Report No. 10.

FEDERAL RESERVE BOARD,
Washington, July 9, 1920.

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 MAR. 4, JUNE 30, NOV. 17, DEC. 31, 1919, AND MAY 4, 1920.

[In thousands of dollars.]

	Mar. 4, 1919—969 banks.	June 30, 1919—1,042 banks.	Nov. 17, 1919—1,135 banks.	Dec. 31, 1919—1,181 banks.	May 4, 1920—1,306 banks.
RESOURCES.					
Loans and discounts	3, 731, 973	4, 318, 722	5, 046, 940	5, 249, 833	5, 508, 993
Overdrafts	3, 120	3, 944	5, 827	5, 362	5, 702
Customers' liability on account of letters of credit	8, 352	11, 768	1, 193	1, 016	1, 723
Customers' liability on account of acceptances	168, 964	179, 925	196, 090	231, 019	230, 015
Liberty bonds (exclusive of Liberty bonds borrowed)	311, 424	293, 548	329, 800	335, 752	339, 777
Other United States bonds (exclusive of United States bonds borrowed)	6, 547	15, 897	5, 954	9, 851	13, 455
United States Victory notes		191, 633	150, 909	131, 057	103, 663
United States certificates of indebtedness	819, 012	360, 286	293, 217	307, 026	249, 226
War savings and thrift stamps and Treasury savings certificates actually owned	1, 145	975	1, 254	1, 327	1, 217
Stock of Federal Reserve Bank	22, 983	23, 661	25, 384	25, 850	28, 282
Other bonds, stocks, etc. (exclusive of securities borrowed)	1, 132, 795	1, 131, 988	1, 268, 888	1, 300, 952	1, 292, 924
Banking house	106, 510	115, 219	129, 154	132, 434	142, 296
Furniture and fixtures	7, 860	9, 263	10, 624	11, 164	12, 845
Other real estate owned	23, 084	22, 937	25, 119	25, 748	26, 859
Lawful reserve with Federal Reserve Bank	483, 426	514, 805	562, 813	591, 702	599, 429
Gold coin and certificates	17, 091	18, 955	18, 002	17, 692	17, 426
All other cash in vault	111, 582	116, 780	135, 679	165, 756	148, 040
Items with Federal Reserve Bank in process of collection	64, 106	82, 197	121, 010	122, 640	125, 337
Due from banks, bankers, and trust companies	497, 151	545, 838	610, 039	676, 704	436, 855
Exchanges for clearing house, also checks on other banks in same place	181, 024	364, 918	374, 116	446, 317	246, 512
Outside checks and other cash items	22, 230	36, 152	56, 561	64, 653	37, 916
Approximate interest earned but not collected	16, 285	21, 169	20, 635	24, 257	20, 406
Other assets	64, 397	72, 002	35, 105	35, 595	129, 439
Total	7, 801, 061	8, 452, 582	9, 424, 313	9, 913, 707	9, 718, 337
LIABILITIES.					
Capital stock paid in	360, 468	371, 979	412, 869	436, 324	481, 536
Surplus fund	415, 006	420, 934	441, 264	454, 877	486, 840
Undivided profits, less expenses and taxes paid	99, 991	110, 351	135, 458	115, 300	151, 142
Approximate interest and discount collected but not earned	8, 753	11, 191	13, 660	15, 803	17, 746
Amount reserved for taxes accrued	18, 570	19, 569	18, 694	15, 681	18, 868
Amount reserved for interest accrued	12, 241	10, 512	20, 865	10, 592	19, 643
Due to Federal Reserve Bank	2, 606	964	2, 167	1, 324	2, 508
Due to banks, bankers, and trust companies	606, 029	676, 852	722, 618	755, 303	604, 365
Certified and cashiers' or treasurers' checks outstanding	137, 844	222, 423	276, 343	303, 064	182, 686
Demand deposits	3, 717, 482	4, 092, 481	4, 592, 270	4, 834, 830	4, 713, 460
Time deposits	1, 440, 371	1, 558, 940	1, 996, 405	2, 165, 786	2, 337, 635
United States deposits	295, 228	337, 432	117, 977	201, 710	76, 521
Bills payable with Federal Reserve Bank	461, 768	376, 995	395, 417	309, 197	294, 097
Bills payable other than with Federal Reserve Bank	8, 624	9, 852	15, 504	14, 311	35, 216
Cash letters of credit and travelers' checks outstanding	7, 588	7, 824	7, 121	8, 087	9, 374
Acceptances	182, 092	194, 551	206, 567	233, 379	235, 422
Other liabilities	26, 400	29, 732	49, 114	38, 139	51, 284
Total	7, 801, 061	8, 452, 582	9, 424, 313	9, 913, 707	9, 718, 337
Liability for rediscounts with Federal Reserve Bank	136, 077	165, 619	261, 190	318, 261	326, 108
Liability for rediscounts with other banks	2, 777	10, 315	9, 144	8, 028	10, 765
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	11.0	10.8	10.4	10.4	10.5

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM.

