Report No. 7.

FEDERAL RESERVE BOARD,
Washington, September 4, 1919.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS, AND OF ALL MEMBER BANKS.

Abstract of Condition Reports of State Bank and Trust Company Members of the Federal Reserve System on May 10, June 29, Nov. 1, Dec. 31, 1918, Mar. 4 and June 30, 1919.

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

	May 10, 1918—449 banks.	June 29, 1918—513 banks.	Nov. 1, 1918—847 banks.	Dec. 31, 1918—930 banks.	Mar. 4, 1919—969 banks.	June 30, 1919—1,042 banks.
RESOURCES.						
Loans and discounts	2, 884, 923	3, 044, 435	3, 664, 049	3, 630, 678	3, 731, 973	4, 318, 722
Overdrafts	2, 811	2, 674	3, 357	3, 383	3, 120	3, 944
Customers' liability under letters of credit			31, 798	12, 959	8, 352	11, 768
Customers' liability account of acceptances	[1] 155, 390	[1] 149, 797	168, 937	168, 713	168, 964	179, 925
Liberty bonds (exclusive of Liberty bonds borrowed)	[2] 618, 639	[2] 259, 289	[2] 386, 049	375, 045	311, 424	293, 548
Other United States bonds (exclusive of United States bonds borrowed)				3, 883	6, 547	15, 897
United States Victory notes						191, 633
United States certificates of indebtedness		178, 135	266, 899	321, 977	819, 012	360, 286
War savings and thrift stamps actually owned	985	1, 822	1, 911	1, 714	1, 145	975
Stock of Federal Reserve Bank	18, 264	19, 717	22, 317	22, 545	22, 983	23, 661
Other bonds, stocks, etc. (exclusive of securities borrowed)	960, 823	978, 913	1, 067, 650	1, 097, 597	1, 132, 795	1, 131, 988
Banking house	84, 705	88, 188	100, 788	105, 050	106, 510	115, 219
Furniture and fixtures	4, 372	4, 951	7, 097	7, 401	7, 860	9, 263
Other real estate owned	17, 015	19, 302	22, 149	22, 046	23, 084	22, 937
Lawful reserve with Federal Reserve Bank	432, 401	435, 590	420, 443	474, 579	483, 426	514, 805
Items with Federal Reserve Bank in process of collection	25, 267	24, 352	46, 326	61, 498	64, 106	82, 197
Due from banks and bankers	372, 282	444, 893	504, 539	543, 316	497, 151	545, 838
Gold coin and certificates		25, 150	21, 901	20, 428	17, 091	18, 955
All other cash in vault	[3] 112, 224	75, 241	106, 138	133, 592	111, 582	116, 780
Exchanges for clearing house, also checks on banks in same place	156, 761	107, 135	191, 620	307, 918	181, 024	364, 918
Outside checks and other cash items	17, 888	22, 054	30, 426	35, 395	22, 230	36, 152
Interest earned but not collected (approximate)	12, 126	13, 221	12, 792	17, 170	16, 285	21, 169
Other assets	61, 870	99, 965	66, 890	115, 226	64, 397	72, 002
Total	5, 938, 746	5, 994, 824	7, 144, 076	7, 482, 113	7, 801, 061	8, 452, 582
LIABILITIES.						
Capital stock paid in	270, 878	283, 414	335, 196	350, 110	360, 468	371, 9~~3~~9 7
Surplus fund	340, 604	349, 080	394, 106	409, 680	415, 006	420, 9~~72~~ 34
Undivided profits, less expenses and taxes paid	75, 641	73, 885	104, 480	93, 315	99, 991	110, 35~~0~~ 1
Interest and discount collected, but not earned (approximate)	5, 923	6, 890	6, 524	8, 111	8, 753	11, 19~~4~~ 1
Amount reserved for taxes accrued	9, 924	9, 528	12, 779	15, 007	18, 570	19, 569
Amount reserved for interest accrued	17, 558	9, 041	16, 045	9, 156	12, 241	10, 512
Due to Federal Reserve Bank	55	93	806	1, 109	2, 606	964
Due to banks and bankers	465, 679	481, 997	544, 387	628, 139	606, 029	676, 852
Demand deposits	[4] 2, 959, 096	[4] 2, 918, 617	[4] 3, 379, 073	[4] 3, 851, 970	3, 717, 482	4, 092, 481
Certified and cashiers' or treasurers' checks outstanding					137, 844	222, 423
Time deposits	1, 004, 658	1, 052, 290	1, 278, 948	1, 361, 020	1, 440, 371	1, 558, 940
United States deposits	402, 043	485, 639	572, 618	160, 464	295, 228	337, 432
Bills payable with Federal Reserve Bank	172, 079	89, 050	222, 824	342, 009	461, 768	376, 995
Bills payable other than with Federal Reserve Bank	11, 232	24, 177	23, 956	18, 963	8, 624	9, 852
Cash letters of credit and travelers' checks outstanding			18, 969	16, 335	7, 588	7, 824
Acceptances	[1] 158, 999	[1] 153, 928	189, 104	175, 523	182, 092	194, 551
Other liabilities	44, 377	57, 195	44, 261	41, 202	26, 400	29, 732
Total	5, 938, 746	5, 994, 824	7, 144, 076	7, 482, 113	7, 801, 061	8, 452, 582
Liability for rediscounts, including those with Federal Reserve Bank	107, 477	109, 291	218, 784	228, 044	138, 854	175, 934
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	13. 2	13. 3	11. 1	11. 0	11. 0	10. 8

[1] Includes letters of credit. [2] Includes other United States bonds. [3] Includes gold coin and certificates. [4] Includes certified and cashiers' or treasurers' checks outstanding.

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RESOURCES.

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

	Number of banks.	Loans and discounts.	Overdrafts.	Customers' liability under letters of credit.	Customers' liability account of acceptances.	Liberty bonds (exclusive of Liberty bonds borrowed).	Other United States bonds (exclusive of U. S. bonds borrowed).	United States Victory notes.	United States certificates of indebtedness.	War savings and thrift stamps actually owned.	Stock of Federal Reserve Bank.	Other bonds, stocks, etc. (exclusive of securities borrowed).	Banking house.
Federal Reserve Bank cities:													
Central reserve cities—													
New York	33	1,659,490	486	10,989	112,490	120,960	2,825	64,014	82,271	69	7,443	363,754	37,981
Chicago	11	360,631	59	55	24,538	9,243	10,036	15,808	23,318	13	2,079	73,519	2,725
St. Louis	9	98,017	35	34	5,590	3,170		5,923	14,003	7	754	24,456	2,235
Total central reserve cities	53	2,118,138	580	11,078	142,618	133,373	12,861	85,745	119,592	89	10,276	461,729	42,941
Reserve cities—													
Boston	11	232,569	104		18,586	4,931	57	2,505	9,175	17	1,000	24,857	6,204
New York (Brooklyn)	2	35,387	3	7	214	2,758	1	1,905	6,383	7	118	12,618	1,908
Philadelphia	12	133,492	105		450	9,495		3,575	13,215	8	1,697	72,687	5,233
Cleveland	4	131,914	125		3,931	4,538	577	2,654	9,141	23	615	46,556	5,073
Richmond	3	6,831	1			318		57	559		41	519	77
Atlanta	3	10,134			100	586	318	151	320	2	108	1,514	575
Chicago	15	34,866	18	5	52	1,728	90	1,345	3,699	12	170	10,608	833
Minneapolis	2	2,587	1			239		254	150		28	2,068	75
Kansas City	1	19,734	60			1,029		503	1,707	5	60	3,225	
Dallas	2	5,850	27			32		11	285	4	21	85	99
San Francisco													
Total	55	613,364	444	12	23,333	25,654	1,043	12,960	44,634	78	3,858	174,737	20,077
Total Federal Reserve Bank cities	108	2,731,502	1,024	11,090	165,951	159,027	13,904	98.705	164,226	167	14,134	636,466	63,018
Federal Reserve branch cities:													
Reserve cities—													
Buffalo	5	49,648	17	148	934	4,042	13	5,352	4,272	16	261	28,192	1,737
Cincinnati	4	17,184	9			1,342	96	2,019	4,609	8	204	19,326	2,800
Pittsburgh	4	77,058	4		1,750	8,984	5	5,261	15,391	14	1,401	59,898	1,530
Baltimore	4	17,598	8		25	1,381	20	571	2,860	3	150	8,506	498
New Orleans	10	73,002	337	401	4,531	4,465	239	3,545	6,568	25	378	12,411	3,422
Jacksonville	1	457				67		6	155		7	113	
Birmingham	2	12,406	11			183	1	523	1,317	20	57	904	676
Detroit	10	171,431	46	124	1,200	12,320	580	11,258	46,435	67	702	44,096	5,524
Louisville	2	7,665	3		233	1,336		1,148	518	7	50	6,930	375
Memphis	4	33,957	322		1,183	1,662	6	2,809	2,599	2	189	2,080	2,102
Little Rock	5	16,362	26			1,017		856	1,140	8	100	1,038	490
Omaha													
Denver	3	13,642	8			607		174	726	2	59	3,995	320
El Paso	2	3,420	18			331	10	46	601	1	24	173	170
Salt Lake City	5	17,203	356			861		441	3,484	8	83	3,486	612
Seattle	3	17,804	10		309	1,237		136	2,966	3	69	3,970	15
Spokane	1	7,058				412		82	948	2	36	596	365
Portland	1	12,022	56		447	1,096		844	2,125	11	60	2,295	
Total Federal Reserve branch cities[1]	66	547,917	1,231	673	10,612	41,343	970	35,071	96,714	197	3,830	198,009	20,636
Total Federal Reserve Bank and branch cities	174	3,279,419	2,255	11,763	176,563	200,370	14,874	133,776	260,940	364	17,964	834,475	83,654
All other reserve cities:													
Columbus	1	3,122				227		80	72	10	25	566	532
Toledo	2	6,862	1		184	834	9	151	502	2	20	1,802	51
Washington	1	2,745	2	3	100	792		69	153	1	33	833	
Charleston	1	1,730	1			185		196	149		10	529	13
Savannah	3	20,350	158		631	1,013		946	5	1	106	1,058	1,049
Chattanooga	1	3,547	11			196		125	485		29	480	
Nashville	1	174				1,659		200			7	118	
Cedar Rapids	1	1,327				114		111	340	2	4	43	75
Des Moines	4	14,093	3			1,016		210	1,239	5	80	1,113	
Sioux City	1	473				22				1	3	10	
Grand Rapids	5	16,580	20			656	50	1,882	1,487	1	80	4,824	711
Milwaukee	4	34,874	25		140	246		1,335	2,291	24	132	8,812	809
St. Paul	3	3,007	1			433		4	560	1	27	161	
Topeka	1	1,466	1			67					8	81	
Wichita	1	1,319	2			50		1	83		7	157	
St. Joseph	1	2,964	15			215		10	250	1	11	9	
Lincoln	1	657				35					3	50	
Oklahoma City	1	1,712	1			330		98	10		7	282	65
Galveston	1	1,252				208		5	50	2	4	115	65
Ogden	1	1,210						42	30	1	9	274	
Total	35	119,464	241	3	1,055	8,298	59	5,465	7,706	52	605	21,317	3,370
Central reserve city banks	53	2,118,138	580	11,078	142,618	133,373	12,861	85,745	119,592	89	10,276	461,729	42,941
Other reserve city banks	156	1,280,745	1,916	688	35,000	75,295	2,072	53,496	149,054	327	8,293	394,063	44,083
Banks outside reserve cities (country banks)	833	919,839	1,448	2	2,307	84,880	964	52,392	91,640	559	5,092	276,196	28,195
Total State bank and trust company members	1,042	4,318,722	3,944	11,768	179,925	293,548	15,897	191,633	360,286	975	23,661	1,131,988	115,219

