

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 NOV. 1, DEC. 31,
1918, MAR. 4, JUNE 30, AND NOV. 17, 1919.

[In thousands of dollars.]

	Nov. 1, 1918— 847 banks.	Dec. 31, 1918— 930 banks.	Mar. 4, 1919— 969 banks.	June 30, 1919— 1,042 banks.	Nov. 17, 1919— 1,135 banks.
RESOURCES.					
Loans and discounts.....	3,664,049	3,630,678	3,731,973	4,318,722	5,046,940
Overdrafts.....	3,357	3,383	3,120	3,944	5,827
Customers' liability under letters of credit.....	31,798	12,959	8,352	11,768	1,193
Customers' liability account of acceptances.....	168,937	168,713	168,964	179,925	196,090
Liberty bonds (exclusive of Liberty bonds borrowed).....	¹ 386,049	375,045	311,424	293,548	329,800
Other United States bonds (exclusive of United States bonds borrowed).....		3,883	6,547	15,897	5,954
United States Victory notes.....				191,633	150,909
United States certificates of indebtedness.....	266,899	321,977	819,012	360,286	293,217
War savings and thrift stamps actually owned.....	1,911	1,714	1,145	975	1,254
Stock of Federal Reserve Bank.....	22,317	22,545	22,983	23,661	25,384
Other bonds, stocks, etc. (exclusive of securities borrowed).....	1,067,650	1,097,597	1,132,795	1,131,988	1,268,888
Banking house.....	100,788	105,050	106,510	115,219	129,154
Furniture and fixtures.....	7,097	7,401	7,860	9,263	10,624
Other real estate owned.....	22,149	22,046	23,084	22,937	25,119
Lawful reserve with Federal Reserve Bank.....	420,443	474,579	483,426	514,805	562,813
Items with Federal Reserve Bank in process of collection.....	46,326	61,498	64,106	82,197	121,010
Due from banks and bankers.....	504,539	543,316	497,151	545,838	610,039
Gold coin and certificates.....	21,901	20,428	17,091	18,955	18,002
All other cash in vault.....	106,138	133,592	111,582	116,780	135,679
Exchanges for clearing house, also checks on banks in same place.....	191,620	307,918	181,024	364,918	374,116
Outside checks and other cash items.....	30,426	35,395	22,230	36,152	56,561
Approximate interest earned but not collected.....	12,792	17,170	16,285	21,169	20,635
Other assets.....	66,890	115,226	64,397	72,002	35,105
Total.....	7,144,076	7,482,113	7,801,061	8,452,582	9,424,313
LIABILITIES.					
Capital stock paid in.....	335,196	350,110	360,468	371,979	412,869
Surplus fund.....	394,106	409,680	415,006	420,934	441,264
Undivided profits, less expenses and taxes paid.....	104,480	93,315	99,991	110,351	135,458
Approximate interest and discount collected but not earned.....	6,524	8,111	8,753	11,191	13,660
Amount reserved for taxes accrued.....	12,779	15,007	18,570	19,569	18,694
Amount reserved for interest accrued.....	16,045	9,156	12,241	10,512	20,865
Due to Federal Reserve Bank.....	806	1,109	2,606	964	2,167
Due to banks and bankers.....	544,387	628,139	606,029	676,852	722,618
Certified and cashiers' or treasurers' checks outstanding.....			137,844	222,423	276,343
Demand deposits.....	² 3,379,073	² 3,851,970	3,717,482	4,092,481	4,592,270
Time deposits.....	1,278,948	1,361,020	1,440,371	1,558,940	1,996,405
United States deposits.....	572,618	160,464	295,228	337,432	117,977
Bills payable with Federal Reserve Bank.....	222,824	342,009	461,768	376,995	395,417
Bills payable other than with Federal Reserve Bank.....	23,956	18,963	8,624	9,852	15,504
Cash letters of credit and travelers' checks outstanding.....	18,969	16,335	7,588	7,824	7,121
Acceptances.....	189,104	175,523	182,092	194,551	206,567
Other liabilities.....	44,261	41,202	26,400	29,732	49,114
Total.....	7,144,076	7,482,113	7,801,061	8,452,582	9,424,313
Liability for rediscounts, including those with Federal Reserve Bank.....	218,784	228,044	138,854	175,934	270,334
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	11.1	11.0	11.0	10.8	10.4

¹ Includes other United States bonds.² Includes certified and cashiers' or treasurers' checks outstanding.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN FEDERAL RESERVE

RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts.	Overdrafts.	Customers' liability account of 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	1,773,562	471	854	123,101	123,545	14	38,440	100,537	59	7,479	365,085	39,095
Chicago.....	12	409,479	53	121	23,246	10,883	275	11,289	14,139	18	2,247	76,516	2,725
St. Louis.....	9	106,953	19		6,911	4,041		1,431	5,546	4	769	26,429	2,342
Total Central Reserve cities.....	54	2,289,994	543	975	153,258	138,469	289	51,160	120,222	81	10,495	468,030	44,162
Reserve cities—													
Boston.....	11	246,940	80		13,858	4,931	23	433	5,852	17	1,061	33,725	6,220
New York (Brooklyn).....	2	41,304	7		13	2,988	1	2,008	4,274	9	144	11,823	2,132
Philadelphia.....	10	124,015	70		750	9,302	15	2,380	5,986	11	1,676	76,693	5,145
Cleveland.....	4	154,418	178		5,265	4,822	77	4,809	4,520	13	645	50,296	5,306
Richmond.....	3	8,185	6	40	220	341		408	178		41	597	77
Atlanta.....	4	15,126	8		675	582		253	1,375	2	140	2,783	575
Chicago.....	15	39,933	18			2,284	90	1,533	2,348	16	171	11,961	890
Minneapolis.....	2	3,302	2			314		163	35	2	28	2,561	75
Kansas City.....	1	24,095	59			2,489		1,017	108	133	60	3,339	
Dallas.....	1	3,486	34			12		30		1	19		28
San Francisco.....	6	163,382	245	31	555	17,798	3,344	4,547	7,246	41	550	46,869	5,543
Total.....	59	824,186	707	71	21,336	45,863	3,550	17,581	31,922	245	4,535	240,647	25,991
Total Federal Reserve Bank cities.....	113	3,114,180	1,250	1,046	174,594	184,332	3,839	68,741	152,144	326	15,030	708,677	70,153
Federal Reserve branch cities:													
Reserve cities—													
Buffalo.....	6	81,934	52	111	1,070	5,867	15	3,312	8,983	30	336	41,182	2,321
Pittsburgh.....	4	79,360	4		2,166	8,892	21	3,155	15,814	12	1,401	62,196	1,534
Cincinnati.....	4	21,821	4		6	1,946	156	1,135	2,664	8	204	20,653	2,960
Baltimore.....	4	20,873	20			1,436	20	1,111	350	3	152	8,955	502
Jacksonville.....	1	553				64		40	200	2	7	100	
Birmingham.....	2	14,652	6			238		87	857	9	57	939	676
New Orleans.....	8	89,855	345		9,407	5,529		2,552	4,715	23	439	14,913	4,001
Nashville.....	1	63				1,660					8	528	
Detroit.....	10	190,642	24		550	11,487	670	18,119	23,064	66	762	55,684	5,709
Louisville.....	3	10,208	11			1,748		560	776	12	68	8,060	682
Memphis.....	4	43,476	141		1,887	1,373		824	1,996	1	191	2,150	2,102
Little Rock.....	5	19,637	39		350	945	16	744	282	9	83	762	489
Omaha.....													
Denver.....	3	14,348	22			816		124	513	3	59	4,142	320
Houston.....													
El Paso.....	1	1,178	7			205		18		1	6	17	170
Salt Lake City.....	5	17,534	227			817		599	3,285	5	83	5,377	642
Seattle.....	4	19,550	48		99	1,487		364	2,604	7	77	4,130	15
Spokane.....	1	8,690	9			465		241	578		36	658	365
Portland.....	1	18,981	117		1,001	1,054		111	177	12	60	2,171	
Total Federal Reserve branch cities.....	67	653,355	1,076	111	16,536	46,029	898	33,096	66,858	203	4,029	232,617	22,488
Total Federal Reserve Bank and branch cities.....	180	3,767,535	2,326	1,157	191,130	230,361	4,737	101,837	219,002	529	19,059	941,294	92,641
All other reserve cities:													
Columbus.....	1	3,093	1			247	3	63	170	7	25	554	536
Toledo.....	2	8,829	1		100	764	17	196	136	1	20	2,037	52
Washington.....	1	2,946	3		150	666		95		1	33	798	24
Charleston.....	1	1,741	1			367		100	67		10	546	13
Savannah.....	6	45,192	630		709	1,392	113	1,551	1,062	10	254	1,598	1,205
Chattanooga.....	1	3,930	10			198		125	250		29	500	
Grand Rapids.....	5	18,172	33			1,421	42	654	285	2	80	4,820	627
Cedar Rapids.....	1	1,439				91		48	500	3	4	35	75
Des Moines.....	4	14,795	4			2,088		931	824	6	80	1,098	
Sioux City.....	1	557				12		1			3		
Milwaukee.....	4	38,049	30		63	801		1,699	2,559	30	159	9,092	812
St. Paul.....	3	3,253	12			232	218	14	725		27	224	
Topeka.....	1	1,636	1			48			2		8	107	
Wichita.....	1	1,337	1			60		31	35	1	8	112	
Lincoln.....	1	760	1					14			3	46	
Oklahoma City.....	1	1,806				375		158	75		7	831	68
Galveston.....	1	1,676				213		47	75	4	5	170	65
Ogden.....	1	1,345						34	60	1	9	285	
Total.....	36	150,556	728		1,022	8,975	393	5,761	6,825	67	764	22,853	3,477
Central reserve city banks.....	54	2,289,994	543	975	153,258	138,469	289	51,160	120,222	81	10,495	468,030	44,162
Other reserve city banks.....	162	1,628,097	2,511	182	38,894	100,867	4,841	56,438	105,605	515	9,328	496,117	51,956
Banks outside reserve cities (country banks).....	919	1,128,849	2,773	36	3,938	90,464	824	43,311	67,390	658	5,561	304,741	33,036
Total State bank and trust company members.....	1,135	5,046,940	5,827	1,193	196,090	329,800	5,954	150,909	293,217	1,254	25,384	1,268,888	129,154

RESOURCES.

[In thousands of dollars.]