	Mar. 4, 1919—8,725 banks.	June 30, 1919—8,822 banks.	Nov. 17, 1919—8,995 banks.	Dec. 31, 1919—9,066 banks.	May 4, 1920—9,291 banks.
RESOURCES.					
Loans and discounts	$13, 420, 315	$14, 890, 471	$16, 603, 963	$17, 032, 747	$17, 794, 164
Overdrafts	16, 991	17, 993	28, 939	22, 403	22, 080
Customers' liability on account of letters of credit	10, 688	14, 789	6, 116	8, 706	7, 482
Customers' liability on account of acceptances	432, 072	440, 411	539, 097	624, 571	655, 405
United States Government securities owned [1]	4, 823, 001	4, 036, 899	3, 660, 943	3, 506, 426	3, 081, 156
Stock of Federal Reserve Bank	81, 376	82, 729	86, 810	87, 434	92, 435
Other bonds, stocks, and securities [2]	2, 880, 868	2, 947, 967	3, 190, 272	3, 224, 007	3, 175, 951
Banking house	388, 908	402, 726	424, 995	432, 780	453, 922
Furniture and fixtures	42, 785	45, 402	49, 600	50, 405	55, 808
Other real estate owned	68, 324	68, 775	71, 459	69, 177	70, 819
Lawful reserve with Federal Reserve Bank	1, 632, 526	1, 723, 774	1, 825, 152	1, 903, 814	1, 865, 688
Cash in vault	563, 788	559, 433	602, 992	691, 173	620, 897
Items with Federal Reserve Bank in process of collection	337, 484	369, 612	597, 385	579, 235	580, 063
Due from banks, bankers, and trust companies	2, 136, 571	2, 125, 074	2, 575, 356	2, 518, 709	1, 874, 173
Exchanges for clearing house, also checks on other banks in same place	709, 454	1, 188, 101	1, 294, 043	1, 509, 006	867, 427
Outside checks and other cash items	74, 675	109, 046	134, 379	147, 276	102, 996
Redemption fund and due from United States Treasurer	45, 676	38, 484	38, 689	41, 489	38, 187
Approximate interest earned but not collected	57, 867	67, 362	67, 530	69, 354	66, 070
Other assets	87, 400	114, 681	62, 788	97, 544	323, 899
Total	27, 810, 769	29, 243, 729	31, 860, 508	32, 616, 256	31, 748, 572
LIABILITIES.					
Capital stock paid in	1, 466, 268	1, 489, 792	1, 565, 871	1, 593, 833	1, 695, 555
Surplus fund	1, 269, 007	1, 292, 716	1, 343, 684	1, 375, 727	1, 446, 915
Undivided profits, less expenses and taxes paid	458, 601	482, 889	572, 682	491, 872	588, 697
Approximate interest and discount collected but not earned	63, 088	66, 306	74, 482	76, 576	88, 786
Amount reserved for taxes accrued	59, 711	60, 227	64, 681	55, 808	62, 560
Amount reserved for interest accrued	26, 562	24, 302	40, 410	24, 843	39, 404
Due to Federal Reserve Bank	10, 473	11, 876	16, 435	14, 189	21, 547
Due to banks, bankers, and trust companies	3, 797, 242	3, 650, 502	4, 078, 615	4, 091, 400	3, 524, 359
Certified and cashiers' or treasurers' checks outstanding	435, 814	704, 349	789, 035	906, 515	518, 517
Demand deposits	12, 273, 002	13, 195, 072	14, 849, 003	15, 156, 169	14, 833, 215
Time deposits	4, 092, 477	4, 343, 382	5, 049, 493	5, 304, 793	5, 747, 532
United States deposits	884, 280	902, 339	386, 309	648, 555	190, 168
Bills payable with Federal Reserve Bank	1, 476, 397	1, 368, 112	1, 401, 373	1, 190, 331	1, 246, 721
Bills payable other than with Federal Reserve Bank	56, 322	68, 136	71, 703	71, 488	133, 497
Cash letters of credit and travelers' checks outstanding	17, 955	24, 875	13, 763	17, 173	36, 109
Acceptances	451, 265	466, 586	565, 676	641, 018	673, 852
National-bank notes outstanding	673, 386	676, 657	680, 344	685, 237	687, 931
United States Government securities borrowed	171, 105	233, 638	167, 228	182, 665	123, 143
Other bonds and securities borrowed	6, 841	6, 697	6, 429	5, 578	6, 119
Other liabilities	120, 973	175, 276	123, 292	82, 486	88, 945
Total	27, 810, 769	29, 243, 729	31, 860, 508	32, 616, 256	31, 748, 572
Liability for rediscounts, including those with Federal Reserve Bank [3]	527, 750	612, 505	950, 810	1, 299, 788	1, 551, 047
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	9.8	10.6	10.1	10.3	10.1

[1] Includes United States Government securities borrowed by National Banks.
[2] Includes other bonds and securities borrowed by National Banks.
[3] Includes acceptances of other banks and foreign bills of exchange sold with indorsement or other guaranty by National Banks.

