

ABSTRACT OF CONDITION OF MEMBER BANKS, No. 4.

Abstract of Reports of Condition of Member State Banks and Trust Companies in Each Federal Reserve District on November 1, 1918.

[In thousands of dollars, i. e., 000 omitted.]

	District No. 1 (28 banks).	District No. 2 (95 banks).	District No. 3 (23 banks).	District No. 4 (58 banks).	District No. 5 (33 banks).	District No. 6 (48 banks).	District No. 7 (267 banks).	District No. 8 (43 banks).	District No. 9 (62 banks).	District No. 10 (25 banks).	District No. 11 (88 banks).	District No. 12 (77 banks).	Total U. S. (847 banks).
RESOURCES.													
Loans and discounts	333,325	1,645,886	138,762	265,003	62,612	115,493	707,183	181,027	46,147	48,256	34,555	85,800	3,664,049
Overdrafts	243	669	154	217	118	396	331	309	111	143	191	475	3,357
Customers' liability under letters of credit	-2,936	19,819		60	35	141	7,592	374	1	1		839	31,798
Customers' liability account acceptances	13,686	113,703	1,500	7,840	828	7,409	13,427	8,489		500	39	1,516	168,937
United States bonds (exclusive of United States bonds borrowed)	9,464	196,661	13,822	24,124	5,214	16,419	81,760	24,147	2,727	3,097	2,589	6,026	386,050
United States certificates of indebtedness	42,275	70,813	9,280	25,520	4,234	15,004	61,544	18,391	3,217	4,197	1,474	10,949	266,898
War savings and thrift stamps actually owned	-201	241	34	199	62	116	537	173	62	65	95	126	1,911
Stock of Federal Reserve Bank	-1,595	8,446	1,890	2,571	459	759	4,132	1,308	225	238	240	454	22,317
Other bonds, stocks, etc. (exclusive of securities borrowed)	80,176	471,707	96,560	139,331	11,230	17,878	181,478	38,726	4,226	11,525	608	14,205	1,067,650
Banking house	7,829	40,424	5,972	12,832	1,676	6,388	14,594	5,889	848	858	835	2,643	100,788
Other real estate owned	248	7,071	1,803	4,373	738	2,558	1,782	766	199	167	428	2,016	22,149
Furniture and fixtures	296	678	326	858	173	552	2,128	706	274	125	427	554	7,097
Due from banks and bankers	36,498	237,321	17,756	26,176	9,977	23,171	81,994	24,915	9,092	17,945	5,147	14,547	504,539
Exchanges for clearing house, also checks on banks in same place	9,177	141,808	2,737	3,527	779	5,842	19,258	4,122	656	1,734	299	1,681	191,620
Outside checks and other cash items	1,497	12,954	385	777	221	2,863	8,784	1,214	484	357	354	536	30,426
Gold coin and certificates	1,547	11,669	755	731	188	915	4,218	455	121	463	323	516	21,901
All other cash in vault	12,493	34,258	4,086	7,761	2,100	5,556	27,655	5,320	1,348	1,329	1,332	2,900	106,138
Lawful reserve with Federal Reserve Bank	33,819	227,504	15,878	24,112	4,415	12,522	65,940	17,419	3,021	5,653	2,634	7,526	420,443
Items with Federal Reserve Bank in process of collection	5,027	19,399	2,652	1,469	463	1,750	6,563	6,795	64	116	324	1,704	46,326
Interest earned but not collected	622	9,557	855	385	3	159	736	134	82	12	3	244	12,792
Other assets	5,723	31,750	1,136	5,798	784	172	19,811	490	83	162	734	247	66,890
Total	598,677	3,302,338	316,343	553,664	106,309	236,063	1,311,447	341,169	72,988	96,943	52,631	155,504	7,144,076
LIABILITIES.													
Capital stock paid in	25,850	114,966	18,886	28,630	9,135	15,485	70,554	23,760	5,702	4,915	6,258	11,055	335,196
Surplus fund	27,329	154,734	44,152	57,493	6,316	9,945	62,949	20,055	1,843	3,110	1,983	4,197	394,106
Undivided profits, less expenses and taxes paid	8,742	41,057	7,127	12,257	2,602	2,847	19,342	5,779	953	811	733	2,230	104,480
Interest and discount collected but not earned	644	4,304	70	310	85	232	442	138	46	162	4	87	6,524
Amount reserved for taxes accrued	-1,080	6,136	486	828	109	470	2,741	515	87	110	39	178	12,779
Amount reserved for interest accrued	888	9,906	516	616	230	384	2,325	514	128	184	36	318	16,045
Due to Federal Reserve Bank	271	511			2		18				1	3	806
Due to banks and bankers	19,433	340,101	7,176	10,805	6,362	26,499	65,248	27,869	11,442	11,711	3,535	14,206	544,387
Demand deposits	344,185	1,827,460	162,583	179,983	42,721	93,063	444,408	124,301	24,019	47,653	30,486	58,211	3,379,073
Time deposits	81,694	226,173	20,353	207,637	25,775	44,596	499,013	72,309	25,183	19,452	4,063	52,700	1,278,948
United States deposits	57,321	326,633	41,900	33,215	4,603	14,068	59,879	26,379	1,482	4,171	1,310	1,657	572,618
Bills payable with Federal Reserve Bank	7,080	87,350	9,435	11,200	6,375	18,340	50,688	19,983	1,535	3,299	1,460	6,079	222,824
Bills payable other than with Federal Reserve Bank	565	1,627	416	65	1,066	1,506	6,964	5,903	553	793	2,495	2,003	23,956
Cash letters of credit and travelers' checks outstanding	2,871	7,122		61	35	12	7,562	375			4	927	18,969
Acceptances	14,005	132,812	1,500	7,839	828	8,249	13,366	8,489		500		1,516	189,104
Other liabilities	6,719	21,446	1,743	2,725	65	367	5,948	4,800	15	72	224	137	44,261
Total	598,677	3,302,338	316,343	553,664	106,309	236,063	1,311,447	341,169	72,988	96,943	52,631	155,504	7,144,076
Liability for rediscounts, including those with Federal Reserve Bank	26,449	118,167	14,553	2,950	1,846	17,250	15,513	10,664	1,180	2,633	2,696	4,883	218,784