[1] All Federal Reserve branches are located in reserve cities.

RESOURCES.

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

	Furniture and fixtures.	Other real estate owned.	Lawful reserve with Federal Reserve Bank.	Items with Federal Reserve Bank, in process of collection.	Due from banks and bankers.	Gold coin and certificates.	All other cash in vault.	Exchanges for clearing house, also checks on banks in same place.	Outside checks and other cash items.	Interest earned, but not collected (approximate).	Other assets.	Total.
Federal Reserve Bank cities:												
Central reserve cities—												
New York.	253	5,343	268,219	34,188	215,654	8,459	30,631	283,718	10,529	12,383	56,582	3,388,731
Chicago.	68	63	35,506	7,132	50,972	2,200	9,880	18,572	6,892	643	361	654,213
St. Louis.	546	218	9,801	3,741	6,021	379	1,431	2,701	895	339	145	180,441
Total central reserve cities.	867	5,624	313,526	45,061	272,647	11,038	41,942	304,991	18,316	13,265	57,088	4,223,385
Reserve cities—												
Boston.	175	32	31,278	7,096	19,237	663	5,078	11,983	1,165	709	194	377,615
New York (Brooklyn).	69	823	5,390	442	1,476	120	3,222	4,701	625	475	....	78,652
Philadelphia.	191	2,478	13,047	4,200	11,506	351	2,572	2,434	370	722	5,922	283,750
Cleveland.	125	1,498	8,701	1,479	7,524	32	3,755	4,856	503	337	741	234,698
Richmond.	3	22	341	....	497	3	69	30	8	4	....	9,380
Atlanta.	15	310	569	457	1,753	....	171	377	18	....	255	17,733
Chicago.	56	231	3,165	281	3,746	379	1,555	951	157	184	54	64,185
Minneapolis.	....	3	298	90	311	4	97	103	19	38	....	6,365
Kansas City.	....	....	2,296	1,297	4,398	16	673	414	29	....	....	35,446
Dallas.	53	104	410	237	1,202	....	251	243	61	13	46	9,034
San Francisco.	....	....	....	....	....	....	....	....	....	....	....	....
Total.	687	5,501	65,495	15,579	51,650	1,568	17,443	26,092	2,955	2,482	7,212	1,116,858
Total Federal Reserve Bank cities.	1,554	11,125	379,021	60,640	324,297	12,606	59,385	331,083	21,271	15,747	64,300	5,340,243
Federal Reserve branch cities:												
Reserve cities—												
Buffalo.	182	13	5,689	1,722	6,447	195	1,387	1,198	277	304	73	112,119
Cincinnati.	89	342	2,019	464	2,548	405	432	399	164	9	3	54,471
Pittsburgh.	139	1,524	8,885	2,933	7,334	7	1,141	766	489	295	860	195,669
Baltimore.	8	371	1,882	657	5,747	22	661	46	34	164	80	41,292
New Orleans.	674	1,027	7,996	1,135	15,784	241	1,725	6,245	2,475	354	56	147,036
Jacksonville.	2	16	19	....	157	....	7	9	2	....	....	1,017
Birmingham.	88	348	1,347	269	2,728	21	702	258	260	....	9	22,128
Detroit.	543	51	15,013	847	16,565	604	7,520	6,565	1,577	144	141	343,353
Louisville.	8	....	698	157	906	31	461	145	63	54	26	20,814
Memphis.	28	183	2,363	1,025	9,227	122	544	1,381	279	3	....	62,066
Little Rock.	78	375	1,751	884	2,284	9	421	328	253	73	221	27,714
Omaha.	....	....	....	....	....	....	....	....	....	....	....	....
Denver.	33	68	1,319	65	3,138	41	359	542	53	21	66	25,238
El Paso.	18	121	252	157	611	3	156	51	1	....	63	6,227
Salt Lake City.	154	410	1,340	541	1,664	16	241	330	203	75	88	31,596
Seattle.	83	908	1,644	319	3,706	32	707	534	491	102	141	35,186
Spokane.	....	43	634	161	1,203	....	151	273	12	....	49	12,025
Portland.	....	47	1,213	190	2,152	93	295	446	32	70	....	23,494
Total Federal Reserve branch cities.	2,127	5,847	54,064	11,526	82,201	1,842	16,910	19,516	6,665	1,668	1,876	1,161,445
Total Federal Reserve Bank and branch cities.	3,681	16,972	433,085	72,166	406,498	14,448	76,295	350,599	27,936	17,415	66,176	6,501,688
All other reserve cities:												
Columbus.	53	1	371	....	313	3	113	45	44	....	16	5,593
Toledo.	13	200	616	23	738	4	185	193	2	74	....	12,466
Washington.	20	....	247	9	179	3	53	54	8	....	25	5,329
Charleston.	....	16	90	4	346	15	1	32	1	....	....	3,318
Savannah.	14	236	1,564	326	3,329	26	836	305	51	....	7	32,011
Chattanooga.	33	39	501	20	710	....	150	39	117	....	....	6,482
Nashville.	....	....	70	....	67	....	....	....	....	....	17	2,312
Cedar Rapids.	30	....	92	....	174	9	27	16	5	20	....	2,389
Des Moines.	61	98	1,058	406	1,526	14	323	367	412	6	....	22,030
Sioux City.	10	....	31	....	64	....	4	....	....	19	....	637
Grand Rapids.	229	25	1,053	48	1,558	42	780	442	651	12	80	31,211
Milwaukee.	79	42	2,833	296	4,876	52	1,348	1,024	1,343	220	34	60,835
St. Paul.	33	....	337	52	695	12	186	210	123	16	....	5,858
Topeka.	15	....	156	....	113	3	55	29	8	....	....	2,002
Wichita.	12	....	125	....	143	4	71	47	84	....	6	2,111
St. Joseph.	....	....	105	....	885	....	31	472	454	....	2	5,424
Lincoln.	10	....	19	....	102	....	16	....	60	....	....	952
Oklahoma City.	11	56	209	6	536	5	57	101	15	....	21	3,522
Galveston.	3	....	233	....	534	2	103	60	7	1	16	2,660
Ogden.	....	9	45	....	138	4	9	1	....	....	....	1,772
Total.	626	722	9,755	1,190	17,026	198	4,348	3,437	3,385	368	224	208,914
Central reserve city banks.	867	5,624	313,526	45,061	272,647	11,038	41,942	304,991	18,316	13,265	57,088	4,223,385
Other reserve city banks.	3,440	12,070	129,314	28,295	150,877	3,608	38,701	49,045	13,005	4,518	9,312	2,487,217
Banks outside reserve cities (country banks).	4,956	5,243	71,965	8,841	122,314	4,309	36,137	10,882	4,831	3,386	5,602	1,741,980
Total State bank and trust company members.	9,263	22,937	514,805	82,197	545,838	18,955	116,780	364,918	36,152	21,169	72,002	8,452,582

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LIABILITIES.

(In thousands of dollars, i. e., 000 omitted.)