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.	Approximate interest earned but not collected.	Other assets.	Total.	
144	6,041	269,041	42,642	223,329	8,306	31,372	279,668	18,531	10,451	23,441	3,485,208	Federal Reserve Bank cities:
105	42	45,039	9,780	41,760	1,831	10,121	15,154	7,709	1,192	530	684,254	Central Reserve cities—
551	207	12,316	6,330	8,695	63	1,906	3,105	1,399	498	118	189,633	New York.
800	6,290	326,396	58,752	273,784	10,200	43,399	297,927	27,639	12,141	24,089	4,359,095	Chicago.
												St. Louis.
												Total Central Reserve cities.
232	32	24,623	13,325	17,608	590	5,938	12,927	804	323	406	389,948	Reserve cities—
65	663	6,372	632	1,656	113	3,546	2,552	648	432	.....	81,682	Boston.
197	2,249	15,253	3,232	5,797	349	2,968	2,340	207	521	749	259,905	New York (Brooklyn).
125	1,834	10,903	1,985	7,099	22	3,827	2,947	2,319	394	766	262,570	Philadelphia.
4	48	433	.....	583	7	78	20	6	3	9	11,284	Cleveland.
343	138	1,225	718	2,897	23	179	576	215	72	754	28,659	Richmond.
80	259	3,600	473	3,761	231	2,363	1,364	245	205	78	71,903	Atlanta.
.....	3	414	94	684	8	68	127	59	45	.....	7,984	Chicago.
.....	.....	1,510	2,154	5,107	26	330	727	310	.....	2	41,466	Minneapolis.
20	25	372	535	806	.....	126	150	.....	.....	14	5,658	Kansas City.
655	617	12,335	214	14,664	537	4,024	3,083	4,390	1,159	954	292,783	Dallas.
1,721	5,868	77,040	23,362	60,662	1,906	23,447	27,113	9,203	3,154	3,732	1,453,842	San Francisco.
2,521	12,158	403,436	82,114	334,446	12,106	66,846	325,040	36,842	15,295	27,821	5,812,937	Total.
												Total Federal Reserve Bank cities.
115	651	7,746	3,463	8,010	136	1,950	1,512	323	398	589	170,106	Federal Reserve Branch cities:
139	1,688	8,604	3,213	8,333	10	1,042	1,064	426	261	923	200,258	Reserve cities—
97	342	2,960	692	2,527	10	1,054	396	290	9	.....	59,934	Buffalo.
9	350	2,155	348	4,485	25	607	37	27	154	.....	41,619	Pittsburgh.
1	4	38	2	28	.....	10	3	5	4	2	1,063	Cincinnati.
87	479	1,514	828	2,445	264	561	311	295	.....	1	24,306	Baltimore.
214	1,206	7,194	2,868	20,165	184	2,264	9,890	3,130	285	140	179,319	Jacksonville.
.....	.....	58	10	10	.....	.....	.....	.....	.....	14	2,341	Birmingham.
586	57	19,474	1,559	22,889	510	9,703	10,701	3,301	73	116	375,746	New Orleans.
36	1	874	243	948	20	502	180	131	66	18	25,144	Nashville.
29	177	2,911	3,619	15,744	116	881	3,336	1,100	6	160	82,220	Detroit.
77	315	1,623	1,432	4,615	9	619	527	128	80	199	32,980	Louisville.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Memphis.
33	68	1,121	58	1,688	58	289	392	20	9	113	24,196	Little Rock.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Omaha.
10	24	59	109	484	.....	93	86	2	.....	16	2,485	Denver.
158	373	1,636	899	3,691	7	196	513	336	96	15	36,489	Houston.
103	848	1,650	333	3,537	60	557	559	204	159	190	36,581	El Paso.
.....	111	865	428	2,263	4	158	290	10	.....	48	15,219	Salt Lake City.
.....	41	1,471	281	3,639	146	222	502	16	98	.....	30,100	Seattle.
1,694	6,735	61,953	20,375	105,501	1,559	20,708	30,299	9,741	1,698	2,544	1,340,106	Spokane.
4,215	18,893	465,389	102,489	439,947	13,665	87,554	355,339	46,586	16,993	30,365	7,153,043	Portland.
												Total Federal Reserve branch cities.
												Total Federal Reserve Bank and branch cities.
54	1	388	.....	459	4	148	94	25	.....	1	5,873	All other reserve cities:
11	240	860	.....	967	7	176	195	16	78	.....	14,703	Columbus.
21	6	253	27	275	3	119	28	3	14	1	5,466	Toledo.
.....	5	100	25	508	.....	32	65	2	.....	.....	3,582	Washington.
97	368	4,285	1,440	15,251	145	1,337	1,363	74	14	12	78,102	Charleston.
45	47	255	57	535	.....	171	51	88	.....	.....	6,291	Savannah.
219	29	1,487	68	1,755	47	842	681	329	15	5	31,613	Chattanooga.
29	.....	93	.....	94	4	32	12	11	22	.....	2,492	Grand Rapids.
73	95	972	473	1,142	12	360	445	287	23	.....	23,708	Cedar Rapids.
10	.....	26	.....	25	1	3	1	.....	15	.....	655	Des Moines.
83	75	3,099	650	5,805	42	1,245	1,495	1,322	219	126	67,455	Sioux City.
32	.....	468	98	719	10	112	175	180	17	.....	6,516	Milwaukee.
15	.....	143	.....	358	3	62	48	14	.....	.....	2,445	St. Paul.
12	.....	129	.....	247	3	52	79	9	.....	.....	2,116	Topeka.
10	.....	2	.....	55	1	24	41	.....	.....	.....	957	Wichita.
13	54	315	71	1,035	5	69	285	4	.....	.....	5,171	Lincoln.
3	.....	314	6	669	3	102	18	5	1	13	3,389	Oklahoma City.
.....	9	48	.....	123	5	6	.....	.....	10	12	1,947	Galveston.
727	929	13,237	2,915	30,022	295	4,892	5,076	2,369	428	170	262,481	Ogden.
800	6,290	326,396	58,752	273,784	10,200	43,399	297,927	27,639	12,141	24,089	4,359,095	Total.
4,142	13,532	152,230	46,652	196,185	3,760	49,047	62,488	21,316	5,280	6,446	3,056,429	Central reserve city banks.
5,682	5,297	84,155	15,688	140,070	4,042	43,233	13,701	7,606	3,214	4,570	2,008,789	Other reserve city banks.
												Banks outside reserve cities (country banks).
10,624	25,119	562,781	121,042	610,039	18,002	135,679	374,116	56,561	20,635	35,105	9,424,313	Total State bank and trust company members.

LIABILITIES.

[In thousands of dollars.]