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RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Less— Notes and bills rediscounted. With Federal Reserve Bank.	Less— Notes and bills rediscounted. With other banks.	Less— Acceptances of other banks guaranteed by indorsement or otherwise.	Less— ~~Foreign~~ bills of exchange or draft sold with indorsement.	Less— Total deductions.	Loans and discounts, net.	Overdrafts.	Customers' liability on account of letters of credit.	Customers' liability on 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 and Treasury savings certificates actually owned.
Federal reserve Bank cities:																
Central reserve cities—																
New York	32	1, 838, 192	83, 088		70, 124	24, 365	177, 577	1, 660, 615	670	1, 617	126, 796	113, 722	151	23, 387	95, 819	42
Chicago	13	498, 215	58, 005		9, 450	843	68, 298	429, 917	220	12	36, 971	6, 602	9, 208	4, 442	5, 092	28
St. Louis	15	141, 060	12, 395		3, 869		16, 264	124, 796	94		9, 964	4, 108		368	6, 054	3
Total central reserve cities	60	2, 477, 467	153, 488		83, 443	25, 208	262, 139	2, 215, 328	984	1, 629	173, 731	124, 432	9, 359	28, 197	106, 965	73
Reserve cities—																
Boston	11	283, 096	29, 974		2, 587	99	32, 660	250, 436	126		23, 307	4, 584	11	616	10, 535	20
New York (Brooklyn)	4	55, 107						55, 107	5		163	3, 345	16	1, 817	1, 901	8
Philadelphia	10	141, 256	15, 303		500		15, 803	125, 453	82		1, 375	8, 808	1	1, 200	14, 929	13
Cleveland	4	172, 989	8, 076		1, 877		9, 953	163, 036	292		6, 735	5, 571	77	1, 039	2, 709	9
Richmond	3	9, 776	810				810	8, 966	1		45	355		106	152	
Atlanta	4	17, 353	1, 292	75			1, 367	15, 986	3		550	853		64	137	4
Chicago	15	52, 775	477		500		977	51, 798	44		6	2, 782		834	1, 252	14
Minneapolis	2	4, 695						4, 695	2			309		153	88	1
Kansas City	2	28, 682	3, 633	220			3, 853	24, 829	44		100	2, 712		702	873	76
Dallas	1	4, 515	570				570	3, 945	27			70	3	41	54	1
San Francisco	6	179, 510	2, 232		216		2, 448	177, 062	140		1, 042	20, 101	2, 945	3, 174	10, 899	42
Total	62	949, 754	62, 367	295	5, 680	99	68, 441	881, 313	766		33, 323	49, 490	3, 053	9, 746	43, 529	188
Total Federal Reserve Bank cities	122	3, 427, 221	215, 855	295	89, 123	25, 307	330, 580	3, 096, 641	1, 750	1, 629	207, 054	173, 922	12, 412	37, 943	150, 494	261
Federal Reserve branch cities:																
Reserve cities—																
Buffalo	7	126, 651	8, 525	12	300	296	9, 133	117, 518	53		2, 680	9, 944	13	2, 870	11, 423	18
Pittsburgh	6	90, 374	609				609	89, 765	7		2, 600	12, 042	5	3, 479	4, 136	9
Cincinnati	4	25, 473	82				82	25, 391	5			2, 174		1, 109	1, 592	6
Baltimore	4	22, 296	1, 711				1, 711	20, 585	6		439	1, 336	20	829	200	3
Jacksonville	1	584						584				62		33	25	2
Birmingham	2	17, 627						17, 627	8			165		124	560	2
New Orleans	8	125, 737	25, 836	802	1, 998	794	29, 430	96, 307	596		6, 397	6, 285		546	5, 383	33
Nashville	1	89						89				1, 660				
Detroit	10	248, 121	4, 200		3, 501	25	7, 726	240, 395	18		1, 525	11, 619	200	16, 259	26, 941	29
Louisville	3	19, 522	1, 182	310			1, 492	18, 030	4			1, 945		555	593	8
Memphis	4	55, 458	13, 028	88		135	13, 251	42, 207	182		1, 269	922		275	100	1
Little Rock	5	24, 552	2, 485	1, 908			4, 393	20, 159	40			888	15	134	305	5
Omaha																
Denver	2	11, 207						11, 207	10			1, 000	35	333	10	1
Houston																
El Paso	2	3, 615	189				189	3, 426	25			263		13		1
Salt Lake City	6	21, 753	1, 729	12			1, 741	20, 012	308			1, 123		554	290	3
Seattle	4	18, 298						18, 298	11			1, 551		369	1, 906	4
Spokane	2	11, 309	1, 299				1, 299	10, 010	4		100	504		148	166	
Portland	2	21, 724	400				400	21, 324	117		546	1, 121		228	775	8
Los Angeles	4	105, 277	1, 171				1, 171	104, 106	38	85	400	3, 202	25	2, 220	2, 929	11
Total Federal Reserve branch cities.	77	949, 667	62, 446	3, 132	5, 799	1, 250	72, 627	877, 040	1, 432	85	15, 956	57, 806	313	30, 078	57, 334	144
Total Federal Reserve Bank and branch cities.	199	4, 376, 888	278, 301	3, 427	94, 922	26, 557	403, 207	3, 973, 681	3, 182	1, 714	223, 010	231, 728	12, 725	68, 021	207, 828	405
All other reserve cities:																
Columbus	1	4, 280	350				350	3, 930	4		100	410		102	314	11
Toledo	2	9, 383						9, 383				760	17	68	62	2
Washington	1	3, 119			176		176	2, 943	1		200	625		32		1
Charleston	1	1, 927	15				15	1, 912				346		32		
Savannah	6	50, 514	3, 831	375			4, 206	46, 308	177		158	1, 490	65	811	1, 696	10
Chattanooga	1	5, 000	190				190	4, 810	19			259		137		
Grand Rapids	5	21, 251	30				30	21, 221	21			906	74	454	227	5
Cedar Rapids	1	2, 060						2, 060				89		48	300	3
Des Moines	4	19, 889	3, 541	90			3, 631	16, 258	7			1, 988		581	205	7
Sioux City	1	627	66	76			142	485				15				1
Milwaukee	4	49, 803	3, 177				3, 177	46, 626	40		384	610		1, 000	2, 295	10
St. Paul	3	3, 866	351				351	3, 515	9			494			100	
Topeka	1	1, 729	50	182			232	1, 497	46			39			3	
Wichita	2	3, 114	210				210	2, 904				132		59	1	
Lincoln	1	951	115				115	836	12			98				
Oklahoma City	1	1, 504						1, 504	3			175		18	20	1
Galveston	2	7, 351						7, 351	5			362		92	125	2
Ogden	1	1, 559						1, 559						34	30	1
Total	38	187, 927	11, 926	723	176		12, 825	175, 102	344		842	8, 798	156	3, 468	5, 378	54
Central reserve city banks	60	2, 477, 467	153, 488		83, 443	25, 208	262, 139	2, 215, 328	984	1, 629	173, 731	124, 432	9, 359	28, 197	106, 965	73
Other reserve city banks	177	2, 087, 348	136, 739	4, 150	11, 655	1, 349	153, 893	1, 933, 455	2, 542	85	50, 121	116, 094	3, 522	43, 292	106, 241	386
Banks outside reserve cities (country banks).	1, 069	1, 403, 393	35, 881	~~6, 156~~ 6.615	~~1, 141~~ 682	5	43, 183	1, 360, 210	2, 176	9	6, 163	99, 251	574	32, 174	36, 020	758
Total State bank and trust company members.	1, 306	5, 968, 208	326, 108	10, ~~306~~ 765	~~96, 239~~ 95.780	26, 562	459, 215	5, 508, 993	5, 702	1, 723	230, 015	339, 777	13, 455	103, 663	249, 226	1, 217

RESOURCES.

[In thousands of dollars.]