	Number of banks.	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses and taxes paid.	Interest and discount collected but not earned approximate.	Amount reserved for taxes accrued.	Amount reserved for interest accrued.	Due to Federal Reserve Bank.	Due to banks and bankers.	Demand deposits.
Federal Reserve Bank cities:										
Central reserve cities—										
New York	33	102,450	145,324	34,459	4,612	10,157	5,197	...	411,401	1,931,334
Chicago	11	29,500	39,800	6,813	983	2,844	321	...	49,565	274,965
St. Louis	9	11,600	14,050	2,570	416	372	195	...	9,930	67,684
Total central reserve cities	53	143,550	199,174	43,842	6,011	13,373	5,713	...	470,896	2,273,983
Reserve cities—										
Boston	11	15,000	18,400	5,885	995	1,446	441	...	15,961	252,689
New York (Brooklyn)	2	2,800	1,935	822	86	65	97	...	2,987	57,546
Philadelphia	12	16,050	40,520	6,876	50	653	345	...	6,598	148,075
Cleveland	4	10,000	10,500	2,728	142	168	...	...	4,406	66,667
Richmond	3	670	700	453	35	16	43	...	230	2,388
Atlanta	3	2,200	1,400	803	103	24	...	...	1,577	4,555
Chicago	15	4,250	1,435	929	241	72	36	53	551	23,077
Minneapolis	2	800	130	35	10	17	7	...	219	2,192
Kansas City	1	1,000	1,000	270	150	...	63	...	6,145	21,104
Dallas	2	700	131	21	...	3	1	...	1,873	3,877
San Francisco	...	...	...	...	...	...	...	...	...	...
Total	55	53,470	76,151	18,822	1,812	2,464	1,033	53	40,547	582,170
Total Federal Reserve Bank cities	108	197,020	275,325	62,664	7,823	15,837	6,746	53	511,443	2,856,153
Federal Reserve branch cities:										
Reserve cities—										
Buffalo	5	4,350	4,350	809	282	165	154	...	13,481	56,456
Cincinnati	4	3,100	3,700	1,438	16	...	16	...	220	14,670
Pittsburgh	4	7,600	39,100	6,890	244	691	162	...	7,266	75,953
Baltimore	4	2,800	2,250	776	18	16	5	...	590	18,555
New Orleans	10	7,700	4,898	847	290	326	340	1	22,315	63,510
Jacksonville	1	200	20	4	...	...	...	...	6	219
Birmingham	2	1,000	900	142	...	20	7	...	1,417	12,100
Detroit	10	12,835	10,968	3,854	38	353	233	...	11,706	98,803
Louisville	2	850	820	137	46	2	69	...	616	5,177
Memphis	4	4,150	2,175	422	167	8	6	...	13,554	20,089
Little Rock	5	2,100	575	443	115	36	21	...	5,055	12,382
Omaha	...	...	...	...	...	...	...	...	...	...
Denver	3	1,250	726	243	37	51	9	...	748	9,951
El Paso	2	700	100	9	2	2	...	...	537	2,495
Salt Lake City	5	2,119	643	440	82	40	87	...	2,902	9,851
Seattle	3	1,600	700	231	48	14	17	...	1,349	9,881
Spokane	1	1,000	200	50	...	15	31	...	2,662	4,459
Portland	1	1,000	1,000	937	14	36	...	...	2,886	9,646
Total Federal Reserve branch cities	66	54,354	73,125	17,672	1,399	1,775	1,157	1	87,310	424,197
Total Federal Reserve Bank and branch cities	174	251,374	348,450	80,336	9,222	17,612	7,903	54	598,753	3,280,350
All other reserve cities:										
Columbus	1	700	150	37	...	4	9	...	200	3,238
Toledo	2	400	275	157	11	9	48	...	257	4,129
Washington	1	1,000	100	141	19	14	...	...	483	1,855
Charleston	1	200	150	71	30	5	...	...	232	390
Savannah	3	1,900	1,641	463	20	20	16	...	4,724	12,523
Chattanooga	1	750	225	105	...	...	44	...	148	1,750
Nashville	1	200	50	2	...	...	...	...	...	55
Cedar Rapids	1	100	27	24	2	...	...	...	3	334
Des Moines	4	1,950	717	398	6	37	5	...	4,435	6,292
Sioux City	1	100	8	8	...	...	3	...	7	229
Grand Rapids	5	1,600	1,050	391	13	...	1	...	980	8,053
Milwaukee	4	2,700	2,010	517	91	69	19	...	6,141	18,967
St. Paul	3	841	151	42	7	9	...	...	1,380	1,622
Topeka	1	200	55	4	...	2	...	...	731	752
Wichita	1	200	50	3	...	2	...	...	503	764
St. Joseph	1	250	100	149	25	6	...	...	2,364	1,398
Lincoln	1	100	...	...	...	...	...	...	55	462
Oklahoma City	1	200	25	31	6	...	...	...	1,240	941
Galveston	1	125	25	16	6	...	16	...	85	1,916
Ogden	1	150	150	8	4	...	...	...	...	...
Total	35	13,666	6,959	2,567	240	177	161	...	23,968	65,670
Central reserve city banks	53	143,550	199,174	43,842	6,011	13,373	5,713	...	470,896	2,273,983
Other reserve city banks	156	121,490	156,235	39,061	3,451	4,416	2,351	54	151,825	1,072,037
Banks outside reserve cities (country banks)	833	106,899	65,563	27,447	1,732	1,780	2,448	910	54,131	746,461
Total State bank and trust company members	1,042	371,939	420,972	110,350	11,194	19,569	10,512	964	676,852	4,092,481

LIABILITIES.

(In thousands of dollars, i. e., 000 omitted.)

Certified and cashiers' or treasurers' checks outstanding.	Time deposits	United States deposits.	Bills payable with Federal Reserve Bank.	Bills payable other than with Federal Reserve Bank.	Cash letters of credit and travelers' checks outstanding.	Acceptances.	Other liabilities.	Total.	
									Federal Reserve Bank cities:
									Central reserve cities—
177, 595	114, 394	177, 716	123, 091	90	7, 560	126, 376	16, 975	3, 388, 731	New York.
7, 159	177, 232	23, 415	15, 920		42	24, 434	1, 220	654, 213	Chicago.
1, 149	42, 757	9, 189	14, 750		45	5, 590	144	180, 441	St. Louis.
185, 903	334, 383	210, 320	153, 761	90	7, 647	156, 400	18, 339	4, 223, 385	Total central reserve cities.
									Reserve cities—
8, 912	19, 403	15, 399	3, 715	100		18, 919	350	377, 615	Boston.
955	2, 223	3, 154	5, 750		7	214	11	78, 652	New York (Brooklyn).
755	7, 011	17, 164	37, 531	401		450	1, 271	283, 750	Philadelphia.
1, 847	121, 373	8, 833	3, 500		1	3, 931	602	234, 698	Cleveland.
111	3, 409	314	1, 011					9, 380	Richmond.
67	5, 510	407	970			100	17	17, 733	Atlanta.
794	30, 579	325	1, 750		5	50	38	64, 185	Chicago.
148	2, 717	90						6, 365	Minneapolis.
1, 120	3, 271	223	1, 100					35, 446	Kansas City.
107	1, 484	21	311	500			5	9, 034	Dallas.
									San Francisco.
14, 816	196, 980	45, 930	55, 638	1, 001	13	23, 664	2, 294	1, 116, 858	Total.
200, 719	531, 363	256, 250	209, 399	1, 091	7, 660	180, 064	20, 633	5, 340, 243	Total Federal Reserve Bank cities.
									Federal Reserve branch cities:
									Reserve cities—
1, 005	16, 333	3, 975	7, 677	2, 000		1, 082		112, 119	Buffalo.
902	28, 624	522	1, 130				133	54, 471	Cincinnati.
1, 193	22, 256	28, 174	3, 650		2	1, 750	738	195, 669	Pittsburgh.
335	11, 940	720	3, 246			25	16	41, 292	Baltimore.
1, 824	28, 311	5, 404	6, 117		1	4, 932	220	147, 036	New Orleans.
23	336	48	100				61	1, 017	Jacksonville.
63	5, 603	376	500					22, 128	Birmingham.
2, 809	169, 217	9, 058	22, 151		128	1, 200		343, 353	Detroit.
136	6, 511	90	1, 384			233	4, 743	20, 814	Louisville.
306	10, 378	2, 555	6, 515	250	3	1, 180	308	62, 066	Memphis.
175	4, 609	14	1, 789	400				27, 714	Little Rock.
									Omaha.
282	11, 350	285	300				6	25, 238	Denver.
136	1, 283		961		1		1	6, 227	El Paso.
232	10, 456	304	4, 200	25	2		213	31, 596	Salt Lake City.
390	18, 537		1, 900		17	451	51	35, 186	Seattle
362	2, 436	27	774		2		7	12, 025	Spokane.
352	7, 176					447		23, 494	Portland.
10, 525	355, 356	51, 552	62, 394	2, 675	156	11, 300	6, 497	1, 161, 445	Total Federal Reserve branch cities.
211, 244	886, 719	307, 802	271, 793	3, 766	7, 816	191, 364	27, 130	6, 501, 688	Total Federal Reserve Bank and branch cities.
									All other reserve cities:
120	1, 135							5, 593	Columbus.
111	6, 582	218	85			184		12, 466	Toledo.
57	697		800	60	3	100		5, 329	Washington.
6	1, 894	84	256					3, 318	Charleston.
281	8, 406		1, 330	30		631	26	32, 011	Savannah.
28	3, 049	383						6, 482	Chattanooga.
	55		1, 950					2, 312	Nashville.
8	1, 850	41						2, 389	Cedar Rapids.
193	6, 275	33	1, 158	100			431	22, 030	Des Moines.
2	280							637	Sioux City.
125	15, 221	486	3, 191				100	31, 211	Grand Rapids.
630	26, 450	1, 026	2, 075			140		60, 835	Milwaukee.
159	1, 100	47	500					5, 858	St. Paul.
9	224		25					2, 002	Topeka.
3	233	60	293					2, 111	Wichita.
228	554		350					5, 424	St. Joseph.
14	315	6						952	Lincoln.
48	592	49	300	90				3, 522	Oklahoma City.
13	458							2, 660	Galveston.
5	1, 455							1, 772	Ogden.
2, 040	76, 825	2, 433	12, 313	280	3	1, 055	557	208, 914	Total.
185, 903	334, 383	210, 320	153, 761	90	7, 647	156, 400	18, 339	4, 223, 385	Central reserve city banks.
27, 381	629, 161	99, 915	130, 345	3, 956	172	36, 019	9, 348	2, 487, 217	Other reserve city banks.
9, 139	595, 396	27, 197	92, 889	5, 806	5	2, 132	2, 045	1, 741, 980	Banks outside reserve cities (country banks).
222, 423	1, 558, 940	337, 432	376, 995	9, 852	7, 824	194, 551	29, 732	8, 452, 582	Total State bank and trust company members.

138052—19——3

RESOURCES.

(In thousands of dollars, i. e., 000 omitted.)