	Num-ber of banks.	Capital stock paid in.	Surplus fund.	Undivided profits less expenses and taxes paid.	Approximate interest and discount collected but not earned.	Amount reserved for taxes accrued.	Amount reserved for interest accrued.	Due to Federal Reserve Bank.	Due to banks and bankers.	Certified and cashiers' or treasurers' checks outstanding.
Federal Reserve Bank cities:										
Central Reserve cities—										
New York.....	33	103,800	145,667	40,669	5,859	9,621	8,829		366,052	219,253
Chicago.....	12	34,500	40,400	8,126	1,426	2,919	1,238	597	53,019	7,872
St. Louis.....	9	11,600	14,058	3,219	645	149	246		12,484	1,248
Total central reserve cities.....	54	149,900	200,125	52,014	7,930	12,689	10,313	597	431,555	228,373
Reserve cities—										
Boston.....	11	16,200	20,500	5,218	1,162	1,093	343	546	14,482	11,515
New York (Brooklyn).....	2	2,800	2,000	1,166	63	74	78		2,698	1,177
Philadelphia.....	10	16,550	41,325	7,553	34	698	352		7,005	470
Cleveland.....	4	10,500	11,000	3,409	138	398	112		6,379	2,348
Richmond.....	3	670	700	556	36	17	54		226	35
Atlanta.....	4	3,200	1,500	1,007	168	35	36		3,210	64
Chicago.....	15	4,251	1,435	1,086	275	110	317		708	934
Minneapolis.....	2	800	130	58	14	26	22		403	123
Kansas City.....	1	1,000	1,000	266	150		63		7,772	750
Dallas.....	1	500	131	44		5	4		1,756	67
San Francisco.....	6	12,000	6,518	4,174	241	84	1,038		7,315	3,290
Total.....	59	68,471	86,239	24,537	2,281	2,540	2,419	546	51,954	20,773
Total Federal Reserve Bank cities.....	113	218,371	286,364	76,551	10,211	15,229	12,732	1,143	483,509	249,146
Federal Reserve branch cities:										
Reserve cities—										
Buffalo.....	6	7,350	5,350	2,507	317	180	565		15,374	732
Pittsburgh.....	4	7,600	39,100	5,288	285	630	352		8,557	1,414
Cincinnati.....	4	3,100	3,700	1,686	16	20	78		230	242
Baltimore.....	4	2,800	2,250	924		28	81		727	343
Jacksonville.....	1	200	20		1	5			1	4
Birmingham.....	2	1,000	900	190		30	67		2,306	75
New Orleans.....	8	9,150	5,397	1,418	319	206	750		32,824	2,606
Nashville.....	1	200	50	11						25
Detroit.....	10	13,750	12,275	3,224	33	240	716		14,584	3,157
Louisville.....	3	1,350	920	268	69	7	73		682	80
Memphis.....	4	4,150	2,206	413	127	7	33		24,682	1,490
Little Rock.....	5	2,100	675	416	74	20	38		10,051	254
Omaha.....										
Denver.....	3	1,250	726	440	33	45	110		1,128	591
Houston.....										
El Paso.....	1	200	10	9					360	59
Salt Lake City.....	5	2,123	649	477	41	64	40		3,484	152
Seattle.....	4	1,800	750	327	36	35	188		1,880	374
Spokane.....	1	1,000	200	70		89	31		5,403	208
Portland.....	1	1,000	1,000	1,022	40	73	48		4,074	568
Total Federal reserve branch cities.....	67	60,123	76,178	18,702	1,391	1,679	3,170		126,347	12,374
Total Federal reserve bank and branch cities.....	180	278,494	362,542	95,253	11,602	16,908	15,902	1,143	609,856	261,520
All other reserve cities:										
Columbus.....	1	700	150	23		2	10		330	41
Toledo.....	2	400	300	190	15	18	103	21	248	73
Washington.....	1	1,000	100	106	21	12	23		513	39
Charleston.....	1	200	150	65		10	30		451	3
Savannah.....	6	3,500	3,480	629	18	34	43	125	19,872	529
Chattanooga.....	1	750	225	127		6	27		155	29
Grand Rapids.....	5	1,600	1,050	543	9	33	12		731	110
Cedar Rapids.....	1	100	28	48					3	3
Des Moines.....	4	1,950	718	486	23	40	20	155	3,585	262
Sioux City.....	1	100	8	9	1		3		4	23
Milwaukee.....	4	3,200	2,210	768	87	106	223		6,685	394
St. Paul.....	3	956	174	45	9	22			1,297	141
Topeka.....	1	200	55	15		3			826	18
Wichita.....	1	200	50	7		5			682	61
Lincoln.....	1	100		8					33	23
Oklahoma City.....	1	200	50	11					2,642	137
Galveston.....	1	150	30	37	7		11		191	2
Ogden.....	1	150	150	17	4		5			5
Total.....	36	15,456	8,928	3,134	195	291	510	301	38,248	1,893
Central reserve city banks.....	54	149,900	200,125	52,014	7,930	12,689	10,313	597	431,555	228,373
Other reserve city banks.....	162	144,050	171,345	46,373	3,867	4,510	6,099	847	216,549	35,040
Banks outside reserve cities (country banks).....	919	118,919	69,794	37,071	1,863	1,495	4,458	723	74,514	12,930
Total State bank and trust company members.....	1,135	412,869	441,264	135,458	13,660	18,694	20,865	2,167	722,618	276,343

LIABILITIES.
[In thousands of dollars.]