	Stock of Federal Reserve Bank.	Other bonds, stocks, etc. (exclusive of securities borrowed).	Banking house.	Furniture and fixtures.	Other real estate owned.	Lawful reserve with Federal Reserve Bank.	Gold coin and certificates.	All other cash in vault.	Items with Federal Reserve Bank, in process of collection.	Due from banks, bankers, and trust companies.	Exchanges for clearing house, also checks on other banks in same place.	Outside checks and other cash items.	Approximate interest earned but not collected.	Other assets.	Total.
Federal Reserve Bank cities:															
Central reserve cities—															
New York.	8,231	304,711	40,543	136	4,130	256,956	8,224	31,429	38,179	89,927	162,013	7,020	9,686	100,158	3,084,162
Chicago.	2,303	76,190	2,799	104	91	47,969	1,638	9,954	9,657	26,192	15,439	8,721	977	9,685	704,211
St. Louis.	820	29,110	2,554	642	186	14,591	69	2,269	5,493	6,706	2,706	614	463	171	211,781
Total central reserve cities.	11,354	410,011	45,896	882	4,407	319,516	9,931	43,652	53,329	122,825	180,158	16,355	11,126	110,014	4,000,154
Reserve cities—															
Boston.	1,131	31,547	6,222	238	553	28,786	494	5,911	11,337	12,864	10,588	826	357	3,015	403,504
New York (Brooklyn).	182	12,747	2,360	76	279	9,054	115	4,027	1,435	2,042	3,648	945	397	79	99,748
Philadelphia.	1,737	70,881	5,119	279	2,103	16,304	326	2,228	4,678	6,636	2,159	165	597	1,961	267,034
Cleveland.	700	48,689	5,504	....	3,425	12,968	10	4,290	2,575	8,266	3,465	1.496	219	1,523	272,598
Richmond.	44	607	100	8	18	403	2	72	....	604	26	1	7	....	11,517
Atlanta.	158	2,262	527	60	341	1,285	25	272	737	2,108	412	13	52	66	25,915
Chicago.	178	14,615	1,181	124	303	4,338	104	2,445	413	5,095	869	180	221	86	86,882
Minneapolis.	29	2,063	75	....	128	466	7	95	115	881	54	56	44	....	9,261
Kansas City.	67	3,655	....	7	....	2,617	8	459	2,709	6,043	820	291	2	1	46,015
Dallas.	19	....	12	24	174	404	....	167	274	906	239	....	....	14	6,374
San Francisco.	557	50,905	5,598	808	515	12,340	554	3,866	1,882	10,305	3,320	2,788	1,449	1,198	311,490
Total.	4,802	237,971	26,698	1,624	7,839	88,965	1,645	23,832	26,155	55,750	25,600	6,761	3,345	7,943	1,540,338
Total Federal Reserve Bank cities.	16,156	647,982	72,594	2,506	12,246	408,481	11,576	67,484	79,484	178,575	205,758	23,116	14,471	117,957	5,540,492
Federal Reserve branch cities:															
Reserve cities—															
Buffalo.	876	67,610	4,209	174	1,003	16,428	182	2,502	7,325	8,282	2,158	205	648	1,157	257,278
Pittsburgh.	1,478	71,744	1,807	199	1,815	11,471	17	1,528	1,494	8,319	935	167	329	596	213.942
Cincinnati.	204	21,280	3,045	114	335	2,879	8	1,212	744	3,282	559	262	10	1	64,212
Baltimore.	152	9,036	519	9	350	2,221	19	762	633	2,952	144	36	31	222	40,504
Jacksonville.	7	133	....	1	....	41	....	5	....	43	3	....	5	....	944
Birmingham.	57	1,007	676	93	478	1,785	39	821	1,197	2,173	277	119	....	49	27,257
New Orleans.	461	18,027	4,304	246	1,366	9,138	90	2,460	3,086	17,534	5,104	378	489	430	178,660
Nashville.	8	441	....	....	....	55	....	....	....	1	....	....	....	7	2,261
Detroit.	801	56,523	6,907	630	49	18,583	243	10,953	4,643	15,527	7,983	2,395	60	1,053	423,336
Louisville.	68	2,442	627	98	26	1,295	21	489	371	1,002	263	96	20	48	28,001
Memphis.	191	2,858	2,083	31	178	2,796	113	774	2,352	10,239	1,128	315	13	256	68,283
Little Rock.	83	1,430	448	78	323	1,808	8	431	2,163	2,393	439	106	76	382	31,714
Omaha.	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Denver.	50	4,869	320	72	30	1,016	43	280	3	1,583	300	30	32	82	21.306
Houston.	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
El Paso.	19	46	179	51	20	363	13	173	195	903	52	....	7	38	5.787
Salt Lake City.	91	5,365	621	216	369	1,228	9	269	1,118	2,362	393	143	25	55	34,554
Seattle.	77	3,829	15	101	701	1,729	36	517	504	3,191	480	121	....	349	33,789
Spokane.	43	546	365	23	151	530	1	146	216	1,684	226	10	....	53	14,926
Portland.	69	2,199	....	5	170	1,602	83	442	399	3,047	442	43	120	1	32,741
Los Angeles.	326	28,574	2,527	624	630	7,952	679	2,132	193	14,331	2,650	304	328	167	174,433
Total Federal Reserve branch cities.	5,061	297,959	28,652	2,765	7,994	82,920	1,604	25,896	26,636	98,848	23,536	4,730	2,193	4,946	1,653,928
Total Federal Reserve Bank and branch cities.	21,217	945,941	101,246	5,271	20,240	491,401	13,180	93,380	106,120	277,423	229,294	27,846	16,664	122,903	7,194,420
All other reserve cities:															
Columbus.	25	584	554	63	36	492	....	273	....	395	123	23	....	7	7,446
Toledo.	22	1,743	52	12	319	661	4	255	92	869	137	1	68	....	14,527
Washington.	33	755	23	23	6	255	2	107	45	380	8	1	....	14	5,454
Charleston.	12	543	13	1	11	107	....	21	21	403	14	1	....	2	3,439
Savannah.	213	1,451	1,253	84	219	4,056	46	1,320	2,114	12,179	655	139	7	14	74,465
Chattanooga.	29	359	....	21	54	293	....	195	20	460	63	120	....	23	6,862
Grand Rapids.	80	5,104	667	225	48	1,697	42	978	64	1,338	645	658	16	5	34,475
Cedar Rapids.	4	83	75	29	....	109	4	28	....	119	18	10	23	....	3,002
Des Moines.	80	1,086	....	84	94	1,036	14	393	589	1,047	419	307	15	....	24,210
Sioux City.	2	30	....	10	....	35	....	3	....	55	39	3	10	4	692
Milwaukee.	163	7,892	818	79	112	3,637	32	1,556	606	6,061	1,396	1,530	198	113	75,158
St. Paul.	27	354	230	32	....	352	5	135	244	662	122	59	12	....	6,352
Topeka.	8	110	....	15	....	151	3	54	....	464	32	2	....	....	2,424
Wichita.	14	434	....	20	3	307	3	62	....	271	92	24	8	19	4,353
Lincoln.	3	35	....	10	....	74	....	19	....	133	30	5	....	....	1,255
Oklahoma City.	7	346	....	25	1	184	....	49	....	939	41	9	....	....	3,322
Galveston.	20	219	65	18	13	568	13	354	97	815	53	7	2	18	10,199
Ogden.	9	303	....	....	9	83	5	3	....	128	....	....	10	....	2,174
Total.	751	21,431	3,750	751	925	14,097	173	5,805	3,892	26,718	3,887	2,899	369	219	279,809
Central reserve city banks.	11,354	410,011	45,896	882	4,407	319,516	9,931	43,652	53,329	122,825	180,158	16,355	11,126	110,014	4,000,154
Other reserve city banks.	10,614	557,361	59,100	5,140	16,758	185,982	3,422	55,533	56,683	181,316	53,023	14,390	5,907	13,108	3,474,075
Banks outside reserve cities (country banks).	6,314	325,552	37,300	6,823	5,694	93,931	4,073	48,855	15,325	132,714	13,331	7,171	3,373	6,317	2,244,108
Total State bank and trust company members.	28,282	1,292,924	142,296	12,845	26,859	599,429	17,426	148,040	125,337	436,855	246,512	37,916	20,406	129,439	9,718,337

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LIABILITIES.