	Liability for rediscount (estimate based on Mass + figures)	Number of banks.	Loans and discounts.	Overdrafts.	Customers' liability under letters of credit.	Customers' liability account of acceptances.	Liberty bonds (exclusive of Liberty bonds borrowed).	Other United States bonds (exclusive of U. S. bonds borrowed).	United States Victory notes.	United States certificates of indebtedness.	War savings and thrift stamps actually owned.	Stock of Federal Reserve Bank.	Other bonds, stocks, etc. (exclusive of securities borrowed).	Banking house.
Maine	—	2	10,631	17			1,076	5	296	900	50	45	4,382	85
New Hampshire	—													
Vermont	—													
Massachusetts	39,269	27	291,361	129		18,711	9,173	116	4,441	12,775	30	1,240	36,199	7,292
Rhode Island	1,537	3	64,253	3		244	1,215	50	2,424	6,204	15	450	47,343	1,532
Connecticut (dist. 1)	—	4	9,527	17			1,601		373	1,636	4	88	2,931	222
Connecticut (dist. 2)	—	2	6,497	2		100	1,530		585	1,011	6	29	1,973	243
New York	74,323	82	1,862,787	549	11,146	114,240	140,412	2,931	82,108	107,516	146	8,394	452,345	45,214
New Jersey (dist. 2)	1,122	26	86,898	8		292	11,246		7,754	11,065	13	473	44,849	2,716
New Jersey (dist. 3)	—	7	7,146	1			1,847	86	819	850	3	75	8,012	328
Pennsylvania (dist. 3)	2,959	25	149,640	110		563	12,571	5	5,306	14,877	14	1,857	82,689	6,449
Pennsylvania (dist. 4)	117	15	90,013	9		1,750	10,591	5	6,040	17,235	25	1,532	66,526	2,192
Delaware		4	13,482	24			1,318		428	2,443	3	116	6,056	539
Ohio	1,739	59	240,682	221		4,117	13,245	750	9,500	19,276	74	1,214	82,627	11,590
Kentucky (dist. 4)	—	5	3,019	14			284	16	334	890	4	34	357	155
Kentucky (dist. 8)	249	5	9,441	6		233	1,504		1,159	588	8	64	6,938	450
West Virginia (dist. 4)	—	1	1,481	2			162		46			15	440	200
West Virginia (dist. 5)	—	3	5,978	30			34		353	130	2	50	280	147
Maryland	1,182	7	18,521	8		25	1,529	20	601	2,895	5	154	8,775	517
District of Columbia	—	1	2,745	2	3	100	792		69	153	1	33	833	
Virginia	319	11	16,755	6		372	976		132	569	6	104	1,098	503
North Carolina	687	6	25,687	46		200	927		509	3,674	3	105	475	605
South Carolina	336	14	8,410	54			678	5	271	357	8	59	807	179
Georgia	1,526	19	34,047	263		788	2,072	318	1,174	381	4	244	2,702	1,703
Florida	—	8	4,978	5			911	1	671	555	2	45	1,171	534
Alabama	—	12	22,125	20		10	621	9	1,197	1,464	23	102	1,360	860
Louisiana (dist. 6)	7,323	14	74,435	340	401	4,531	4,610	239	3,742	7,013	29	387	12,603	3,457
Louisiana (dist. 11)	—	2	1,697	1		175	210		37	20		11	66	229
Mississippi (dist. 6)	—	2	632	1			75		94	242	1	4	113	29
Mississippi (dist. 8)	—													
Tennessee (dist. 6)	—	2	3,721	11			1,855		325	485		37	598	
Tennessee (dist. 8)	2,153	4	33,957	322		1,183	1,662	6	2,809	2,599	2	189	2,080	2,102
Indiana (dist. 7)	491	21	17,000	43			1,226	14	1,968	1,572	10	89	3,148	666
Indiana (dist. 8)	—	2	1,806	2			72	2	20	40	1	10	242	147
Illinois (dist. 7)	20,498	60	425,455	127	60	24,590	13,681	10,231	19,497	28,392	51	2,404	90,314	4,753
Illinois (dist. 8)	132	10	10,969	36			1,445	10	780	649	9	67	3,385	312
Iowa	2,229	79	64,241	21		14	3,967	6	1,816	6,317	79	314	2,875	1,213
Michigan (dist. 7)	1,993	122	273,755	210	124	1,200	24,626	852	19,925	62,229	133	1,233	89,184	8,871
Michigan (dist. 9)	—	5	3,016	7			233		122	192	2	19	906	80
Wisconsin (dist. 7)	1,578	23	50,167	94		140	1,852	102	1,740	3,961	29	207	11,220	1,143
Wisconsin (dist. 9)	—	10	4,068	12			219		88	371	5	16	502	87
Missouri (dist. 8)	2,012	16	101,431	38	34	5,590	3,318		6,089	14,227	10	776	24,741	2,327
Missouri (dist. 10)	721	4	24,607	76			1,349		513	2,117	7	81	3,434	
Arkansas	800	15	23,232	69			1,744		1,003	1,640	9	139	1,293	631
Minnesota	332	24	23,918	53			1,399		707	2,957	9	131	3,167	376
Montana	469	19	11,202	10			236	24	202	454	9	67	780	342
North Dakota	—	5	2,283	5			91	1	53	152		8	308	28
South Dakota	289	12	11,667	34			447		84	811	7	29	218	123
Kansas	54	6	5,762	20			520		176	101	5	29	329	66
Nebraska	176	9	4,238	29			159		61	166	1	17	83	58
Colorado	—	4	13,925	8			616		176	731	3	60	3,996	320
New Mexico (dist. 10)	—	2	387				37				1	3	14	8
New Mexico (dist. 11)	326	5	1,195	1			42		1	5	1	9		10
Oklahoma (dist. 10)	47	6	5,549	23			816		99	115		19	733	109
Oklahoma (dist. 11)	333	2	624				92					4	19	8
Texas	3,171	104	39,723	217			3,122	28	368	2,595	51	271	731	1,128
Arizona (dist. 11)	—	2	640	2			38		16		1	3	26	10
Arizona (dist. 12)	—	2	2,540	1			171		69	100	1	19	300	
California	1,392	4	4,894	3			387	20	210	280	2	35	546	449
Nevada	—													
Utah	831	23	26,289	423			1,678	30	627	4,522	21	145	3,915	768
Wyoming	—													
Idaho	942	34	11,774	42			1,219		109	1,111	4	61	493	287
Oregon	240	11	16,877	83		447	1,485		1,072	2,354	19	85	2,964	143
Washington	451	29	34,942	34		310	2,534	15	445	4,322	14	161	5.494	684
Total United States	175,934	1,042	4,318,722	3,944	11,768	179,925	293,548	15,897	191,633	360,286	975	23,661	1,131,988	115,219

LIABILITIES.

(In thousands of dollars, i. e., 000 omitted.)

	Number of banks.	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses and taxes paid.	Interest and discount collected but not earned (approximate).	Amount reserved for taxes accrued.	Amount reserved for interest accrued.	Due to Federal Reserve Bank.	Due to banks and bankers.	Demand deposits.
Maine	2	700	800	225	36	24	61	33	820	7,436
New Hampshire										
Vermont										
Massachusetts	27	20,025	21,458	7,484	1,040	1,516	544	492	18,596	321,685
Rhode Island	3	7,000	8,000	2,420	230	493	990	80	1,109	57,672
Connecticut (dist. 1)	4	1,550	1,375	454	17	45	8		57	11,650
Connecticut (dist. 2)	2	600	381	141	23	1	112		6	5,448
New York	82	122,443	158,810	39,969	5,340	10,609	5,547	277	432,204	2,170,138
New Jersey (dist. 2)	26	8,870	6,895	3,564	185	154	184		3,265	77,310
New Jersey (dist. 3)	7	1,200	1,300	332	11	2	18		90	7,660
Pennsylvania (dist. 3)	25	18,900	43,041	7,692	101	653	374		6,716	160,043
Pennsylvania (dist. 4)	15	10,189	40,885	7,480	306	713	214		7,395	88,386
Delaware	4	2,150	1,788	1,000	2	47	15		537	23,171
Ohio	59	21,632	18,844	6,405	264	269	126	1	7,034	138,148
Kentucky (dist. 4)	5	865	253	24		48	57		17	2,770
Kentucky (dist. 8)	5	1,215	941	152	46	14	84		616	6,462
West Virginia (dist. 4)	1	300	200	78		8	13		10	939
West Virginia (dist. 5)	3	540	1,140	109	60	40	13		248	3,811
Maryland	7	2,905	2,286	782	20	16	7	7	591	18,980
District of Columbia	1	1,000	100	141	19	14			483	1,855
Virginia	11	1,903	1,558	701	44	47	70		555	8,300
North Carolina	6	2,175	1,316	345	169	3	56		5,098	11,731
South Carolina	14	1,337	641	370	39	5	2	9	295	4,290
Georgia	19	4,805	3,384	1,379	131	44	33		6,469	19,669
Florida	8	810	686	125	4	4			886	4,264
Alabama	12	1,865	1,565	322	8	31	20		2,474	21,024
Louisiana (dist. 6)	14	7,985	4,909	883	291	330	341	10	22,394	64,845
Louisiana (dist. 11)	2	325	55	43	9	3	5		776	1,166
Mississippi (dist. 6)	2	125	37	11	3		7		21	835
Mississippi (dist. 8)										
Tennessee (dist. 6)	2	950	275	107		1	44		149	1,805
Tennessee (dist. 8)	4	4,150	2,175	422	167	8	6		13,554	20,089
Indiana (dist. 7)	21	2,207	1,052	490		19	6		933	11,730
Indiana (dist. 8)	2	225	102	13	1	1			22	952
Illinois (dist. 7)	60	37,385	42,848	8,359	1,283	2,952	466	52	51,267	319,841
Illinois (dist. 8)	10	2,035	398	528	1	22	41		2,882	7,967
Iowa	79	7,136	3,352	1,845	14	69	91		9,514	26,039
Michigan (dist. 7)	122	23,632	18,173	6,490	59	484	318		15,605	167,078
Michigan (dist. 9)	5	375	240	72		35			14	1,931
Wisconsin (dist. 7)	23	4,420	2,758	1,012	92	84	42	2	6,811	30,117
Wisconsin (dist. 9)	10	417	107	71		6	6		66	1,844
Missouri (dist. 8)	16	12,075	14,303	2,639	416	378	196		10,089	70,809
Missouri (dist. 10)	4	1,500	1,178	449	186	16	77		8,580	24,491
Arkansas	15	3,050	949	579	143	36	25		5,486	17,381
Minnesota	24	3,421	1,065	320	39	42	29		4,153	11,163
Montana	19	1,570	667	405	14	26	50		2,004	6,750
North Dakota	5	250	45	22					854	918
South Dakota	12	790	165	121		6			5,878	4,461
Kansas	6	730	254	70	8	6			1,522	3,949
Nebraska	9	455	90	58	7				77	2,748
Colorado	4	1,275	731	252	37	51	9		749	10,198
New Mexico (dist. 10)	2	90	20	8			1			393
New Mexico (dist. 11)	5	210	120	18					3	578
Oklahoma (dist. 10)	6	575	71	47	6	1			1,661	5,001
Oklahoma (dist. 11)	2	100	36	17		3				620
Texas	104	7,159	2,420	864	99	19	31	1	3,984	36,533
Arizona (dist. 11)	2	63	50	8						765
Arizona (dist. 12)	2	525	104	81		18			771	2,643
California	4	825	341	72		3	4		123	3,385
Nevada										
Utah	23	3,598	1,261	599	120	66	102		3,134	15,538
Wyoming										
Idaho	34	1,622	450	217	23	20			486	9,409
Oregon	11	1,690	1,167	1,031	17	36	7		3,620	13,947
Washington	29	4,020	1,357	433	64	28	60		4,099	21,720
Total United States	1,042	371,939	420,972	110,350	11,194	19,569	10,512	964	676,852	4,092,481

RESOURCES.