Demand deposits.	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.	
2,016,138	191,188	56,783	148,091	.....	6,870	132,563	33,825	3,485,208	Federal Reserve Bank cities:
307,207	179,656	11,982	11,124	.....	129	23,227	832	684,254	Central reserve cities—
81,533	45,357	2,798	9,369	.....	4	6,865	58	189,633	New York.
									Chicago.
									St. Louis.
2,404,878	416,201	71,563	168,584	.....	7,003	162,655	34,715	4,359,095	Total central reserve cities.
272,726	17,398	4,993	8,613	100	.....	14,508	551	389,948	Reserve cities—
63,092	2,516	1,123	4,750	.....	.....	13	132	81,682	Boston.
151,160	7,760	6,208	18,888	402	.....	750	750	259,905	New York (Brooklyn).
78,658	134,749	3,976	5,450	.....	.....	5,265	188	262,570	Philadelphia.
3,287	4,095	352	1,036	.....	.....	220	.....	11,284	Cleveland.
8,863	6,856	159	955	75	.....	675	1,856	28,659	Richmond.
25,483	35,349	587	1,250	.....	.....	.....	118	71,903	Atlanta.
3,003	3,370	.....	35	.....	.....	.....	.....	7,984	Chicago.
24,849	3,499	626	1,490	.....	1	.....	.....	41,466	Minneapolis.
2,454	673	24	.....	.....	.....	.....	.....	5,658	Kansas City.
62,783	190,930	809	1,650	327	5	555	1,064	292,783	Dallas.
									San Francisco.
696,358	407,195	18,867	44,117	904	6	21,986	4,659	1,453,842	Total.
3,101,236	823,396	90,420	212,701	904	7,009	184,641	39,374	5,812,937	Total Federal Reserve Bank cities.
87,632	29,886	560	18,249	218	73	1,110	3	170,106	Federal Reserve branch cities:
73,809	25,160	5,707	29,325	.....	.....	2,266	765	200,258	Reserve cities—
17,460	31,480	194	1,485	.....	.....	6	237	59,934	Buffalo.
17,818	14,087	95	2,431	.....	.....	.....	35	41,619	Pittsburgh.
265	343	35	120	.....	.....	.....	57	1,063	Cincinnati.
13,150	5,774	214	600	.....	.....	.....	.....	24,306	Baltimore.
76,150	27,435	1,425	11,334	685	.....	9,617	3	179,319	Jacksonville.
178	127	.....	1,750	.....	.....	.....	.....	2,341	Birmingham.
125,651	187,899	1,911	11,721	.....	5	550	30	375,746	New Orleans.
6,780	8,380	70	1,655	.....	.....	.....	4,810	25,144	Nashville.
24,744	12,134	342	5,941	3,550	.....	1,887	514	82,220	Detroit.
12,405	5,931	181	285	200	.....	350	.....	32,980	Louisville.
									Memphis.
									Little Rock.
									Omaha.
									Denver.
									Houston.
									El Paso.
									Salt Lake City.
									Seattle.
									Spokane.
									Portland.
7,972	11,385	362	150	.....	.....	.....	4	24,196	Total Federal reserve branch cities.
1,292	389	.....	165	.....	1	.....	.....	2,485	Total Federal reserve bank and branch cities.
12,970	12,547	241	3,571	.....	.....	.....	130	36,489	
10,329	18,792	106	1,587	.....	20	175	182	36,581	
5,459	2,628	125	.....	.....	2	.....	4	15,219	
13,360	7,848	71	.....	.....	.....	996	.....	30,100	
507,424	402,225	11,639	90,369	4,653	101	16,957	6,774	1,340,106	
3,608,660	1,225,621	102,059	303,070	5,557	7,110	201,598	46,148	7,153,043	
3,354	1,263	.....	.....	.....	.....	.....	.....	5,873	All other reserve cities:
5,437	7,513	185	100	.....	.....	100	.....	14,703	Columbus.
2,091	682	241	425	.....	.....	150	63	5,466	Toledo.
407	1,925	341	.....	.....	.....	.....	.....	3,582	Washington.
29,005	14,469	41	3,438	2,210	.....	709	.....	78,102	Charleston.
1,657	3,315	.....	.....	.....	.....	.....	.....	6,291	Savannah.
9,168	16,371	148	1,838	.....	.....	.....	.....	31,613	Chattanooga.
321	1,983	5	.....	.....	.....	.....	.....	2,492	Grand Rapids.
6,742	6,548	110	1,879	765	.....	.....	425	23,708	Cedar Rapids.
224	273	.....	10	.....	.....	.....	.....	655	Des Moines.
22,263	28,377	1,228	1,825	.....	.....	63	26	67,455	Sioux City.
1,867	1,254	31	720	.....	.....	.....	.....	6,516	Milwaukee.
1,004	299	.....	25	.....	.....	.....	.....	2,445	St. Paul.
778	214	24	95	.....	.....	.....	.....	2,116	Topeka.
452	335	.....	.....	.....	.....	.....	6	957	Wichita.
1,416	715	.....	.....	.....	.....	.....	.....	5,171	Lincoln.
2,441	520	.....	.....	.....	.....	.....	.....	3,389	Oklahoma City.
	1,586	.....	30	.....	.....	.....	.....	1,947	Galveston.
									Ogden.
88,627	87,642	2,354	10,385	2,975	.....	1,022	520	262,481	Total.
2,404,878	416,201	71,563	168,584	.....	7,003	162,655	34,715	4,359,095	Central reserve city banks.
1,292,409	897,062	32,644	145,177	8,532	107	39,965	11,953	3,056,429	Other reserve city banks.
894,883	683,142	13,870	81,656	6,972	11	3,947	2,446	2,008,789	Banks outside reserve cities (country banks).
4,592,270	1,996,405	117,977	395,417	15,504	7,121	206,567	49,114	9,424,313	Total State bank and trust company members.

RESOURCES.

[In thousands of dollars.]

Table with columns: 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, Approximate interest earned but not collected, Other assets, Total. Rows list states from Maine to California, plus Total United States.

LIABILITIES.

[In thousands of dollars.]

Table with columns: Certified and cashiers' or treasurers' checks outstanding, Demand deposits, 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. Rows list states from Maine to California, plus Total United States.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON NOV. 17, 1919, ARRANGED BY CLASSES.

