | 329,496 | 109,706 | 26,477 | 465,679 | 449,015 |
| Demand deposits..... | 1,934,702 | 689,961 | 334,433 | 2,959,096 | 2,746,899 |
| Time deposits..... | 292,259 | 441,361 | 271,038 | 1,004,658 | 858,460 |
| United States deposits..... | 274,160 | 91,977 | 35,906 | 402,043 | 135,014 |
| Bills payable with Federal Reserve Bank..... | 141,047 | 22,018 | 9,014 | 172,079 | 30,349 |
| Bills payable other than with Federal Reserve Bank..... | ..... | 5,952 | 5,280 | 11,232 | 18,375 |
| Acceptances, letters of credit, and travelers' checks outstanding..... | 131,265 | 26,432 | 1,302 | 158,999 | 136,074 |
| Other liabilities..... | 29,903 | 6,604 | 7,870 | 44,377 | 56,777 |
| Total..... | 3,502,620 | 1,641,285 | 794,841 | 5,938,746 | 5,013,885 |
| Liability for rediscounts, including those with Federal Reserve Bank..... | 62,286 | 28,883 | 16,308 | 107,477 | 96,501 |
| Ratio of reserve with Federal Reserve Banks to net deposit liability (per cent)..... | 15.4 | 11.0 | 7.6 | 13.2 | 12.5 |

¹ Includes items with Federal Reserve Bank in process of collection.

Abstract of Reports of Condition of All Member Banks in Each Federal Reserve District on May 10, 1918 (including 7,683 National Banks and 449 State Banks and Trust Companies).

[In thousands of dollars.]