(In thousands of dollars, i. e., 000 omitted.)

Furniture and fixtures.	Other real estate owned.	Lawful reserve with Federal Reserve Bank.	Items with Federal Reserve Bank in process of collection.	Due from banks and bankers.	Gold coin and certificates.	All other cash in vault.	Exchanges for clearing house, also checks on banks in same place.	Outside checks and other cash items.	Interest earned but not collected (approximate).	Other assets.	Total.	
30	22	1,024	164	680	9	332	133	91	51		20,023	Maine.
												New Hampshire.
												Vermont.
387	139	35,601	8,129	24,496	776	7,941	12,594	1,391	779	1,067	474,767	Massachusetts.
	161	5,865	244	7,248	968	3,635	1,063	88	66	532	143,603	Rhode Island.
58	15	630	22	795	43	438	105	51	40	18	18,614	Connecticut (dist. 1).
	77	323	26	318	9	278	81	64	13		13,165	Connecticut (dist. 2).
932	6,523	290,466	39,050	233,619	9,425	38,313	291,054	11,702	14,121	56,893	3,819,886	New York.
194	519	6,592	2,646	8,631	172	2,535	659	221	942	211	188,636	New Jersey (dist. 2).
25	85	1,135	25	791	37	391	99	19	50	82	21,906	New Jersey (dist. 3).
264	2,645	14,433	4,278	12,989	460	3,460	2,603	453	765	7,022	323,453	Pennsylvania (dist. 3).
258	1,850	10,015	3,000	9,861	24	1,896	905	523	336	1,558	226,144	Pennsylvania (dist. 4).
138	45	1,594	8	4,020	36	919	290	14	5	24	31,502	Delaware.
859	2,290	17,716	2,533	21,567	564	8,565	6,531	1,269	554	928	446,672	Ohio.
9	2	171		384	2	91	38	5	7	32	5,848	Kentucky (dist. 4).
10	16	805	157	1,255	50	522	181	63	55	26	23,531	Kentucky (dist. 8).
34	89	115	21	300		52	2	1			2,960	West Virginia (dist. 4).
13	4	346		973	12	180	48	10		5	8,595	West Virginia (dist. 5).
13	371	1,935	658	5,774	25	676	46	37	167	84	42,836	Maryland.
20		247	9	179	3	53	54	8		25	5,329	District of Columbia.
47	47	875	157	1,392	14	485	271	17	5	1	23,832	Virginia.
97	122	1,277	201	3,065	46	611	459	102	18		38,229	North Carolina.
38	88	375	23	1,140	20	179	90	52	5	4	12,842	South Carolina.
71	585	2,368	783	5,699	33	1,160	731	116		268	55,510	Georgia.
44	47	507	20	1,518	14	320	109	5		5	11,462	Florida.
122	681	2,148	407	3,994	58	1,133	484	398		11	37,227	Alabama.
715	1,028	8,104	1,135	16,088	248	1,811	6,267	2,477	354	56	150,070	Louisiana (dist. 6).
27	46	98	33	514		71	40	2	1		3,278	Louisiana (dist. 11).
10	30	78		214	3	41	1	1		5	1,574	Mississippi (dist. 6).
												Mississippi (dist. 8).
33	39	571	20	778		150	39	116		17	8,795	Tennessee (dist. 6).
28	183	2,363	1,025	9,227	122	544	1,381	279	3		62,066	Tennessee (dist. 8).
129	250	1,191		2,231	82	757	180	67	5	66	30,694	Indiana (dist. 7).
20	60	92		174	39	24	15		3	44	2,813	Indiana (dist. 8).
269	648	40,826	7,418	59,014	2,731	12,593	19,908	7,363	786	472	771,583	Illinois (dist. 7).
28	174	970	120	1,799	36	478	82	121			21,470	Illinois (dist. 8).
359	212	3,857	422	8,752	99	1,384	705	736	165	3	97,557	Iowa.
1,416	444	22,997	1,146	33,206	1,387	12,993	8,202	2,869	263	862	568,127	Michigan (dist. 7).
6	17	228		322	2	188	24	25		3	5,392	Michigan (dist. 9).
242	55	3,944	298	8,186	105	1,882	1,163	1,376	261	121	88,288	Wisconsin (dist. 7).
28	7	237	51	647	10	99	27	18	14	2	6,508	Wisconsin (dist. 9).
556	232	10,113	3,741	6,649	383	1,517	2,733	899	350	149	185,903	Missouri (dist. 8).
10	13	2,567	1,297	5,691	43	815	950	488	7	3	44,068	Missouri (dist. 10).
131	380	2,092	884	2,967	29	601	378	275	147	269	37,913	Arkansas.
113	27	1,644	201	3,421	62	670	486	395	100	24	39,860	Minnesota.
114	125	648	15	2,662	71	343	112	32	15	49	17,512	Montana.
19	17	171		605	5	58	31	10		9	3,854	North Dakota.
38	22	829	21	2,774	43	198	153	29		18	17,545	South Dakota.
41	39	458		556	13	222	86	92	25	8	8,548	Kansas.
27		259		557	19	91	12	74	14		5,865	Nebraska.
34	68	1,338	65	3,175	42	365	543	53	21	66	25,605	Colorado.
9	11	51		89	7	11	4	3	2		637	New Mexico (dist. 10).
12	14	64	3	109	1	14	1	8	3	8	1,501	New Mexico (dist. 11).
38	59	684	6	1,255	18	144	129	27		28	9,851	Oklahoma (dist. 10).
4		48		110		23		9		4	945	Oklahoma (dist. 11).
461	360	3,344	394	7,578	47	1,617	511	323	44	590	63,503	Texas.
9	4	56		156	4	32	3	3		1	1,004	Arizona (dist. 11).
28	147	309		732	2	114	51	331	22		4,937	Arizona (dist. 12).
67	31	372		520	126	281	109	23	110		8,465	California.
												Nevada.
242	482	1,962	549	3,018	73	436	384	269	144	94	46,071	Utah.
												Wyoming.
128	100	1,045	22	1,703	21	319	207	86	61	11	18,803	Idaho.
52	96	1,636	290	3,437	210	421	474	51	108	1	32,305	Oregon.
157	1,094	2,996	480	6,234	72	1,308	897	522	162	223	63,100	Washington.
9,263	22,937	514,805	82,197	545,838	18,955	116,780	364,918	36,152	21,169	72,002	8,452,582	Total United States.

LIABILITIES.

(In thousands of dollars, i. e., 000 omitted.)

Certified and cashiers' or treasurers' checks outstanding.	Time deposits.	United States deposits.	Bills payable with Federal Reserve Bank.	Bills payable other than with Federal Reserve Bank.	Cash letters of credit and travelers' checks outstanding.	Acceptances.	Other liabilities.	Total.	
76	8,710	122	980					20,023	Maine.
									New Hampshire.
									Vermont.
9,584	29,493	17,008	6,335	100		19,044	363	474,767	Massachusetts.
732	60,623	2,835	750			244	425	143,603	Rhode Island.
168	1,300	1,222	733	35				18,614	Connecticut (dist. 1).
35	4,545	23	1,750			100		13,165	Connecticut (dist. 2).
180,387	179,507	189,565	170,098	2,161	7,567	128,241	17,023	3,819,886	New York.
865	70,683	2,960	12,952	60		292	397	188,636	New Jersey (dist. 2).
50	9,297	320	1,496	120			10	21,906	New Jersey (dist. 3).
836	23,178	17,396	42,045	626		563	1,289	323,453	Pennsylvania (dist. 3).
1,343	33,738	28,995	3,994		2	1,750	754	226,144	Pennsylvania (dist. 4).
117	701	1,295	275	180			224	31,502	Delaware.
3,798	228,226	10,737	6,016	213		4,117	842	446,672	Ohio.
18	945	139	590				122	5,848	Kentucky (dist. 4).
137	7,305	124	1,439	20		233	4,743	23,531	Kentucky (dist. 8).
5	1,267		140					2,960	West Virginia (dist. 4).
30	2,569		35					8,595	West Virginia (dist. 5).
342	12,835	720	3,304			25	16	42,836	Maryland.
57	697		800	60	3	100		5,329	District of Columbia.
324	8,017	314	1,383	75		372	169	23,832	Virginia.
664	7,787	904	7,387	350		200	44	38,229	North Carolina.
26	4,602	85	884	256			1	12,842	South Carolina.
423	15,148	407	2,735	50		785	48	55,510	Georgia.
64	4,131	127	300				61	11,462	Florida.
294	8,529	399	649	37		10		37,227	Alabama.
1,830	28,855	5,551	6,647	45	1	4,933	220	150,070	Louisiana (dist. 6).
17	484		168	111		50	66	3,278	Louisiana (dist. 11).
3	444	73	15					1,574	Mississippi (dist. 6).
									Mississippi (dist. 8).
27	3,104	383	1,950					8,795	Tennessee (dist. 6).
306	10,378	2,555	6,515	250	3	1,180	308	62,066	Tennessee (dist. 8).
242	11,456	1,264	1,201	88			6	30,694	Indiana (dist. 7).
40	1,432		25					2,813	Indiana (dist. 8).
8,252	230,679	24,041	18,185	25	48	24,484	1,416	771,583	Illinois (dist. 7).
42	6,965	282	295				12	21,470	Illinois (dist. 8)
385	45,610	394	2,221	456			431	97,557	Iowa.
3,434	283,670	13,076	34,507	124	127	1,200	150	568,127	Michigan (dist. 7).
24	2,631	14	56					5,392	Michigan (dist. 9).
692	37,764	1,429	2,842	83		140		88,288	Wisconsin (dist. 7).
47	3,769	85	90					6,508	Wisconsin (dist. 9).
1,162	43,847	9,421	14,790		45	5,590	143	185,903	Missouri (dist. 8).
1,362	4,340	304	1,585					44,068	Missouri (dist. 10).
214	5,774	14	3,093	1,165			4	37,913	Arkansas.
539	17,526	485	1,075				3	39,860	Minnesota.
191	5,323	46	145	313			8	17,512	Montana.
18	1 429	308		10				3,854	North Dakota.
143	5,179	236	524	13			29	17,545	South Dakota.
73	1,370	147	418				1	8,548	Kansas.
43	2,274	6	70	15			22	5,865	Nebraska.
282	11,430	285	300				6	25,605	Colorado.
4	92		8	20	1			637	New Mexico (dist. 10).
20	427		20	105				1,501	New Mexico (dist. 11).
114	1,846	49	365	115				9,851	Oklahoma (dist. 10).
4	110		55					945	Oklahoma (dist. 11).
517	6,292	761	3,019	1,747	2		55	63,503	Texas.
11	102			5				1,004	Arizona (dist. 11).
80	692	21			2			4,937	Arizona (dist. 12).
42	3,426	10		200			34	8,465	California.
									Nevada.
389	15,617	310	5,013	96	2		226	46,071	Utah.
									Wyoming.
201	4,394	22	1,657	298	1		3	18,803	Idaho.
444	9,747	52	25	75		447		32,305	Oregon.
854	26,629	111	3,046	150	20	451	58	63,100	Washington.
222,423	1,558,940	337,432	376,995	9,852	7,824	194,551	29,732	8,452,582	Total United States.