[In thousands of dollars.]

	Number 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, bankers, and trust companies.	Certified and cashiers' or treasurers' checks outstanding.
Federal Reserve Bank cities:										
Central reserve cities—										
New York	32	121,720	154,109	47,202	6,321	8,964	7,020	...	292,485	122,956
Chicago	13	35,250	42,000	9,295	1,949	2,305	1,359	413	49,340	7,683
St. Louis	15	12,850	14,555	3,454	742	325	285	3	9,884	1,176
Total central reserve cities	60	169.820	210,664	59,951	9,012	11,594	8,664	416	351,709	131,815
Reserve cities—										
Boston	11	16,956	21,319	6,226	1,262	615	291	289	15,310	6,612
New York (Brooklyn)	4	3,500	2,550	995	140	93	307	...	3,164	1,674
Philadelphia	10	16,800	41,150	6,489	49	558	447	...	7,898	828
Cleveland	4	11,488	12,485	3,237	229	496	103	...	6,785	2,520
Richmond	3	1,199	1,549	278	29	22	51	...	211	99
Atlanta	4	3,500	2,260	437	183	49	42	...	2,805	96
Chicago	15	4,450	1,580	1,264	367	123	387	...	2,723	1,319
Minneapolis	2	800	170	66	15	15	29	...	186	81
Kansas City	2	1,200	1,038	193	157	...	62	...	8,190	852
Dallas	1	500	150	43	...	4	5	...	1,104	60
San Francisco	6	13,500	6,653	3,987	897	67	1,152	...	6,648	3,678
Total	62	73,893	90,904	23,215	3,328	2,042	2,876	289	55,024	17,819
Total Federal Reserve Bank cities	122	243,713	301,568	83,166	12,340	13,636	11,540	705	406,733	149,634
Federal Reserve branch cities:										
Reserve cities—										
Buffalo	7	15,250	12,850	4,814	690	552	487	...	18,272	898
Pittsburgh	6	8,300	40,975	5,741	365	709	460	...	8,753	867
Cincinnati	4	3,615	3,715	1,831	30	5	30	...	286	758
Baltimore	4	2,800	2,250	979	32	23	93	91	654	350
Jacksonville	1	200	22	14	2	3	...	...	...	15
Birmingham	2	1,000	900	208	...	15	76	...	1,886	123
New Orleans	8	9,981	6,041	1,721	421	545	360	...	21,602	2,289
Nashville	1	200	50	16	...	...	...	...	...	30
Detroit	10	17,402	16,977	3,949	90	348	350	...	13,144	4,896
Louisville	3	1,350	920	288	93	...	53	...	828	88
Memphis	4	4,400	2,138	560	121	227	33	...	13,153	713
Little Rock	5	2,150	710	482	72	12	54	...	5,839	482
Omaha	...	...	...	...	...	...	...	...	...	...
Denver	2	1,000	700	452	43	101	93	...	159	524
Houston	...	...	...	...	...	...	...	...	...	...
El Paso	2	550	65	29	25	2	1	...	935	225
Salt Lake City	6	2,369	686	624	61	49	53	...	2,381	259
Seattle	4	1,800	450	312	...	30	164	...	1,490	346
Spokane	2	1,200	290	96	...	60	...	...	3,473	355
Portland	2	1,200	1,100	1,128	18	98	60	6	3,124	257
Los Angeles	4	8,400	3,973	2,537	444	68	539	...	1,125	2,030
Total Federal Reserve branch cities	77	83,167	94,812	25,781	2,507	2,847	2,906	97	97,104	15,505
Total Federal Reserve Bank and branch cities	199	326,880	396,380	108,947	14,847	16,483	14,446	802	503,837	165,139
All other reserve cities:										
Columbus	1	700	150	33	...	1	...	...	217	98
Toledo	2	400	325	192	14	16	44	61	304	157
Washington	1	1,000	100	120	...	24	6	...	460	57
Charleston	1	200	200	62	...	10	30	...	309	31
Savannah	6	3,551	3,590	624	175	30	76	...	13,360	407
Chattanooga	1	750	225	121	...	7	35	...	129	12
Grand Rapids	5	1,600	1,050	595	7	1	27	...	913	84
Cedar Rapids	1	200	65	53	9	...	...	...	7	8
Des Moines	4	1,950	718	521	15	45	26	...	3,320	240
Sioux City	1	100	10	5	...	...	2	...	1	15
Milwaukee	4	3,200	2,220	721	108	125	300	...	6,747	597
St. Paul	3	1,154	212	42	10	19	...	...	1,164	204
Topeka	1	200	57	6	...	3	...	...	443	19
Wichita	2	400	85	7	16	3	2	...	542	103
Lincoln	1	100	...	3	...	...	...	...	99	15
Oklahoma City	1	200	20	25	...	3	...	...	710	105
Galveston	2	400	660	103	10	...	13	75	1,560	23
Ogden	1	150	150	12	5	1	6	...	...	18
Total	38	16,255	9,837	3,245	369	288	567	136	30,285	2,193
Central reserve city banks	60	169,820	210,664	59,951	9,012	11,594	8,664	416	351,709	131,815
Other reserve city banks	177	173,315	195,553	52,241	6,204	5,177	6,349	522	182,413	35,517
Banks outside reserve cities (country banks)	1,069	138,401	80,623	38,950	2,530	2,092	4,630	1,570	70,243	15,353
Total State bank and trust company members	1,306	481,536	486,840	151,142	17,746	18,863	19,643	2,508	604,365	182,685