| | District No. 1 (414 banks). | District No. 2 (684 banks). | District No. 3 (645 banks). | District No. 4 (772 banks). | District No. 5 (540 banks). | District No. 6 (399 banks). | District No. 7 (1,158 banks). | District No. 8 (486 banks). | District No. 9 (814 banks). | District No. 10 (971 banks). | District No. 11 (666 banks). | District No. 12 (583 banks). | Total United States (8,132 banks). |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------------|
| RESOURCES. | | | | | | | | | | | | | |
| Loans and discounts | 1,000,482 | 3,796,796 | 743,504 | 1,053,385 | 543,210 | 428,449 | 1,738,904 | 507,449 | 530,811 | 731,567 | 399,897 | 667,645 | 12,142,099 |
| Overdrafts | 593 | 2,031 | 617 | 855 | 866 | 940 | 2,605 | 621 | 1,063 | 2,088 | 984 | 1,202 | 14,465 |
| Customers liability account of acceptances and under letters of credit | 63,358 | 219,060 | 18,881 | 15,446 | 17,706 | 7,635 | 38,359 | 14,451 | 3,958 | 1,404 | 4,507 | 18,050 | 419,815 |
| United States securities (exclusive of United States securities borrowed) | 143,915 | 1,329,761 | 203,756 | 265,532 | 135,035 | 127,979 | 318,927 | 137,197 | 86,615 | 149,470 | 122,603 | 175,142 | 3,196,932 |
| War-savings certificates and thrift stamps actually owned | 277 | 501 | 436 | 747 | 350 | 391 | 718 | 932 | 324 | 751 | 643 | 353 | 6,423 |
| Stock of Federal Reserve Bank | 6,444 | 19,717 | 6,893 | 8,508 | 3,798 | 2,992 | 9,685 | 3,504 | 2,769 | 3,471 | 2,932 | 4,307 | 75,020 |
| Other bonds, stocks, etc., (exclusive of securities borrowed) | 219,756 | 967,704 | 371,900 | 397,208 | 84,162 | 46,605 | 302,517 | 82,614 | 53,511 | 73,218 | 12,286 | 116,901 | 2,728,382 |
| Banking house | 27,803 | 81,616 | 29,428 | 50,553 | 23,045 | 18,251 | 44,511 | 16,278 | 15,014 | 17,148 | 15,374 | 22,907 | 361,928 |
| Other real estate owned | 1,090 | 10,750 | 5,095 | 9,481 | 2,808 | 5,765 | 6,194 | 2,648 | 3,804 | 4,139 | 3,665 | 7,194 | 62,633 |
| Furniture and fixtures | 1,535 | 3,042 | 3,051 | 3,463 | 2,509 | 2,531 | 5,519 | 2,206 | 2,670 | 3,000 | 3,029 | 5,138 | 37,693 |
| Due from banks and bankers | 132,652 | 332,426 | 109,359 | 175,594 | 81,982 | 97,317 | 298,942 | 101,909 | 96,519 | 197,965 | 83,445 | 161,598 | 1,869,708 |
| Exchanges for clearing house, also checks on banks in same place | 26,481 | 415,384 | 30,475 | 18,527 | 11,495 | 12,435 | 58,959 | 12,096 | 7,952 | 18,054 | 5,450 | 18,326 | 635,634 |
| Outside checks and other cash items | 4,810 | 18,639 | 2,588 | 3,486 | 2,237 | 3,886 | 9,296 | 2,224 | 3,079 | 4,157 | 4,433 | 3,223 | 62,058 |
| Cash in vault | 46,089 | 151,960 | 42,250 | 57,889 | 27,681 | 24,451 | 94,823 | 23,864 | 22,043 | 30,814 | 18,944 | 33,791 | 574,599 |
| Lawful reserve with Federal Reserve Bank | 95,349 | 688,276 | 97,817 | 114,087 | 46,044 | 40,250 | 185,885 | 48,631 | 42,278 | 68,827 | 34,430 | 70,422 | 1,536,296 |
| Items with Federal Reserve Bank in process of collection | 13,924 | 47,771 | 26,764 | 20,858 | 15,312 | 8,226 | 25,628 | 16,566 | 2,164 | 9,957 | 6,378 | 5,170 | 197,718 |
| Due from United States Treasurer | 3,286 | 5,993 | 3,387 | 5,676 | 2,680 | 2,087 | 5,579 | 2,306 | 1,649 | 2,756 | 2,250 | 3,154 | 40,803 |