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (162 banks).	Country banks (919 banks).	Total United States (1,135 banks), Nov. 17, 1919.	Total United States (1,042 banks), June 30, 1919.
	New York (33 banks).	Chicago (12 banks).	St. Louis (9 banks).	Total (54 banks).				
RESOURCES.								
Loans and discounts.....	1,773,562	409,479	106,953	2,289,994	1,628,097	1,128,849	5,046,940	4,318,722
Overdrafts.....	471	53	19	543	2,511	2,773	5,827	3,944
Customers' liability under letters of credit.....	854	121	.....	975	182	36	1,193	11,768
Customers' liability account of acceptances.....	123,101	23,246	6,911	153,258	38,894	3,938	196,090	179,925
Liberty bonds (exclusive of Liberty bonds borrowed).....	123,545	10,882	4,041	138,469	100,867	90,464	329,800	293,548
Other United States bonds (exclusive of United States bonds borrowed).....	14	275	.....	289	4,841	824	5,954	15,897
United States Victory notes.....	38,440	11,289	1,431	51,160	56,438	43,311	150,909	191,633
United States certificates of indebtedness.....	100,537	14,139	5,546	120,222	105,605	67,390	293,217	360,286
War savings and thrift stamps actually owned.....	59	18	4	81	515	658	1,254	975
Stock of Federal Reserve Bank.....	7,479	2,247	769	10,495	9,328	5,561	25,384	23,661
Other bonds, stocks, etc. (exclusive of securities borrowed).....	365,085	76,516	26,429	468,030	496,117	304,741	1,268,888	1,131,988
Banking house.....	39,095	2,725	2,342	44,162	51,956	33,036	129,154	115,219
Furniture and fixtures.....	144	105	551	800	4,142	5,682	10,624	9,263
Other real estate owned.....	6,041	42	207	6,290	13,532	5,297	25,119	22,937
Lawful reserve with Federal Reserve Bank.....	269,041	45,039	12,316	326,396	152,230	84,187	562,813	514,805
Items with Federal Reserve Bank in process of collection.....	42,642	9,780	6,330	58,752	46,652	15,606	121,010	82,197
Due from banks and bankers.....	223,329	41,760	8,695	273,784	196,185	140,070	610,039	545,838
Gold coin and certificates.....	8,306	1,831	63	10,200	3,760	4,042	18,002	18,955
All other cash in vault.....	31,372	10,121	1,906	43,399	49,047	43,233	135,679	116,780
Exchanges for clearing house, also checks on banks in same place.....	279,668	15,154	3,105	297,927	62,488	13,701	374,116	364,918
Outside checks and other cash items.....	18,531	7,709	1,399	27,639	21,316	7,606	56,561	36,152
Approximate interest earned but not collected.....	10,451	1,192	498	12,141	5,280	3,214	20,635	21,169
Other assets.....	23,441	530	118	24,089	6,446	4,570	35,105	72,002
Total.....	3,485,208	684,254	189,633	4,359,095	3,056,429	2,008,789	9,424,313	8,452,582
LIABILITIES.								
Capital stock paid in.....	103,800	34,500	11,600	149,900	144,050	118,919	412,869	371,979
Surplus fund.....	145,667	40,400	14,058	200,125	171,345	69,794	441,264	420,934
Undivided profits less expenses and taxes paid.....	40,669	8,126	3,219	52,014	46,373	37,071	135,458	110,351
Approximate interest and discount collected but not earned.....	5,859	1,428	645	7,930	3,867	1,863	13,660	11,191
Amount reserved for taxes accrued.....	9,621	2,919	149	12,689	4,510	1,495	18,694	19,569
Amount reserved for interest accrued.....	8,829	1,238	246	10,313	6,099	4,453	20,865	10,512
Due to Federal Reserve Bank.....	.....	597	.....	597	847	723	2,167	964
Due to banks and bankers.....	366,052	53,019	12,484	431,555	216,549	74,514	722,618	678,852
Certified and cashiers' or treasurers' checks outstanding.....	219,253	7,872	1,248	228,373	35,040	12,930	276,343	222,423
Demand deposits.....	2,016,138	307,207	81,533	2,404,878	1,292,409	894,983	4,592,270	4,092,480
Time deposits.....	191,188	179,656	45,357	416,201	897,062	683,142	1,996,405	1,558,941
United States deposits.....	56,783	11,982	2,798	71,563	32,544	13,870	117,977	337,432
Bills payable with Federal Reserve Bank.....	148,091	11,124	9,369	168,584	145,177	81,656	395,417	376,995
Bills payable other than with Federal Reserve Bank.....	.....	.....	.....	.....	8,532	6,972	15,504	9,852
Cash letters of credit and travelers' checks outstanding.....	6,870	129	4	7,003	107	11	7,121	7,824
Acceptances.....	132,563	23,227	6,865	162,655	39,965	3,947	206,567	194,551
Other liabilities.....	33,825	832	58	34,715	11,953	2,446	49,114	29,732
Total.....	3,485,208	684,254	189,633	4,359,095	3,056,429	2,008,789	9,424,313	8,452,582
Liability for rediscounts, including those with Federal Reserve Bank.....	120,061	16,078	3,115	139,254	96,736	34,344	270,334	175,934
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	12.6	12.7	13.3	12.6	9.5	6.9	10.4	10.8

[In thousands of dollars.]

	Net amount due from banks not included in reserve calculation.	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	36,818	2,136,742	277,776	269,041	12.6
Chicago	11,935	354,798	46,124	45,039	12.7
St. Louis	5,270	92,872	12,073	12,316	13.3
Total central reserve cities	54,023	2,584,412	335,973	326,396	12.6
Reserve cities—					
Boston	18,156	278,238	27,824	24,623	8.8
New York (Brooklyn)	2,053	64,635	6,464	6,372	9.9
Philadelphia	5,121	154,715	15,471	15,253	9.9
Cleveland	3,610	119,389	11,939	10,903	9.1
Richmond	342	4,516	452	433	9.6
Atlanta	1,029	11,032	1,103	1,225	11.1
Chicago	3,956	36,088	3,609	3,600	10.0
Minneapolis	379	4,014	401	414	10.3
Kansas City		26,433	2,643	1,510	5.7
Dallas		2,988	299	372	12.4
San Francisco	7,356	120,062	12,006	12,335	10.3
Total	42,002	822,110	82,211	77,040	9.4
Total Federal Reserve Bank cities	96,025	3,406,522	418,184	403,436	11.8
Federal Reserve branch cities:					
Reserve cities—					
Buffalo	449	100,168	10,017	7,746	7.7
Pittsburgh	2,754	81,472	8,147	8,604	10.5
Cincinnati	3,143	26,904	2,690	2,960	11.0
Baltimore	3,800	22,044	2,204	2,155	9.8
Jacksonville	28	368	37	38	10.3
Birmingham	1,203	14,882	1,488	1,514	10.2
New Orleans	4,256	91,144	9,114	7,194	7.9
Nashville		231	23	58	25.1
Detroit	18,346	182,959	18,296	19,474	10.6
Louisville	635	9,320	932	874	9.4
Memphis	1,689	33,546	3,355	2,911	8.7
Little Rock	512	18,427	1,843	1,623	8.8
Omaha					
Denver	790	11,759	1,176	1,121	9.5
Houston					
El Paso	260	1,408	141	59	4.2
Salt Lake City	1,467	16,734	1,673	1,636	9.8
Seattle	2,175	15,967	1,597	1,650	10.3
Spokane		8,877	888	865	9.7
Portland		15,934	1,593	1,471	9.2
Total Federal Reserve branch cities	41,507	652,144	65,214	61,953	9.5
Total Federal Reserve Bank and branch cities	137,532	4,058,666	483,398	465,389	11.5
All other reserve cities:					
Columbus	182	3,733	373	388	10.4
Toledo	841	7,691	769	860	11.2
Washington		2,518	252	253	10.0
Charleston	144	985	98	100	10.2
Savannah	1,236	36,929	3,693	4,285	11.6
Chattanooga	459	2,652	265	255	9.6
Grand Rapids	1,663	14,079	1,408	1,487	10.6
Cedar Rapids	100	916	92	93	10.2
Des Moines	1	10,494	1,049	972	9.3
Sioux City	1	308	31	26	8.4
Milwaukee	1,144	31,049	3,105	3,099	10.0
St. Paul	57	2,746	275	468	17.0
Topeka		1,532	153	143	9.3
Wichita		1,259	126	129	10.2
Lincoln	40	553	55	2	.4
Oklahoma City		3,019	302	315	10.4
Galveston	500	2,597	260	314	12.1
Ogden	118	476	47	48	10.1
Total	6,486	123,536	12,353	13,237	10.7
Central reserve city banks	54,023	2,584,412	335,973	326,396	12.6
Other reserve city banks	89,995	1,597,798	159,778	152,230	9.5
Banks outside reserve cities (country banks)	103,624	1,208,996	84,630	84,187	6.9
Total State bank and trust company members	247,642	5,391,198	580,381	562,813	10.4

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON NOV. 17, 1919 (INCLUDING 7,860 11 NATIONAL BANKS AND 1,135 STATE BANKS AND TRUST COMPANIES.)