Abstract of Reports of Condition of Member State Banks and Trust Companies of the Federal Reserve System on November 1, 1918, Arranged by Classes.

[In thousands of dollars, i. e., 000 omitted.]

	Central reserve city banks (67 banks).	Other reserve city banks (121 banks).	Country banks (659 banks).	Total United States (847 banks) Nov. 1, 1918.	Total United States (513 banks) June 29, 1918.
RESOURCES.					
Loans and discounts	1,938,763	1,009,980	715,306	3,664,049	3,044,435
Overdrafts	746	1,336	1,275	3,357	2,674
Customers' liability under letters of credit	27,706	4,086	6	31,798	149,797
Customers' liability account of acceptances	132,999	33,994	1,944	168,937	149,797
United States bonds (exclusive of United States bonds borrowed)	212,385	87,870	85,794	386,049	259,289
United States certificates of indebtedness	82,587	109,064	75,248	266,899	178,135
War savings and thrift stamps actually owned	207	660	1,044	1,911	1,822
Stock of Federal Reserve Bank	10,229	7,466	4,622	22,317	19,717
Other bonds, stocks, etc. (exclusive of securities borrowed)	500,256	347,433	219,961	1,067,650	978,913
Banking house	40,272	37,676	22,840	100,788	88,188
Other real estate owned	6,334	11,407	4,408	22,149	19,302
Furniture and fixtures	785	2,485	3,827	7,097	4,951
Due from banks and bankers	270,333	136,354	97,852	504,539	444,893
Exchanges for clearing house, also checks on banks in same place	153,554	30,744	7,322	191,620	107,135
Outside checks and other cash items	15,759	11,053	3,614	30,426	22,054
Gold coin and certificates	14,242	3,652	4,007	21,901	25,150
All other cash in vault	42,531	32,982	30,625	106,138	75,241
Lawful reserve with Federal Reserve Bank	263,878	103,924	52,641	420,443	435,590
Items with Federal Reserve Bank in process of collection	25,871	14,803	5,652	46,326	24,352
Interest earned but not collected	8,389	2,183	2,220	12,792	857
Due from United States Treasurer					13,221
Other assets	28,855	29,167	8,868	66,890	99,108
Total	3,776,681	2,018,319	1,349,076	7,144,076	5,994,824
LIABILITIES.					
Capital stock paid in	144,200	104,317	86,679	335,196	283,414
Surplus fund	196,009	144,949	53,148	394,106	349,080
Undivided profits, less expenses and taxes paid	47,922	32,971	23,587	104,480	73,885
Interest and discount collected but not earned	4,320	1,428	776	6,524	6,890
Amount reserved for taxes accrued	8,402	3,178	1,199	12,779	9,528
Amount reserved for interest accrued	9,791	3,524	2,730	16,045	9,041
Due to Federal Reserve Bank	463		343	806	93
Due to banks and bankers	383,257	113,003	48,127	544,387	481,997
Demand deposits	1,995,391	841,966	541,716	3,379,073	2,918,617
Time deposits	339,403	496,497	443,048	1,278,948	1,052,290
United States deposits	362,061	136,299	74,258	572,618	485,639
Bills payable with Federal Reserve Bank	93,496	77,692	51,636	222,824	89,050
Bills payable other than with Federal Reserve Bank	200	10,199	13,557	23,956	24,177
Cash letters of credit and travelers' checks outstanding	14,979	3,909	81	18,969	153,928
Acceptances	152,255	35,295	1,554	189,104	153,928
Other liabilities	24,532	13,092	6,637	44,261	57,195
Total	3,776,681	2,018,319	1,349,076	7,144,076	5,994,824
Liability for rediscounts including those with Federal Reserve Bank	122,902	73,037	22,845	218,784	109,291
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	12.7	10.5	7.2	11.1	13.3