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.	
									Federal Reserve Bank cities:
									Central reserve cities—
1,868,515	143,094	55,694	79,852	300	8,905	130,798	36,227	3,084,162	New York.
309,729	191,842	775	14,120		73	36,696	1,382	704,211	Chicago.
93,231	54,527	697	10,003		10	9,944	95	211,781	St. Louis.
2,271,475	389,463	57,166	103,975	300	8,988	177,438	37,704	4,000,154	Total central reserve cities.
									Reserve cities—
270,483	28,261	2,720	7,978			24,812	370	403,504	Boston.
82,207	3,463	444	850			163	198	99,748	New York (Brooklyn).
160,425	6,874	2,434	20,743	100		1,375	864	267,034	Philadelphia.
80,545	141,531	457	5,124		106	6,735	757	272,598	Cleveland.
2,877	4,002	44	1,108			45	3	11,517	Richmond.
7,872	7,006		880			550	235	25,915	Atlanta.
28,869	45,028	302	450		20			86,882	Chicago.
3,964	3,885		50					9,261	Minneapolis.
24,008	4,046	106	4,035	2,000	28	100		46,015	Kansas City.
3,149	875	16	167	300	1			6,374	Dallas.
60,725	203,030	253	8,898		35	1,042	925	311,490	San Francisco.
725,124	448,001	6,776	50,283	2,400	190	34,822	3,352	1,540,338	Total.
2,996,599	837,464	63,942	154,258	2,700	9,178	212,260	41,056	5,540,492	Total Federal Reserve Bank cities.
									Federal Reserve branch cities:
									Reserve cities—
133,083	47,268	1,031	19,267		5	2,680	131	257,278	Buffalo.
96,267	39,871	898	6,850			2,600	1,286	213,942	Pittsburgh.
18,952	33,822	425	610				133	64,212	Cincinnati.
18,865	12,219		1,689			439	20	40,504	Baltimore.
266	366						56	944	Jacksonville.
15,365	6,609	170	225	680				27,257	Birmingham.
73,886	42,653	2,260	9,638	646	17	6,600		178,660	New Orleans.
295	8		1,662					2,261	Nashville.
117,982	216,343	1,044	29,170		39	1,525	77	423,336	Detroit.
7,844	9,508	228	1,931	13			4,857	28,001	Louisville.
24,993	15,215	117	850	4,150		1,269	344	68,283	Memphis.
13,149	7,025		835	900			4	31,714	Little Rock.
									Omaha.
6,464	11,570		200					21,306	Denver.
									Houston.
2,948	777		229		1			5,787	El Paso.
12,123	13,767		1,168	827			187	34,554	Salt Lake City.
11,222	16,622	85	1,257		10		1	33,789	Seattle.
6,359	2,942	21	30			100		14,926	Spokane.
13,198	11,503	212	250			546	41	32,741	Portland.
36,110	118,386	55	105		110	400	151	174,433	Los Angeles.
609,371	606,474	6,546	75,966	7,216	182	16,159	7,288	1,653,928	Total Federal Reserve branch cities.
3,605,970	1,443,938	70,488	230,224	9,916	9,360	228,419	48,344	7,194,420	Total Federal Reserve Bank and branch cities.
									All other reserve cities:
3,424	2,363	85	275			100		7,446	Columbus.
4,507	8,391	16	100					14,527	Toledo.
2,043	742		552	150		200		5,454	Washington.
450	2,012		135					3,439	Charleston.
31,109	16,047	193	3,915	1,225		158	5	74,465	Savannah.
1,924	3,359		300					6,862	Chattanooga.
11,093	18,159	36	880			30		34,475	Grand Rapids.
368	2,242			50				3,002	Cedar Rapids.
7,824	6,931		1,714	475			431	24,210	Des Moines.
255	239		15	50				692	Sioux City.
27,311	32,345	128	955			384	17	75,158	Milwaukee.
1,690	1,316		390	150			1	6,352	St. Paul.
1,441	230		25					2,424	Topeka.
2,059	968	3	165					4,353	Wichita.
609	339		50	40				1,255	Lincoln.
1,575	684							3,322	Oklahoma City.
3,912	3,443							10,199	Galveston.
	1,773		59					2,174	Ogden.
101,594	101,583	461	9,530	2,140		872	454	279,809	Total.
2,271,475	389,463	57,166	103,975	300	8,988	177,438	37,704	4,000,154	Central reserve city banks.
1,436,089	1,156,058	13,783	135,779	11,756	372	51,853	11,094	3,474,075	Other reserve city banks.
1,005,896	792,114	5,572	54,343	23,160	14	6,131	2,486	2,244,108	Banks outside reserve cities (country banks).
4,713,460	2,337,635	76,521	294,097	35,216	9,374	235,422	51,284	9,718,337	Total State bank and trust company members.

RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Less— Notes and bills rediscounted. With Federal Reserve Bank.	Less— Notes and bills rediscounted. With other banks.	Less— Acceptances of other banks guaranteed by indorsement or otherwise.	Less— Foreign bills of exchange or drafts sold with indorsement.	Total deductions.	Loans and discounts, net.	Overdrafts.	Customers' liability on account of letters of credit.	Customers' liability on 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 and Treasury savings certificates actually owned.
Maine	2	13,632	70				70	13,562	19			1,950	5	161	170	4
New Hampshire																
Vermont																
Massachusetts	27	358,614	32,576		2,587	99	35,262	323,352	164		23,422	7,965	64	1,585	11,792	28
Rhode Island	3	84,606	1,240				1,240	83,366	4		1,501	1,973	50	4,512	6,047	10
Connecticut (Dist. 1)	4	11,700	3				3	11,697	28			1,542		408	908	1
Connecticut (Dist. 2)	1	6,520	10				10	6,510	11		31	1,032		137	124	
Total New England States	37	475,072	33,899		2,587	99	36,585	438,487	226		24,954	14,462	119	6,803	19,041	43
New York	96	2,178,525	97,067	12	70,424	24,661	192,164	1,986,361	780	1,617	130,809	138,524	222	30,966	112,099	97
New Jersey (Dist. 2)	34	121,848	1,375		25		1,400	120,448	15		1,005	11,853	41	5,504	3,101	9
New Jersey (Dist. 3)	8	8,907	174				174	8,733	1			1,891		722	743	4
Pennsylvania (Dist. 3)	27	164,105	15,795	47	500		16,342	147,763	96	5	1,375	11,321	1	2,423	14,958	19
Pennsylvania (Dist. 4)	19	111,398	670				670	110,728	14		2,600	13,884	5	4,874	5,183	17
Delaware	4	16,265						16,265	18			855		734	650	2
Maryland	7	23,530	1,711	15			1,726	21,804	6		439	1,596	20	845	222	3
District of Columbia	1	3,119			176		176	2,943	1		200	625		32		1
Total Eastern States	196	2,627,697	116,792	74	71,125	24,661	212,652	2,415,045	931	1,622	136,428	180,549	289	46,100	136,956	152
Virginia	14	22,706	1,344	83			1,427	21,279	6		789	820		266	602	17
West Virginia (Dist. 4)	3	6,189	43				43	6,146	8			437		20		
West Virginia (Dist. 5)	4	9,047		27			27	9,020	23		245	71		35	125	1
North Carolina	9	41,577	717	281			998	40,579	38		475	1,358		34	23	1
South Carolina	16	12,587	261	229			490	12,097	64			921		252		8
Georgia	32	75,503	5,251	523			5,774	69,729	250		708	3,114	65	1,030	1,878	18
Florida	9	10,035						10,035	8			1,756	1	126	80	5
Alabama	14	33,271	472	20			492	32,779	39			739	55	360	684	5
Mississippi (Dist. 6)	1	1,051						1,051	1			32		46		2
Mississippi (Dist. 8)																
Louisiana (Dist. 6)	12	128,672	25,881	864	1,998	794	29,537	99,135	603		6,397	6,475		671	5,783	39
Louisiana (Dist. 11)	2	5,274						5,274	61		120	165		18		
Texas	121	65,074	2,080	153			2,233	62,841	384		4	3,879	26	605	3,322	106
Arkansas	25	40,482	2,830	2,118			4,948	35,534	79		75	1,942	15	455	561	15
Kentucky (Dist. 4)	6	4,817	35	65			100	4,717	12			437	18	81	682	4
Kentucky (Dist. 8)	5	21,224	1,182	360			1,542	19,682	16			2,107		557	593	8
Tennessee (Dist. 6)	2	5,089	190				190	4,899	19			1,919		137		
Tennessee (Dist. 8)	10	58,672	13,093	106		135	13,334	45,338	196		1,274	1,203	1	418	139	3
Total Southern States	285	541,270	53,379	4,829	1,998	929	61,135	480,135	1,807		10,087	27,375	181	5,111	14,472	232
Ohio	77	341,868	10,342	93	1,877		12,312	329,556	453	3	7,214	15,417	119	3,968	6,920	117
Indiana (Dist. 7)	21	23,553	893	561			1,454	22,099	46			1,709	22	134	114	12
Indiana (Dist. 8)	2	2,516	156	32			188	2,328	3		41	26		2	155	1
Illinois (Dist. 7)	64	590,528	59,059	36	9,950	843	69,888	520,640	359	12	37,000	12,411	9,208	5,806	6,993	94
Illinois (Dist. 8)	13	14,859	826	5			831	14,028	22			1,093	6	247	230	9
Michigan (Dist. 7)	142	402,353	5,640	110	3,501	25	9,276	393,077	253		1,531	27,794	280	21,327	31,363	125
Michigan (Dist. 9)	9	6,085	52				52	6,033	6			444		63	265	4
Wisconsin (Dist. 7)	25	73,204	4,058	465	167		4,690	68,514	78		411	2,294	47	1,270	2,840	62
Wisconsin (Dist. 9)	11	6,554	9	29			38	6,516	30			364		68	306	38
Minnesota	26	31,926	1,015	51			1,066	30,860	85			1,685		197	770	3
Iowa	83	94,531	7,473	402	490		8,365	86,166	83	1		5,470	7	1,794	1,414	95
Missouri (Dist. 8)	26	146,848	12,746	48	3,869		16,663	130,185	99		9,964	4,532		472	6,128	7
Missouri (Dist. 10)	5	34,671	3,986	322			4,308	30,363	59		137	3,120		737	893	84
Total Middle Western States	504	1,769,496	106,255	2,154	19,854	868	129,131	1,640,365	1,576	16	56,298	76,359	9,689	36,085	58,391	651
North Dakota	4	2,246						2,246	3			82	1	45	110	
South Dakota	14	17,005	620	269			889	16,116	36			288		46	129	2
Nebraska	19	10,131	785	252			1,037	9,094	67			346		82	70	2
Kansas	9	8,666	260	233			493	8,173	67			816	5	127	62	4
Montana	31	20,567	1,478			5	1,483	19,084	56			497	79	95	195	5
Wyoming	1	545						545								
Colorado	3	11,475						11,475	10			1,017	35	336	35	2
New Mexico (Dist. 10)	2	489	20				20	469	3			50		5	5	1
New Mexico (Dist. 11)	5	1,868	229				229	1,639	4			53				1
Oklahoma (Dist. 10)	17	13,249	208	54			262	12,987	36			1,138	1	112	248	1
Oklahoma (Dist. 11)	3	1,331	116	115			231	1,100	1			63				
Total Western States	108	87,572	3,716	923		5	4,644	82,928	283			4,350	121	848	854	18
Washington	45	49,244	1,462	233			1,695	47,549	55		100	3,954	12	941	2,501	22
Oregon	21	31,761	825	456			1,281	30,480	144		588	1,786		324	981	18
California	33	324,188	4,310	912	216		5,438	318,750	267	85	1,492	26,155	3,015	6,107	15,150	67
Idaho	40	20,017	2,457	1,075			3,532	16,485	37		68	2,412		286	144	2
Utah	33	36,417	3,013	106			3,119	33,298	362			2,118	29	1,028	600	10
Nevada																
Arizona (Dist. 11)	2	666		3			3	663	8			50		20		1
Arizona (Dist. 12)	2	4,808						4,808	6			207		10	136	1
Total Pacific States	176	467,101	12,067	2,785	216		15,068	452,033	879	85	2,248	36,682	3,056	8,716	19,512	121
Total State bank and trust company members.	1,306	5,968,208	326,108	10,765	95,780	26,562	459,215	5,508,993	5,702	1,723	230,015	339,777	13,455	103,663	249,226	1,217

RESOURCES.

[In thousands of dollars.]