| Interest earned but not collected | 1,115 | 16,991 | 1,050 | 1,772 | 365 | 200 | 1,312 | 246 | 855 | 560 | 358 | 844 | 25,668 |
| Other assets | 2,480 | 48,729 | 1,049 | 3,874 | 855 | 1,116 | 22,331 | 323 | 207 | 163 | 1,223 | 241 | 82,591 |
| Total | 1,791,439 | 8,156,147 | 1,698,300 | 2,206,941 | 1,000,140 | 831,506 | 3,170,694 | 976,065 | 877,285 | 1,319,509 | 726,831 | 1,315,608 | 24,070,465 |
| LIABILITIES. | | | | | | | | | | | | | |
| Capital stock paid in | 116,756 | 303,186 | 91,524 | 144,274 | 77,356 | 61,628 | 197,237 | 74,748 | 61,646 | 77,462 | 63,917 | 97,326 | 1,367,060 |
| Surplus fund | 98,753 | 351,720 | 139,816 | 139,958 | 50,672 | 38,408 | 127,061 | 43,168 | 32,053 | 40,053 | 34,860 | 46,799 | 1,143,321 |
| Undivided profits, less expenses and taxes paid | 45,458 | 133,202 | 33,419 | 44,453 | 19,033 | 14,191 | 51,532 | 16,928 | 12,773 | 20,214 | 17,552 | 22,700 | 431,455 |
| Interest and discount collected but not earned | 1,317 | 14,435 | 1,395 | 2,798 | 1,700 | 796 | 4,716 | 948 | 1,274 | 1,971 | 1,110 | 737 | 33,197 |
| Amount reserved for taxes accrued | 3,606 | 13,421 | 1,221 | 1,955 | 657 | 678 | 4,242 | 953 | 1,116 | 1,504 | 689 | 1,000 | 31,042 |
| Amount reserved for interest accrued | 1,268 | 16,916 | 1,650 | 2,161 | 1,557 | 770 | 3,024 | 664 | 1,391 | 894 | 240 | 1,189 | 31,724 |
| Due to Federal Reserve Bank | 222 | 1,743 | 236 | 72 | 1,438 | 313 | 349 | 4 | 4 | 99 | 110 | 160 | 4,746 |
| Due to banks and bankers | 132,250 | 1,334,680 | 178,612 | 231,464 | 107,914 | 94,739 | 500,990 | 156,347 | 109,636 | 271,738 | 71,714 | 158,417 | 3,348,501 |
| Demand deposits | 903,050 | 4,103,965 | 784,823 | 912,647 | 408,843 | 361,454 | 1,274,354 | 385,861 | 325,510 | 607,032 | 362,777 | 620,294 | 11,050,610 |
| Time deposits | 207,806 | 537,066 | 256,198 | 472,920 | 185,603 | 141,605 | 705,658 | 144,647 | 250,862 | 176,298 | 54,690 | 213,475 | 3,346,828 |
| United States deposits | 146,835 | 655,914 | 102,848 | 114,005 | 41,261 | 47,934 | 115,358 | 67,280 | 36,837 | 43,129 | 43,481 | 43,792 | 1,459,274 |
| Bills payable with Federal Reserve Bank | 6,591 | 297,817 | 16,750 | 17,471 | 23,841 | 14,955 | 36,984 | 19,049 | 6,665 | 22,209 | 14,262 | 10,609 | 487,203 |
| Bills payable other than with Federal Reserve Bank | 4,116 | 10,259 | 2,873 | 6,687 | 9,765 | 2,930 | 6,190 | 2,533 | 3,870 | 5,217 | 10,436 | 6,195 | 71,071 |
| Acceptances, letters of credit, and traveller's checks outstanding | 67,701 | 234,064 | 20,585 | 15,632 | 14,761 | 7,687 | 37,808 | 14,463 | 3,985 | 1,453 | 4,791 | 18,826 | 441,756 |
| National bank notes outstanding | 50,374 | 88,969 | 55,605 | 90,876 | 51,699 | 39,969 | 79,525 | 41,526 | 28,910 | 46,738 | 43,896 | 61,844 | 679,931 |
| Other liabilities | 5,336 | 58,790 | 10,745 | 9,568 | 4,040 | 3,449 | 25,066 | 6,950 | 753 | 3,498 | 2,306 | 12,245 | 142,746 |
| Total | 1,791,439 | 8,156,147 | 1,698,300 | 2,206,941 | 1,000,140 | 831,506 | 3,170,694 | 976,065 | 877,285 | 1,319,509 | 726,831 | 1,315,608 | 24,070,465 |
| Liability for rediscounts, including those with Federal Reserve Bank | 73,698 | 205,660 | 31,760 | 39,328 | 32,284 | 13,773 | 58,081 | 24,981 | 15,408 | 34,130 | 16,803 | 30,779 | 576,685 |