Abstract of Reports of Condition of All Member Banks in Each Federal Reserve District on November 1, 1918 (Including 7,749 National Banks and 847 State Banks and Trust Companies).

[In thousands of dollars, i. e., 000 omitted.]

	District No. 1 (420 banks).	District No. 2 (718 banks).	District No. 3 (654 banks).	District No. 4 (807 banks).	District No. 5 (560 banks).	District No. 6 (418 banks).	District No. 7 (1,313 banks).	District No. 8 (512 banks).	District No. 9 (853 banks).	District No. 10 (993 banks).	District No. 11 (717 banks).	District No. 12 (631 banks).	Total United States (8,596 banks).
RESOURCES.													
Loans and discounts	1,108,562	4,431,729	877,027	1,154,823	619,976	466,587	2,007,509	557,622	580,694	747,668	444,774	761,090	13,758,061
Overdrafts	708	1,568	497	1,178	1,749	1,955	2,626	1,184	1,746	2,806	1,978	2,168	20,163
Customers' liability under letters of credit	-2,997	20,750	182	1,986	57	263	8,152	956	1,647	320	45	7,006	44,361
Customers' liability account of acceptances	61,909	252,828	23,951	21,706	12,743	13,521	45,096	19,404	11,986	1,747	4,215	19,424	488,530
United States securities (exclusive of United States securities borrowed)	239,125	1,010,994	294,889	354,925	194,530	185,895	493,483	177,996	107,848	173,261	119,222	227,092	3,579,260
War savings and thrift stamps actually owned	573	822	634	1,472	858	631	2,017	1,074	973	1,020	1,097	909	12,080
Stock of Federal Reserve Bank	6,579	20,646	7,291	8,871	4,027	3,169	11,208	3,780	2,917	3,611	3,117	4,528	79,744
Other bonds, stocks, etc. (exclusive of securities borrowed)	219,199	959,981	370,685	387,908	82,857	46,594	348,380	86,178	53,675	72,664	13,137	118,779	2,760,037
Banking house	28,647	83,574	30,102	53,382	24,193	19,375	49,511	19,464	15,624	17,449	16,446	24,940	382,707
Other real estate owned	1,312	12,658	5,425	10,730	2,909	5,672	6,971	2,679	3,884	4,026	4,438	8,190	68,894
Furniture and fixtures	1,718	3,543	3,131	3,825	2,657	2,850	6,595	2,382	2,955	3,178	3,372	5,547	41,733
Due from banks and bankers	134,518	387,410	112,617	177,910	101,703	92,136	315,343	104,928	139,887	200,135	84,000	185,077	2,035,664
Exchanges for clearing house, also checks on banks in same place	43,401	518,992	37,149	23,114	16,950	14,863	63,442	12,550	11,722	23,294	6,839	21,387	793,703
Outside checks and other cash items	5,928	31,091	3,451	4,569	3,593	6,660	13,928	2,516	8,175	4,635	5,217	4,751	94,424
Cash in vault	45,593	146,803	41,039	62,725	30,538	26,931	93,193	22,707	20,886	29,556	20,100	31,019	571,090
Lawful reserve with Federal Reserve Bank	96,934	645,674	88,483	117,635	51,866	43,599	197,709	53,735	47,160	64,368	35,456	77,032	1,519,651
Items with Federal Reserve Bank in process of collection	22,181	90,586	35,202	31,268	22,225	10,711	33,837	22,856	3,437	15,474	9,694	9,280	306,751
Due from United States Treasurer	2,834	5,808	3,328	5,492	2,712	2,075	4,974	2,095	1,700	2,663	2,276	3,203	39,160