[In thousands of dollars.]

	District No. 1 (430 banks).	District No. 2 (746 banks).	District No. 3 (676 banks).	District No. 4 (840 banks).	District No. 5 (580 banks).	District No. 6 (427 banks).	District No. 7 (1,369 banks).	District No. 8 (534 banks).	District No. 9 (912 banks).	District No. 10 (1,029 banks).	District No. 11 (752 banks).	District No. 12 (700 banks).	Total United States (8,995 banks).
RESOURCES.													
Loans and discounts.....	1,197,256	5,131,976	973,502	1,371,484	790,374	610,482	2,464,296	683,791	700,262	913,272	600,462	1,166,806	16,603,963
Overdrafts.....	517	5,499	364	1,332	1,737	2,895	2,704	2,250	2,085	3,012	3,450	3,094	28,939
Customers' liability under letters of credit.....	19	4,931	39	20	48	54	300	4	4	61	53	587	6,116
Customers' liability account acceptances.....	72,993	269,629	18,505	26,807	17,178	18,611	53,199	15,478	10,945	949	11,133	23,670	539,097
United States Government securities owned ¹	186,890	1,110,244	298,868	358,822	195,070	159,555	512,189	134,109	126,435	161,241	148,998	268,522	3,660,943
Stock of Federal Reserve Bank.....	7,102	22,449	7,850	9,450	4,352	3,446	12,262	4,041	3,059	3,962	3,399	5,438	86,810
Other bonds, stocks, and securities.....	251,499	1,072,945	399,112	444,829	98,315	58,277	414,271	105,379	68,026	81,492	15,091	181,036	3,190,272
Banking house.....	32,457	96,769	32,342	56,269	26,366	20,477	53,363	18,247	17,228	19,772	18,163	33,542	424,995
Furniture and fixtures.....	2,489	4,385	3,576	4,627	2,967	3,375	7,462	2,552	3,353	3,833	3,877	7,104	49,600
Other real estate owned.....	1,776	12,306	5,929	10,909	3,019	5,397	7,025	5,514	3,245	3,342	4,354	8,643	71,459
Lawful reserve with Federal Reserve Bank.....	112,546	731,162	105,145	129,511	65,357	51,378	251,760	69,287	53,426	81,132	60,372	114,076	1,825,152
Items with Federal Reserve Bank in process of collection.....	46,914	154,102	58,730	55,593	44,796	22,859	63,334	44,137	5,685	42,722	39,994	18,519	597,385
Due from banks and bankers.....	121,730	436,066	95,610	172,700	145,563	151,824	400,561	131,800	133,156	296,232	189,273	300,841	2,575,356
Cash in vault.....	50,395	154,652	42,592	60,914	33,252	25,188	102,993	21,428	20,080	28,834	22,401	40,263	602,992
Exchanges for clearing house, also checks on banks in same place.....	54,545	897,276	40,715	29,189	22,040	27,127	98,089	20,733	15,034	30,986	15,193	43,116	1,294,043
Outside checks and other cash items.....	5,831	38,090	3,875	6,735	6,332	9,308	22,251	5,603	6,612	7,305	9,623	12,814	134,379
Redemption fund and due from United States Treasurer.....	2,579	5,733	3,465	5,328	2,819	1,968	4,818	2,044	1,773	2,410	2,454	3,238	38,689
Approximate interest earned but not collected.....	3,328	23,719	3,616	5,336	1,787	1,313	8,449	2,615	5,659	3,352	2,041	6,285	67,530
Other assets.....	6,036	42,391	1,152	2,159	1,000	1,134	4,180	1,229	283	348	686	2,190	62,788
Total.....	2,156,902	10,214,324	2,095,017	2,752,014	1,462,432	1,174,668	4,483,506	1,270,241	1,176,346	1,684,257	1,151,017	2,239,784	31,860,508
LIABILITIES.													
Capital stock paid in.....	123,796	342,152	103,841	158,365	87,646	69,379	242,192	86,574	68,105	87,240	73,562	123,019	1,565,871
Surplus fund.....	114,836	406,679	160,771	157,915	58,410	44,482	169,667	48,802	35,047	46,363	40,903	59,809	1,343,684
Undivided profits less expenses and taxes paid.....	49,569	177,761	44,339	62,915	25,228	17,120	67,340	21,059	21,535	25,620	20,887	39,309	572,682
Approximate interest and discount collected but not earned.....	7,248	23,135	4,959	5,139	4,707	2,654	10,054	3,875	2,701	4,584	2,918	2,508	74,482
Amount reserved for taxes accrued.....	3,225	34,443	3,293	3,980	1,229	1,137	9,802	969	2,148	1,507	1,186	1,762	64,681
Amount reserved for interest accrued.....	1,582	16,415	2,368	3,001	1,980	1,776	5,509	1,115	1,757	1,663	410	2,834	40,410
Due to Federal Reserve Bank.....	1,794	4,584	212	786	5,489	365	1,306	143	143	1,336	349	71	16,435
Due to banks and bankers.....	142,916	1,470,632	167,841	226,265	191,734	165,196	558,856	219,681	148,449	332,466	186,986	267,593	4,078,615
Certified and cashiers' or treasurers' checks outstanding.....	32,892	582,293	14,903	16,250	10,471	7,872	37,441	7,372	14,303	20,961	15,689	28,588	789,035
Demand deposits.....	1,190,859	5,039,591	976,672	1,176,281	602,752	518,807	1,877,428	549,158	456,657	815,550	619,878	1,025,370	14,849,003
Time deposits.....	269,329	816,349	330,709	653,510	291,462	202,467	1,136,803	205,296	338,246	219,643	70,099	515,580	5,049,493
United States deposits.....	28,539	176,016	25,826	27,227	18,784	7,963	42,517	8,284	9,582	11,660	14,106	15,805	386,309
Bills payable with Federal Reserve Bank.....	50,517	608,171	152,425	111,930	70,799	65,115	148,416	36,471	27,398	48,975	29,098	52,058	1,401,373
Bills payable other than with Federal Reserve Bank.....	3,294	3,067	2,804	5,093	8,859	5,782	6,615	9,038	4,346	7,777	9,690	5,338	71,703
Cash letters of credit and travelers' checks outstanding.....	302	11,063	68	142	36	57	1,319	25	35	217	110	389	13,763
Acceptances.....	78,378	287,411	19,485	27,121	17,292	19,031	53,944	15,409	10,945	949	11,310	24,401	565,876
National bank notes outstanding.....	48,880	84,782	54,254	90,057	54,014	38,661	79,535	41,582	30,894	48,136	46,657	62,892	680,344
United States Government securities borrowed.....	4,757	67,682	24,620	20,417	7,846	2,633	10,398	7,476	2,879	6,156	5,933	6,431	167,228
Other bonds borrowed.....	247	1,784	11	1,491	661	365	331	142	6	768	217	309	6,332
Securities (other than United States or other bonds) borrowed.....							63	7	23	4			97
Other liabilities.....	3,942	60,314	5,616	4,129	3,033	3,806	23,970	7,906	1,170	2,663	1,025	5,718	123,292
Total.....	2,156,902	10,214,324	2,095,017	2,752,014	1,462,432	1,174,668	4,483,506	1,270,241	1,176,346	1,684,257	1,151,017	2,239,784	31,860,508
Liability for rediscounts, including those with Federal Reserve Bank.....	135,083	321,708	92,560	42,864	34,268	49,920	96,381	29,898	26,703	55,823	20,155	45,447	950,810