Abstract of Reports of Condition of All Member Banks of the Federal Reserve System on May 10, 1918, Arranged by Classes. (Including 7,683 National Banks and 449 State Banks and Trust Companies.)

[In thousands of dollars.]

| | Central reserve city banks (133 banks). | Other reserve city banks (441 banks). | Country banks (7,558 banks). | Total United States (8,132 banks), May 10, 1918 | Total United States (7,907 banks), Dec. 31, 1917. |
|--|---|---------------------------------------|------------------------------|---|---|
| RESOURCES. | | | | | |
| Loans and discounts | 4,112,233 | 3,678,491 | 4,351,375 | 12,142,099 | 11,806,512 |
| Overdrafts | 1,839 | 2,874 | 9,752 | 14,465 | 16,268 |
| Customers' liability account of acceptances and under letters of credit | 263,211 | 139,352 | 17,252 | 419,815 | 377,356 |
| United States securities (exclusive of United States securities borrowed) | 1,265,449 | 727,717 | 1,203,766 | 3,196,932 | 1,858,093 |
| War savings certificates and thrift stamps actually owned | 800 | 1,092 | 4,531 | 6,423 | 70,743 |
| Stock of Federal Reserve Bank | 20,798 | 22,899 | 31,323 | 75,020 | 70,743 |
| Other bonds, stocks, etc. (exclusive of securities borrowed) | 787,226 | 757,327 | 1,183,829 | 2,728,382 | 2,783,621 |
| Banking house | 78,871 | 122,919 | 160,138 | 361,928 | 340,322 |
| Other real estate owned | 8,720 | 21,506 | 32,407 | 62,633 | 59,531 |
| Furniture and fixtures | 1,496 | 6,770 | 29,427 | 37,693 | 35,191 |
| Due from banks and bankers | 415,280 | 740,122 | 714,306 | 1,869,708 | 2,128,556 |
| Exchanges for clearing house, also checks on banks in same place | 460,801 | 142,110 | 32,723 | 635,634 | 969,489 |
| Outside checks and other cash items | 19,278 | 20,531 | 22,249 | 62,058 | 82,296 |
| Cash in vault | 166,619 | 163,847 | 244,133 | 574,599 | 627,590 |
| Lawful reserve with Federal Reserve Bank | 752,363 | 416,209 | 367,724 | 1,536,296 | 1,656,300 |
| Items with Federal Reserve Bank in process of collection | 70,747 | 109,286 | 17,685 | 197,718 | 197,718 |
| Due from United States Treasurer | 4,902 | 12,379 | 23,522 | 40,803 | 43,698 |
| Interest earned but not collected | 15,938 | 3,760 | 5,970 | 25,668 | 25,668 |
| Other assets | 50,843 | 25,835 | 5,913 | 82,591 | 222,479 |
| Total | 8,497,414 | 7,115,026 | 8,458,025 | 24,070,465 | 23,078,045 |
| LIABILITIES. | | | | | |
| Capital stock paid in | 323,863 | 399,227 | 643,970 | 1,367,060 | 1,311,150 |
| Surplus fund | 368,772 | 366,665 | 407,884 | 1,143,321 | 1,085,110 |
| Undivided profits, less expenses and taxes paid | 125,451 | 110,807 | 195,197 | 431,455 | 371,533 |
| Interest and discount collected but not earned | 17,450 | 10,364 | 5,383 | 33,197 | 33,197 |
| Amount reserved for taxes accrued | 15,946 | 10,162 | 4,934 | 31,042 | 21,834 |
| Amount reserved for interest accrued | 15,477 | 6,836 | 9,384 | 31,724 | 17,431 |
| Due to Federal Reserve Bank | 1,166 | 1,450 | 2,130 | 4,746 | 3,190 |
| Due to banks and bankers | 1,691,125 | 1,306,841 | 350,535 | 3,348,501 | 3,639,507 |
| Demand deposits | 4,162,458 | 3,073,884 | 3,814,268 | 11,050,610 | 11,179,676 |
| Time deposits | 425,903 | 832,295 | 2,088,630 | 3,346,274 | 3,156,241 |
| United States deposits | 677,327 | 505,858 | 276,089 | 1,459,274 | 649,413 |
| Bills payable with Federal Reserve Bank | 294,698 | 113,558 | 78,947 | 487,203 | 229,598 |
| Bills payable other than with Federal Reserve Bank | 474 | 17,616 | 52,981 | 71,071 | 85,258 |
| Acceptances, letters of credit, and travelers' checks outstanding | 277,193 | 146,665 | 17,898 | 441,756 | 390,900 |
| National bank notes outstanding | 51,140 | 177,692 | 451,099 | 679,931 | 673,728 |
| Other liabilities | 48,971 | 35,079 | 58,696 | 142,746 | 263,476 |
| Total | 8,497,414 | 7,115,026 | 8,459,025 | 24,070,465 | 23,078,045 |
| Liability for rediscounts, including those with Federal Reserve Bank | 205,448 | 229,295 | 141,942 | 576,685 | 571,917 |
| Rates of reserve with Federal Reserve Bank to net deposit liability (per cent) | 14.9 | 11.1 | 7.7 | 11.3 | 11.4 |

¹ Includes items with Federal Reserve Banks in process of collection.

² Includes 132,633 United States and other securities borrowed.