Interest earned but not collected	1,059	15,667	1,710	2,179	285	265	1,775	299	773	473	254	1,030	25,769
Other assets	9,237	49,278	1,639	6,074	822	217	21,063	579	323	249	1,086	610	91,177
Total	2,033,014	8,690,402	1,938,432	2,431,772	1,177,160	943,969	3,726,812	1,094,984	1,017,992	1,368,597	776,763	1,513,062	26,712,959
LIABILITIES.													
Capital stock paid in	119,106	312,706	95,594	151,318	81,275	65,310	219,587	80,391	64,331	79,867	68,028	104,693	1,442,206
Surplus fund	100,838	375,433	149,224	145,123	54,082	40,652	150,121	46,399	33,026	41,545	36,912	49,987	1,223,342
Undivided profits, less expenses and taxes paid	49,244	145,361	37,412	54,240	20,846	15,168	61,647	19,168	15,135	20,869	18,397	24,730	482,217
Interest and discount collected but not earned	1,764	14,552	2,133	2,670	1,582	905	5,243	1,043	1,164	1,636	862	833	34,387
Amount reserved for taxes accrued	2,754	21,185	1,853	3,148	777	1,188	7,223	1,501	1,459	1,229	884	1,102	44,303
Amount reserved for interest accrued	1,442	13,700	1,912	2,264	1,744	902	3,716	890	1,373	859	282	1,306	30,390
Due to Federal Reserve Bank	739	5,619	839	315	2,124	186	406	73	5	116	302	158	10,882
Due to banks and bankers	136,656	1,419,806	166,288	221,706	119,121	90,468	463,617	151,277	158,707	244,911	76,359	186,137	3,435,053
Demand deposits	1,024,248	4,331,592	836,377	1,002,363	490,125	396,208	1,432,107	424,697	387,963	619,949	381,164	689,517	12,016,310
Time deposits	209,965	560,326	264,275	510,065	204,879	148,869	867,038	156,842	259,947	178,741	52,985	237,011	3,650,943
United States deposits	218,706	636,737	166,970	149,038	69,900	60,586	150,109	73,443	24,764	65,441	41,836	50,097	1,707,627
Bills payable with Federal Reserve Bank	32,761	404,249	91,949	57,456	51,291	56,507	181,569	52,931	22,094	47,601	27,320	56,228	1,081,956
Bills payable other than with Federal Reserve Bank	3,184	7,450	2,356	4,228	7,377	7,430	14,597	10,161	3,588	11,978	20,264	10,048	102,661
Cash letters of credit and travelers' checks outstanding	2,950	17,914	245	2,080	104	141	8,793	962	1,662	367	75	7,315	42,608
Acceptances	66,491	274,862	27,183	22,090	13,205	14,665	45,276	19,802	12,236	1,773	4,439	19,801	521,823
National bank notes outstanding	50,186	87,792	54,137	89,559	51,546	40,283	78,111	41,287	29,458	46,880	44,352	61,574	675,165
Other liabilities	11,980	61,118	39,685	14,109	7,182	4,501	37,652	14,117	1,080	4,835	2,302	12,525	211,086
Total	2,033,014	8,690,402	1,938,432	2,431,772	1,177,160	943,969	3,726,812	1,094,984	1,017,992	1,368,597	776,763	1,513,062	26,712,959
Liabilities for rediscounts, including those with Federal Reserve Bank	105,776	295,368	45,961	39,380	33,692	46,075	92,527	35,697	27,085	44,891	37,544	43,942	847,938

Abstract of reports of conditions of all member banks of the Federal reserve system on November 1, 1918, arranged by classes, (including 7749 national banks and 847 State banks and trust companies.)