Abstract of Condition Reports of State Bank and Trust Company Members in Each Federal Reserve District, on June 30, 1919.

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

	District No. 1 (36 banks).	District No. 2 (110 banks).	District No. 3 (36 banks).	District No. 4 (80 banks).	District No. 5 (42 banks).	District No. 6 (57 banks).	District No. 7 (305 banks).	District No. 8 (52 banks).	District No. 9 (75 banks).	District No. 10 (31 banks).	District No. 11 (115 banks).	District No. 12 (103 banks).	Total United States (1,042 banks).
RESOURCES.	10.87	3.86	1.74	.58	4.09	6.35	3.29	2.99	1.94	1.91	8.73	4.06	
Loans and discounts	375,772	1,956,182	170,268	335,195	78,096	139,938	830,618	180,836	56,154	54,468	43,879	97,316	4,318,722
Overdrafts	166	559	135	246	146	640	495	473	121	156	221	586	3,944
Customers' liability under letters of credit	....	11,146	....	....	3	401	184	34	....	....	....	....	11,768
Customers' liability account of acceptances	18,955	114,632	563	5,867	697	5,329	25,944	7,006	....	....	175	757	179,925
Liberty bonds (exclusive of Liberty bonds borrowed)	13,065	153,188	15,736	24,282	4,936	10,144	45,352	9,745	2,625	3,497	3,504	7,474	293,548
Other United States bonds (exclusive of United States bonds borrowed)	171	2,931	91	771	25	567	11,205	18	25	....	28	65	15,897
United States Victory notes	7,534	90,447	6,553	15,920	1,935	7,203	44,946	11,860	1,256	1,025	422	2,532	191,633
United States certificates of indebtedness	21,515	119,592	18,170	37,401	7,778	10,140	102,471	19,743	4,937	3,230	2,620	12,689	360,286
War savings and thrift stamps actually owned	99	165	20	103	25	59	302	39	32	17	53	61	975
Stock of Federal Reserve Bank	1,823	8,896	2,048	2,795	505	819	4,247	1,245	270	209	298	506	23,661
Other bonds, stocks, etc. (exclusive of securities borrowed)	90,855	499,167	96,757	149,950	12,268	18,547	196,741	38,679	5,881	8,589	842	13,712	1,131,988
Banking house	9,131	48,173	7,316	14,137	1,951	6,583	16,646	5,969	1,036	561	1,385	2,331	115,219
Furniture and fixtures	475	1,126	427	1,160	228	995	2,415	773	318	159	513	674	9,263
Other real estate owned	337	7,119	2,775	4,231	632	2,410	1,609	1,045	215	190	424	1,950	22,937
Lawful reserve with Federal Reserve Bank	43,120	297,381	17,162	28,017	5,055	13,776	72,815	16,435	3,757	5,357	3,610	8,320	514,805
Items with Federal Reserve Bank in process of collection	8,559	41,722	4,311	5,554	1,048	2,365	9,284	5,927	288	1,368	430	1,341	82,197
Due from banks and bankers	33,219	242,568	17,800	32,112	12,523	28,291	111,389	22,071	10,431	11,323	8,467	15,644	545,838
Gold coin and certificates	1,796	9,606	533	590	120	356	4,404	659	193	142	52	504	18,955
All other cash in vault	12,346	41,126	4,770	10,604	2,184	4,615	29,609	3,686	1,556	1,648	1,757	2,879	116,780
Exchanges for clearing house, also checks on banks in same place	13,895	291,794	2,992	7,476	968	7,631	30,158	4,770	833	1,724	555	2,122	364,918
Outside checks and other cash items	1,621	11,987	486	1,798	226	3,113	12,411	1,637	509	737	345	1,282	36,152
Interest earned but not collected (approximate)	936	15,076	820	897	195	354	1,480	558	129	69	48	607	21,169
Other assets	1,617	57,104	7,128	2,518	119	362	1,524	488	105	105	603	329	72,002
Total	657,007	4,021,687	376,861	681,624	131,663	264,638	1,556,249	333,696	90,671	94,574	70,231	173,681	8,452,582
LIABILITIES.													
Capital stock paid in	29,275	131,913	22,250	32,986	9,860	16,540	74,780	22,750	6,823	4,625	7,857	12,280	371,939
Surplus fund	31,633	166,086	46,129	60,182	7,041	10,856	68,183	18,868	2,289	2,344	2,681	4,680	420,972
Undivided profits, less expenses and taxes paid	10,583	43,674	9,024	13,987	2,448	2,827	18,196	4,333	1,011	884	950	2,433	110,350
Interest and discount collected, but not earned (approximate)	1,323	5,548	114	570	351	437	1,448	774	53	244	108	224	11,194
Amount reserved for taxes accrued	2,078	10,764	702	1,038	125	410	3,608	459	115	74	25	171	19,569
Amount reserved for interest accrued	1,603	5,843	407	410	148	445	923	352	85	87	36	173	10,512
Due to Federal Reserve Bank	605	277	....	1	16	10	54	....	....	....	1	....	964
Due to banks and bankers	20,582	435,475	7,343	14,456	7,270	32,393	84,130	32,649	12,969	12,589	4,763	12,233	676,852
Demand deposits	398,443	2,252,896	190,874	230,243	48,967	112,442	554,805	123,660	27,067	46,780	39,662	66,642	4,092,481
Certified and cashiers' or treasurers' checks outstanding	10,560	181,287	1,003	5,164	1,443	2,641	13,005	1,901	962	1,878	569	2,010	222,423
Time deposits	100,126	254,735	33,176	264,176	36,507	60,211	609,179	75,701	35,857	21,352	7,415	60,505	1,558,940
United States deposits	21,187	192,548	19,011	39,871	2,023	6,940	40,204	12,396	1,174	791	761	526	337,432
Bills payable with Federal Reserve Bank	8,798	184,800	43,816	10,740	13,793	12,296	58,956	26,157	1,890	2,746	3,262	9,741	376,995
Bills payable other than with Federal Reserve Bank	135	2,221	926	213	741	132	776	1,435	336	150	1,968	819	9,852
Cash letters of credit and travelers' checks outstanding	....	7,567	....	2	3	1	175	48	....	1	2	25	7,824
Acceptances	19,288	128,633	563	5,867	697	5,728	25,824	7,003	....	....	50	898	194,551
Other liabilities	788	17,420	1,523	1,718	230	329	2,003	5,210	40	29	121	321	29,732
Total	657,007	4,021,687	376,861	681,624	131,663	264,638	1,556,249	333,696	90,671	94,574	70,231	173,681	8,452,582
Liability for rediscounts, including those with Federal Reserve Bank	40,863	75,455	2,959	1,956	3,195	8,889	27,294	5,409	1,090	1,038	3,830	3,956	175,934

Abstract of Condition Reports of State Bank and Trust Company Members of the Federal Reserve System on June 30, 1919, Arranged by Classes.