¹ Includes Liberty loan bonds, Victory notes, United States certificates of indebtedness, and is 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 NOV. 17, 1919, ARRANGED BY CLASSES (INCLUDING 7,860 NATIONAL BANKS AND 1,135 STATE BANKS AND TRUST COMPANIES.)

[In thousands of dollars.]

	Central Reserve city banks.				Other reserve city banks (530 banks).	Country banks (8,366 banks).	Total United States (8,995 banks) Nov. 17, 1919.	Total United States (8,822 banks) June 30, 1919.
	New York (64 banks).	Chicago (21 banks).	St. Louis (14 banks).	Total (99 banks).				
RESOURCES.								
Loans and discounts.....	4,143,016	967,814	276,289	5,387,119	5,144,785	6,072,079	16,603,963	14,890,471
Overdrafts.....	5,079	289	144	5,512	5,890	17,537	28,939	17,993
Customers' liability under letters of credit.....	4,767	209		4,976	917	223	6,116	14,789
Customers' liability account acceptances.....	264,250	46,680	11,620	322,550	195,369	21,178	539,097	440,411
United States Government securities owned ¹	822,096	103,411	36,116	961,623	1,034,722	1,664,598	3,660,943	4,036,899
Stock of Federal Reserve Bank.....	17,105	4,823	1,782	23,710	28,884	36,216	86,810	82,729
Other bonds, stocks, and securities.....	669,095	117,149	44,279	830,523	922,964	1,436,785	8,190,272	2,947,967
Banking house.....	66,933	11,025	6,574	84,532	148,640	191,823	424,996	402,726
Furniture and fixtures.....	644	122	751	1,517	10,400	37,683	49,600	45,402
Other real estate owned.....	7,025	198	3,794	11,017	26,671	33,771	71,459	68,775
Lawful reserve with Federal Reserve Bank.....	634,907	124,114	35,632	794,553	524,962	505,637	1,825,152	1,723,774
Items with Federal Reserve Bank in process of collection.....	122,698	40,417	30,990	194,105	348,449	54,831	597,385	369,612
Due from banks and bankers.....	328,738	176,143	46,819	551,700	952,163	1,071,493	2,575,356	2,125,074
Cash in vault.....	109,992	37,164	5,339	152,495	169,052	281,445	602,992	559,433
Exchanges for clearing house, also checks on banks in same place.....	882,408	61,790	11,957	955,155	267,631	70,257	1,294,043	1,188,101
Outside checks and other cash items.....	33,183	9,370	2,366	44,919	51,483	37,977	134,379	109,046
Redemption fund and due from United States Treasurer.....	3,256	460	559	4,275	10,855	23,559	38,689	38,464
Approximate interest earned but not collected.....	18,717	1,868	799	21,384	15,402	30,744	67,530	67,362
Other assets.....	39,820	2,354	162	42,336	12,047	8,405	62,788	114,661
Total.....	8,173,729	1,705,400	515,872	10,395,001	9,869,266	11,596,241	31,860,508	29,243,729
LIABILITIES.								
Capital stock paid in.....	238,150	82,850	36,300	357,300	471,075	737,496	1,565,871	1,489,792
Surplus fund.....	329,717	78,050	23,133	430,900	433,487	479,297	1,343,684	1,292,716
Undivided profits, less expenses and taxes paid.....	132,727	20,620	7,755	161,102	151,054	260,526	572,682	482,889
Approximate interest and discount collected but not earned.....	19,051	6,200	1,862	27,113	24,397	22,972	74,482	68,306
Amount reserved for taxes accrued.....	32,948	7,670	217	40,833	16,866	6,982	64,681	60,227
Amount reserved for interest accrued.....	11,669	1,300	451	13,420	11,232	15,758	40,410	24,802
Due to Federal Reserve Bank.....	597	597		597	5,519	10,319	16,435	11,876
Due to banks and bankers.....	1,389,357	362,285	111,941	1,863,583	1,695,216	519,816	4,078,615	3,550,502
Certified and cashiers' or treasurers' checks outstanding.....	571,104	21,862	3,599	596,565	118,817	73,653	789,035	704,349
Demand deposits.....	4,012,720	791,959	215,549	5,020,228	4,396,878	5,432,097	14,849,003	13,195,072
Time deposits.....	338,621	194,610	69,504	602,735	1,423,269	3,023,469	5,049,493	4,343,362
United States deposits.....	161,215	23,877	5,265	190,357	118,045	77,907	388,309	902,339
Bills payable with Federal Reserve Bank.....								