[In thousands of dollars, i. e., 000 omitted.]

	Central reserve city banks (128 banks).	Other reserve city banks (481 banks).	Country banks (7,987 banks).	Total United States (8,596 banks) Nov. 1, 1918.	Total United States (8,213 banks) June 29, 1918.
RESOURCES.					
Loans and discounts	4,792,083	4,157,856	4,808,122	13,758,061	12,661,759
Overdrafts	1,851	4,356	13,956	20,163	15,166
Customers' liability under letters of credit	29,037	14,811	513	44,361	387,478
Customers' liability account of acceptances	302,973	167,513	18,044	488,530	
United States securities (exclusive of United States securities borrowed)	908,142	1,019,410	1,651,708	3,579,260	2,450,209
War savings and thrift stamps actually owned	669	2,464	8,947	12,080	14,315
Stock of Federal Reserve Bank	21,579	24,266	33,899	79,744	76,699
Other bonds, stocks, etc. (exclusive of securities borrowed)	791,378	764,658	1,204,001	2,760,037	2,732,286
Banking house	80,060	130,487	172,160	382,707	366,037
Other real estate owned	9,761	24,785	34,348	68,894	65,587
Furniture and fixtures	1,506	7,729	32,498	41,733	38,428
Due from banks and bankers	463,477	746,253	825,934	2,035,664	1,905,565
Exchanges for clearing house, also checks on banks in same place	558,592	190,943	44,168	793,703	463,812
Outside checks and other cash items	32,083	36,072	26,269	94,424	79,710
Cash in vault	153,499	162,926	254,665	571,090	482,100
Lawful reserve with Federal Reserve Bank	706,228	413,245	400,178	1,519,651	1,565,147
Items with Federal Reserve Bank in process of collection	117,313	163,440	25,998	306,751	208,244
Due from United States Treasurer	4,297	11,667	23,196	39,160	39,905
Interest earned but not collected	14,105	5,889	5,775	25,769	27,474
Other assets	46,926	33,366	10,885	91,177	114,157
Total	9,035,559	8,082,136	9,595,264	26,712,959	23,694,078
LIABILITIES.					
Capital stock paid in	332,125	423,855	686,226	1,442,206	1,381,220
Surplus fund	398,784	389,530	435,028	1,223,342	1,157,792
Undivided profits, less expenses and taxes paid	141,497	129,709	211,011	482,217	415,883
Interest and discount collected but not earned	17,854	11,678	4,855	34,387	36,282
Amount reserved for taxes accrued	26,398	12,263	5,642	44,303	27,891
Amount reserved for interest accrued	12,243	7,900	10,247	30,390	19,738
Due to Federal Reserve Bank	2,798	2,384	5,700	10,882	5,615
Due to banks and bankers	1,741,959	1,318,623	374,471	3,435,053	3,278,182
Demand deposits	4,358,191	3,389,812	4,268,307	12,016,310	10,753,727
Time deposits	460,860	899,621	2,290,462	3,650,943	3,395,381
United States deposits	655,903	660,254	391,470	1,707,627	1,521,403
Bills payable with Federal Reserve Bank	440,814	368,843	272,299	1,081,956	372,417
Bills payable other than with Federal Reserve Bank	700	25,848	76,113	102,661	108,644
Cash letters of credit and travelers' checks outstanding	26,632	15,275	701	42,608	
Acceptances	325,391	176,926	19,506	521,823	411,972
National bank notes outstanding	49,389	173,470	452,306	675,165	681,114
Other liabilities	44,021	76,145	90,920	211,086	126,817
Total	9,035,559	8,082,136	9,595,264	26,712,959	23,694,078
Liability for rediscounts, including those with Federal Reserve Bank	309,450	329,790	208,698	847,938	625,380
Ratio of reserve with Federal Reserve Bank to net deposit liability, (per cent)	13.7	10.2	7.5	10.4	11.7