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

	Central reserve city banks.				Other reserve city banks (156 banks). 3/10	Country banks (833 banks). 3/17	Total United States (1,042 banks), June 30, 1919.	Total United States (969 banks), Mar. 4, 1919.
	New York (33 banks). 3/13	Chicago (11 banks).	St. Louis (9 banks).	Total (53 banks).				
RESOURCES.								
Loans and discounts	1,659,490	360,631	98,017	2,118,138	1,280,745	919,839	4,318,722	3,731,973
Overdrafts	486	59	35	580	1,916	1,448	3,944	3,120
Customers' liability under letters of credit	10,989	55	34	11,078	688	2	11,768	8,352
Customers' liability account of acceptances	112,490	24,538	5,590	142,618	35,000	2,307	179,925	168,964
Liberty bonds (exclusive of Liberty bonds borrowed)	120,960	9,243	3,170	133,373	75,295	84,880	293,548	311,424
Other United States bonds (exclusive of United States bonds borrowed)	2,825	10,036	....	12,861	2,072	964	15,897	6,547
United States Victory notes	64,014	15,808	5,923	85,745	53,496	52,392	191,633	....
United States certificates of indebtedness	82,271	23,318	14,003	119,592	149,054	91,640	360,286	819,012
War savings and thrift stamps actually owned	69	13	7	89	327	559	975	1,145
Stock of Federal Reserve Bank	7,443	2,079	754	10,276	8,293	5,092	23,661	22,983
Other bonds, stocks, etc. (exclusive of securities borrowed)	363,754	73,519	24,456	461,729	394,063	276,196	1,131,988	1,132,795
Banking house	37,981	2,725	2,235	42,941	44,083	28,195	115,219	106,510
Furniture and fixtures	253	68	546	867	3,440	4,956	9,263	7,860
Other real estate owned	5,343	63	218	5,624	12,070	5,243	22,937	23,084
Lawful reserve with Federal Reserve Bank	268,219	35,506	9,801	313,526	129,314	71,965	514,805	483,426
Items with Federal Reserve Bank in process of collection	34,188	7,132	3,741	45,061	28,295	8,841	82,197	64,106
Due from banks and bankers	215,654	50,972	6,021	272,647	150,877	122,314	545,838	497,151
Gold coin and certificates	8,459	2,200	379	11,038	3,608	4,309	18,955	17,091
All other cash in vault	30,631	9,880	1,431	41,942	38,701	36,137	116,780	111,582
Exchanges for clearing house, also checks on banks in same place	283,718	18,572	2,701	304,991	49,045	10,882	364,918	181,024
Outside checks and other cash items	10,529	6,892	895	18,316	13,005	4,831	36,152	22,230
Interest earned but not collected (approximate)	12,383	543	339	13,265	4,518	3,386	21,169	16,285
Other assets	56,582	361	145	57,088	9,312	5,602	72,002	64,397
Total	3,388,731	654,213	180,441	4,223,385	2,487,217	1,741,980	8,452,582	7,801,061
LIABILITIES.								
Capital stock paid in	102,450	29,500	11,600	143,550	121,490	106,899	371,939	360,468
Surplus fund	145,324	39,800	14,050	199,174	156,235	65,563	420,972	415,006
Undivided profits, less expenses and taxes paid	34,459	6,813	2,570	43,842	39,061	27,447	110,350	99,991
Interest and discount collected but not earned (approximate)	4,612	983	416	6,011	3,451	1,732	11,194	8,753
Amount reserved for taxes accrued	10,157	2,844	372	13,373	4,416	1,780	19,569	18,570
Amount reserved for interest accrued	5,197	321	195	5,713	2,351	2,448	10,512	12,241
Due to Federal Reserve Bank	....	....	....	....	54	910	964	2,606
Due to banks and bankers	411,401	49,565	9,930	470,896	151,825	54,131	676,852	606,029
Demand deposits	1,931,334	274,965	67,684	2,273,983	1,072,037	746,461	4,092,481	3,717,482
Certified and cashiers' or treasurers' checks outstanding	177,595	7,159	1,149	185,903	27,381	9,139	222,423	137,844
Time deposits	114,394	177,232	42,757	334,383	629,161	595,396	1,558,940	1,440,371
United States deposits	177,716	23,415	9,189	210,320	99,915	27,197	337,432	295,228
Bills payable with Federal Reserve Bank	123,091	15,920	14,750	153,761	130,345	92,889	376,995	461,768
Bills payable other than with Federal Reserve Bank	90	....	....	90	3,956	5,806	9,852	8,624
Cash letters of credit and travelers' checks outstanding	7,560	42	45	7,647	172	5	7,824	7,588
Acceptances	126,376	24,434	5,590	156,400	36,019	2,132	194,551	182,092
Other liabilities	16,975	1,220	144	18,339	9,348	2,045	29,732	26,400
Total	3,388,731	654,213	180,441	4,223,385	2,487,217	1,741,980	8,452,582	7,801,061
Liability for rediscounts, including those with Federal Reserve Bank	66,603	17.363	1,803	85,769	55,246	34,919	175,934	138,854
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	13.1	11.1	12.4	12.8	10.0	7.1	10.8	11.0

(In thousands of dollars, i. e., 000 omitted.)

	Net amount due from banks not included in reserve calculation.[1]	Net amount on which reserve is computed.	Amount of reserve required.	Amount of lawful reserve with Federal Reserve Banks.	Per cent to net amounts on which reserve is computed.
Federal Reserve Bank cities:					
Central reserve cities—					
New York	37,690	2,050,859	266,612	268,219	13.1
Chicago	23,386	319,299	41,509	35,506	11.1
St. Louis	2,706	78,873	10,253	9,801	12.4
Total central reserve cities	63,782	2,449,031	318,374	313,526	12.8
Reserve cities—					
Boston	13,451	258,518	25,852	31,276	12.1
New York (Brooklyn)	2,677	58,213	5,821	5,390	9.3
Philadelphia	11,115	150,506	15,051	13,047	8.7
Cleveland	8,033	103,506	10,351	8,701	8.4
Richmond	186	3,411	341	341	10.0
Atlanta	979	6,244	624	569	9.1
Chicago	3,633	32,251	3,225	3,165	9.8
Minneapolis	144	3,014	301	298	9.9
Kansas City	----------	23,241	2,324	2,296	9.9
Dallas	148	4,768	477	410	8.6
San Francisco	----------	----------	----------	----------	----------
Total	40,366	643,672	64,367	65,495	10.2
Total Federal Reserve Bank cities	104,148	3,092,703	382,741	379,021	12.3
Federal Reserve branch cities:					
Reserve cities—					
Buffalo	174	66,649	6,665	5,689	8.5
Cincinnati	2,289	23,257	2,326	2,019	8.7
Pittsburgh	2,969	83,025	8,302	8,885	10.7
Baltimore	5,525	22,137	2,214	1,882	8.5
New Orleans	4,969	77,947	7,795	7,996	10.3
Jacksonville	137	320	32	19	5.9
Birmingham	1,775	13,781	1,378	1,347	9.8
Detroit	9,850	149,956	14,996	15,013	10.0
Louisville	456	7,130	713	698	9.8
Memphis	710	26,139	2,614	2,363	9.0
Little Rock	274	15,773	1,577	1,751	11.1
Omaha	----------	----------	----------	----------	----------
Denver	3,118	13,759	1,376	1,319	9.6
El Paso	146	2,880	288	252	8.8
Salt Lake City	744	14,331	1,433	1,340	9.3
Seattle	2,820	15,442	1,544	1,644	10.6
Spokane	----------	6,577	658	634	9.6
Portland	----------	12,249	1,225	1,213	9.9
Total Federal Reserve branch cities	35,956	551,352	55,136	54,064	9.8
Total Federal Reserve Bank and branch cities	140,104	3,644,055	437,877	433,085	11.9
All other reserve cities:					
Columbus	38	3,579	358	371	10.4
Toledo	586	6,104	610	616	10.1
Washington	----------	2,362	236	247	10.5
Charleston	144	958	96	90	9.4
Savannah	198	16,288	1,629	1,564	9.6
Chattanooga	593	2,665	266	501	18.8
Nashville	67	72	7	70	97.2
Cedar Rapids	179	889	89	92	10.3
Des Moines	----------	10,504	1,050	1,058	10.1
Sioux City	55	313	31	31	9.9
Grand Rapids	1,012	12,688	1,269	1,053	8.3
Milwaukee	518	27,995	2,799	2,833	10.1
St. Paul	102	2,636	264	337	12.8
Topeka	----------	1,417	142	156	11.0
Wichita	----------	1,149	115	125	10.9
St. Joseph	----------	2,799	280	105	3.8
Lincoln	33	556	56	19	3.4
Oklahoma City	----------	1,764	176	209	11.8
Galveston	496	2,053	205	233	11.3
Ogden	134	436	44	45	10.3
Total	4,155	97,227	9,722	9,755	10.0
Central reserve city banks	63,782	2,449,031	318,374	313,526	12.8
Other reserve city banks	80,477	1,292,251	129,225	129,314	10.0
Banks outside reserve cities (country banks)	88,785	1,011,649	70,815	71,965	7.1
Total State banks and trust company members	233,044	4,752,931	518,414	514,805	10.8

[1] This amount represents the net amount due from banks as shown by the reports of those banks whose balances due from banks exceed the balances due to banks and must be deducted from the amount in the second column in order to prove the apparent amount of liabilities upon which reserve is required as shown by the individual items on pages 2, 3, 4, 5, 6, 7, and 8. Certified checks and cashiers' checks are now included with amount due to banks in the reserve calculation.

Abstract of Condition Reports of All Member Banks in Each Federal Reserve District on June 30, 1919 (including 7,780 National Banks and 1,042 State Banks and Trust Companies.)

(In thousands of dollars, i. e., 000 omitted).

	District No. 1 (429 banks).	District No. 2 (734 banks).	District No. 3 668 banks).	District No. 4 (824 banks).	District No. 5 (572 banks).	District No. 6 (422 banks).	District No. 7 (1,351 banks).	District No. 8 (519 banks).	District No. 9 (885 banks).	District No. 10 (1,003 banks).	District No. 11 (746 banks).	District No. 12 (669 banks).	Total United States (8,822 banks).
RESOURCES.													
Loans and discounts	1,112,780	4,840,702	968,588	1,271,775	678,388	512,895	2,207,002	586,624	598,743	810,453	466,500	836,021	14,890,471
Overdrafts	566	1,619	335	1,039	1,342	1,469	2,393	1,141	1,451	2,545	1,917	2,176	17,993
Customers' liability under letters of credit	2	12,389	3	19	12	920	244	592	....	62	28	518	14,789
Customers' liability account of acceptances	70,803	215,989	18,713	22,100	11,936	10,939	56,227	14,269	1,863	130	2,182	15,260	440,411
Liberty bonds and Victory notes [1]	88,227	633,728	222,350	200,597	109,428	82,481	269,065	77,196	42,087	69,213	49,206	90,490	1,934,068
Other United States securities [1]	117,554	493,165	163,186	199,432	129,328	117,879	353,727	96,228	92,983	95,339	90,253	148,394	2,097,468
War savings and thrift stamps actually owned	301	497	400	589	324	353	1,107	270	458	356	355	353	5,363
Stock of Federal Reserve Bank	6,878	21,436	7,649	9,238	4,202	3,242	11,447	3,862	3,008	3,756	3,238	4,773	82,729
Other bonds, stocks, and securities [1]	244,228	1,003,870	392,827	419,129	93,618	50,373	377,826	96,326	59,551	74,126	16,060	120,033	2,947,967
Banking house	29,983	91,846	31,744	54,336	25,694	19,421	51,782	18,907	16,616	18,923	17,897	25,577	402,726
Furniture and fixtures	2,063	4,155	3,431	4,202	2,838	3,278	6,920	2,368	3,085	3,430	3,625	6,007	45,402
Other real estate owned	1,860	11,818	6,358	9,556	3,021	5,520	6,705	3,963	3,600	3,595	4,435	8,344	68,775
Lawful reserve with Federal Reserve Bank	109,541	747,185	93,913	124,981	55,654	48,279	231,407	58,178	50,256	75,638	43,527	85,215	1,723,774
Items with Federal Reserve Bank in process of collection	28,191	113,188	39,395	34,599	24,921	10,232	44,526	25,196	3,663	20,722	15,009	9,970	369,612
Due from banks and bankers	116,026	391,016	105,713	181,351	98,674	98,989	399,673	99,376	143,050	188,128	104,206	198,872	2,125,074
Cash in vault	44,109	144,738	40,953	57,022	27,767	21,070	101,803	19,062	20,997	30,400	19,976	31,536	559,433
Exchanges for clearing house, also checks on banks in same place	43,443	854,262	39,569	27,652	27,655	17,727	87,398	15,943	12,370	20,925	8,743	32,414	1,188,101
Outside checks and other cash items	7,288	28,912	5,911	5,895	4,718	6,431	19,784	4,224	5,495	7,282	5,592	7,514	109,046
Due from United States Treasurer	2,685	5,447	3,147	5,716	3,031	2,109	4,537	2,027	1,795	2,351	2,444	3,195	38,484
Interest earned but not collected (approximate)	3,686	27,361	3,723	5,235	1,647	1,374	7,070	2,126	5,364	3,094	1,821	4,861	67,362
Other assets	9,564	86,335	7,820	2,741	274	830	4,165	871	284	347	799	651	114,681
Total	2,039,778	9,729,658	2,155,728	2,637,204	1,304,472	1,015,811	4,244,808	1,128,749	1,066,719	1,430,815	857,813	1,632,174	29,243,729
LIABILITIES.													
Capital stock paid in	122,256	325,627	100,678	154,990	84,360	65,763	227,413	81,597	66,149	81,572	71,554	107,833	1,489,792
Surplus fund	107,765	390,228	155,949	153,431	57,280	43,287	162,941	50,007	34,515	44,805	40,003	52,505	1,292,716
Undivided profits, less expenses and taxes paid	47,363	157,189	39,466	54,662	18,320	13,768	57,321	17,544	16,164	18,721	15,929	26,442	482,889
Interest and discount collected but not earned (approximate)	6,542	19,606	4,256	4,757	4,322	2,635	8,813	3,392	2,517	4,565	3,066	1,835	66,306
Amount reserved for taxes accrued	5,395	30,285	2,677	3,319	1,256	1,136	9,001	1,564	1,467	1,342	1,107	1,678	60,227
Amount reserved for interest accrued	2,319	9,009	1,515	1,794	1,591	941	2,409	715	1,633	1,094	328	954	24,302
Due to Federal Reserve Bank	1,533	2,194	175	453	2,243	3,982	240	....	559	96	225	176	11,876
Due to banks and bankers	136,192	1,448,943	169,669	221,328	110,408	105,188	595,809	162,744	159,593	245,083	92,902	202,643	3,650,502
Demand deposits	1,080,805	4,757,737	909,370	1,111,819	514,480	425,153	1,672,250	463,314	392,611	673,738	434,798	758,997	13,195,072
Certified and cashiers' or treasurers' checks outstanding	23,457	526,969	12,319	15,607	11,515	6,664	36,345	6,438	11,329	22,180	9,405	22,121	704,349
Time deposits	247,012	637,772	308,174	605,038	257,302	189,436	1,043,910	182,826	319,167	202,697	65,400	284,648	4,343,382
United States deposits	70,743	452,158	56,708	78,889	35,306	29,185	82,083	29,889	9,804	21,613	13,359	22,602	902,339
Bills payable with Federal Reserve Bank	49,727	474,998	235,775	87,665	114,819	67,832	142,044	45,785	13,587	47,562	38,103	50,215	1,368,112
Bills payable other than with Federal Reserve Bank	2,860	5,240	2,627	2,707	9,803	3,758	4,106	3,637	2,243	9,759	15,548	5,848	68,136
Cash letters of credit and travelers' checks outstanding	426	20,489	687	134	30	524	1,057	611	10	159	111	637	24,875
Acceptances	73,221	238,336	18,789	22,167	11,985	11,383	56,239	14,700	2,035	150	2,057	15,524	466,586
National-bank notes outstanding	49,757	86,536	54,149	89,120	52,756	39,833	78,892	40,896	30,218	47,235	45,106	62,159	676,657
United States bonds borrowed	5,922	98,044	63,748	19,008	8,869	1,905	8,032	8,617	2,371	3,551	7,047	6,524	233,638
Other bonds and securities borrowed	485	1,731	27	817	310	185	416	95	133	1,249	267	982	6,697
Other liabilities	5,998	46,567	18,970	9,499	7,517	3,253	55,487	14,378	614	3,644	1,498	7,851	175,276
Total	2,039,778	9,729,658	2,155,728	2,637,204	1,304,472	1,015,811	4,244,808	1,128,749	1,066,719	1,430,815	857,813	1,632,174	29,243,729
Liability for rediscounts, including those with Federal Reserve Bank	139,985	212,290	18,831	21,658	34,234	22,065	47,940	17,327	5,597	47,654	25,290	19,634	612,505

[1] Exclusive of securities borrowed by State bank and trust company members.

Abstract of Condition Reports of All Member Banks of the Federal Reserve System on June 30, 1919, arranged by Classes (including 7,780 National Banks and 1,042 State Banks and Trust Companies).

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

	Central reserve city banks.				Other reserve city banks (519 banks).	Country banks (8,203 banks).	Total United States (8,822 banks), June 30, 1919.	Total United States (8,725 banks), Mar. 4, 1919.
	New York (64 banks).	Chicago (20 banks).	St. Louis (16 banks).	Total (100 banks).				
RESOURCES.								
Loans and discounts	3,972,106	883,439	245,531	5,101,076	4,535,413	5,253,982	14,890,471	13,420,315
Overdrafts	1,241	359	57	1,657	5,250	11,086	17,993	16,991
Customers' liability under letters of credit	12,193	84	592	12,869	1,769	151	14,789	10,688
Customers' liability account of acceptances	211,149	49,689	12,079	272,917	151,175	16,319	440,411	432,072
Liberty bonds and Victory notes [1]	441,875	59,961	22,737	524,573	548,774	860,721	1,934,068	1,340,082
Other United States securities [1]	328,925	96,044	37,904	462,873	674,214	960,381	2,097,468	3,476,676
War savings and thrift stamps actually owned	125	27	12	164	1,107	4,092	5,363	6,243
Stock of Federal Reserve Bank	16,326	4,355	1,722	22,403	25,411	34,915	82,729	81,376
Other bonds, stocks, and securities [1]	626,064	110,761	41,529	778,354	833,779	1,335,834	2,947,967	2,880,868
Banking house	65,234	10,705	8,146	84,085	137,582	181,059	402,726	388,908
Furniture and fixtures	606	85	747	1,438	9,142	34,822	45,402	42,785
Other real estate owned	6,910	369	1,857	9,136	25,324	34,315	68,775	68,324
Lawful reserve with Federal Reserve Bank	659,414	112,721	27,799	799,934	474,673	449,167	1,723,774	1,632,526
Items with Federal Reserve Bank in process of collection	91,740	28,200	18,631	138,571	197,595	33,446	369,612	337,484
Due from banks and bankers	290,255	160,050	35,503	485,808	763,288	875,978	2,125,074	2,136,571
Cash in vault	103,933	37,997	5,075	147,005	155,128	257,300	559,433	563,788
Exchanges for clearing house, also checks on banks in same place	832,979	60,004	9,913	902,896	227,144	58,061	1,188,101	709,454
Outside checks and other cash items	24,035	8,792	2,467	35,294	44,061	29,691	109,046	74,675
Due from United States Treasurer	2,973	396	559	3,928	11,136	23,420	38,484	45,676
Interest earned but not collected (approximate)	22,018	728	603	23,349	15,098	28,915	67,362	57,867
Other assets	85,275	1,493	373	87,141	18,504	9,036	114,681	87,400
Total	7,795,376	1,626,259	473,836	9,895,471	8,855,567	10,492,691	29,243,729	27,810,769
LIABILITIES.								
Capital stock paid in	228,050	73,750	33,800	335,600	441,943	712,249	1,489,792	1,466,268
Surplus fund	315,574	75,400	25,610	416,584	410,257	465,875	1,292,716	1,269,007
Undivided profits, less expenses and taxes paid	121,289	17,238	6,959	145,486	129,196	208,207	482,889	458,601
Interest and discount collected but not earned (approximate)	15,798	5,255	1,489	22,542	22,223	21,541	66,306	63,088
Amount reserved for taxes accrued	29,002	6,969	922	36,893	15,955	7,379	60,227	59,711
Amount reserved for interest accrued	7,341	322	212	7,875	5,660	10,767	24,302	26,562
Due to Federal Reserve Bank					5,602	6,274	11,876	10,473
Due to banks and bankers	1,372,314	375,486	85,551	1,833,351	1,418,335	398,816	3,650,502	3,797,842
Demand deposits	3,828,003	689,472	174,517	4,691,992	3,812,573	4,690,507	13,195,072	12,273,002
Certified and cashiers' or treasurers' checks outstanding	515,878	20,852	3,114	539,844	105,091	59,414	704,349	435,814
Time deposits	213,462	191,099	65,705	470,266	1,118,924	2,754,192	4,343,382	4,092,477
United States deposits	409,684	43,977	18,612	472,273	307,272	122,794	902,339	884,280
Bills payable with Federal Reserve Bank	327,791	61,830	20,759	410,380	552,399	405,333	1,368,112	1,476,397
Bills payable other than with Federal Reserve Bank	90	300	....	390	17,457	50,289	68,136	56,322
Cash letters of credit and traveler's checks outstanding	20,467	756	606	21,829	2,752	294	24,875	17,955
Acceptances	233,381	49,717	12,479	295,577	154,389	16,620	466,586	451,265
National bank notes outstanding	39,953	347	10,761	51,061	171,249	454,347	676,657	673,386
United States bonds borrowed	87,973	....	6,070	94,043	98,883	40,712	233,638	171,105
Other bonds and securities borrowed	1,590	....	....	1,590	2,800	2,307	6,697	6,841
Other liabilities	27,736	13,489	6,670	47,895	62,607	64,774	175,276	120,973
Total	7,795,376	1,626,259	473,836	9,895,471	8,855,567	10,492,691	29,243,729	27,810,769
Liability for rediscounts, including those with Federal Reserve Bank	178,705	27,650	9,253	215,608	221,619	175,278	612,505	527,750
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	14.3	12.4	12.6	14.0	10.2	7.8	10.6	9.8

[1] Exclusive of securities borrowed by State bank and trust company members.