Stock of Federal Reserve Bank.	Other bonds, stocks, etc. (exclusive of securities borrowed).	Banking house.	Furniture and fixtures.	Other real estate owned.	Lawful reserve with Federal Reserve Bank.	Gold coin and certificates.	All other cash in vault.	Items with Federal Reserve Bank, in process of collection.	Due from banks, bankers, and trust companies.	Exchanges for clearing house, also checks on other banks in same place.	Outside checks and other cash items.	Approximate interest earned but not collected.	Other assets.	Total.	
45	5, 168	115	59	12	1, 144	11	312	200	708	179	43	24	108	23, 999	Maine.
															New Hampshire.
															Vermont.
1, 386	43, 231	7, 553	397	594	33, 301	599	9, 610	13, 368	17, 098	11, 197	1, 174	396	3, 305	511, 581	Massachusetts.
450	45, 544	1, 793	240	143	6, 967	962	5, 039	254	6, 900	836	736	102	956	168, 385	Rhode Island.
88	2, 207	237	62	101	798	239	372	132	1, 479	95	37	27	29	20, 487	Connecticut (Dist. 1).
39	1, 416	193		64	453	261	29	157	358	99	141			11, 055	Connecticut (Dist. 2).
2, 008	97, 566	9, 891	758	914	42, 663	2, 072	15, 362	14, 111	26, 543	12, 406	2, 131	549	4, 398	735, 507	Total New England States.
9, 966	436, 459	51, 457	899	5, 785	295, 449	8, 653	42, 731	50, 437	108, 781	169, 371	8, 530	11, 393	102, 052	3, 703, 438	New York.
517	48, 551	3, 245	299	599	8, 726	143	3, 777	3, 747	11, 078	846	319	650	499	224, 972	New Jersey (Dist. 2).
78	8, 948	415	42	25	1, 357	20	460	185	2, 073	51	12	46	104	25, 910	New Jersey (Dist. 3).
1, 935	84, 347	6, 684	375	2, 241	18, 012	506	3, 233	4, 986	9, 103	2, 371	288	669	2, 053	314, 764	Pennsylvania (Dist. 3).
1, 640	79, 935	2, 840	337	2, 098	13, 081	30	2, 364	1, 555	10, 776	1, 117	206	351	1, 372	255, 007	Pennsylvania (Dist. 4).
118	5, 853	545	130	38	1, 880	24	1, 108	117	3, 008	250	13	5		31, 613	Delaware.
156	9, 343	562	18	352	2, 293	21	783	636	3, 008	144	42	32	222	42, 547	Maryland.
33	755	23	23	6	255	2	107	45	380	8	1		14	5, 454	District of Columbia.
14, 443	674, 191	65, 771	2, 123	11, 144	341, 053	9, 399	54, 563	61, 708	148, 207	174, 158	9, 411	13, 146	106, 316	4, 603, 705	Total Eastern States.
124	972	420	66	30	1, 003	9	504	125	1, 471	291	15	7	13	28, 829	Virginia.
39	1, 633	680	56	97	302	2	107	92	350	32	41	2		10, 044	West Virginia (Dist. 4).
56	360	174	15	4	596	10	296	11	1, 516	63	9		5	12, 635	West Virginia (Dist. 5).
172	585	1, 499	85	64	1, 970	45	1, 208	1, 348	6, 719	532	174	33	3	56, 945	North Carolina.
67	1, 036	209	51	74	628	6	273	24	1, 546	91	36	5	23	17, 411	South Carolina.
420	3, 943	1, 907	216	592	5, 835	81	1, 893	2, 862	15, 385	1, 128	199	61	142	111, 456	Georgia.
64	1, 725	624	61	49	928	14	550	65	2, 377	296	11	5	20	18, 800	Florida.
120	1, 418	1, 056	131	684	2, 743	65	1, 370	1, 425	3, 363	582	395	6	103	48, 122	Alabama.
4	96	20	9	22	84	2	40		175	4	3		6	1, 597	Mississippi (Dist. 6).
															Mississippi (Dist. 8).
471	18, 521	4, 340	282	1, 366	9, 329	96	2, 574	3, 086	17, 770	5, 162	379	490	430	183, 399	Louisiana (Dist. 6).
20	56	14	41	50	352	1	153	96	1, 255	68	8	1	8	7, 761	Louisiana (Dist. 11).
322	712	1, 220	565	338	5, 220	66	2, 062	579	10, 894	549	479	43	750	94, 966	Texas.
152	2, 194	712	167	472	2, 721	39	799	2, 170	3, 951	548	150	168	439	53, 358	Arkansas.
39	626	199	13		311	4	115	14	480	26	16	6	81	7, 881	Kentucky (Dist. 4).
78	2, 459	719	103	26	1, 387	21	620	371	1, 173	284	96	20	48	30, 368	Kentucky (Dist. 8).
37	800		21	54	348		195	20	461	63	120		30	9, 123	Tennessee (Dist. 6).
205	2, 951	2, 147	47	180	2, 978	118	846	2, 352	10, 361	1, 134	322	19	261	72, 493	Tennessee (Dist. 8).
2, 390	40, 087	15, 940	1, 929	4, 102	36, 735	579	13, 605	14, 640	79, 247	10, 853	2, 453	866	2, 362	765, 188	Total Southern States.
1, 443	91, 092	13, 516	924	4, 568	24, 142	145	11, 454	4, 405	20, 962	5, 664	2, 186	440	1, 597	546, 305	Ohio.
113	4, 059	689	126	179	1, 193	57	1, 044	70	2, 039	278	38	8	122	34, 151	Indiana (Dist. 7).
10	172	147	19	71	161	52	30	23	139	33		2	47	3, 462	Indiana (Dist. 8).
2, 656	98, 832	5, 302	444	777	55, 256	1, 869	13, 658	10, 252	35, 829	16, 741	9, 376	1, 268	9, 857	854, 640	Illinois (Dist. 7).
86	4, 413	282	42	246	944	55	579	1	2, 421	42	392	20		25, 158	Illinois (Dist. 8).
1, 431	117, 241	11, 276	1, 578	531	29, 724	589	17, 902	5, 744	28, 775	9, 931	3, 659	216	1, 610	705, 957	Michigan (Dist. 7).
32	1, 639	127	24	16	423	8	321		670	41	56	19	5	10, 196	Michigan (Dist. 9).
246	10, 726	1, 180	265	160	5, 044	88	2, 088	622	8, 676	1, 596	1, 582	292	137	108, 218	Wisconsin (Dist. 7).
19	690	91	35	8	385	12	167		665	16	17	35	7	9, 469	Wisconsin (Dist. 9).
134	3, 661	614	117	164	1, 824	71	565	425	3, 426	311	225	118	82	45, 337	Minnesota.
336	3, 477	1, 246	514	153	4, 232	116	1, 508	647	6, 424	796	651	154	29	115, 313	Iowa.
849	29, 687	2, 741	685	199	14, 979	73	2, 400	5, 493	7, 245	2, 727	639	482	177	219, 763	Missouri (Dist. 8).
90	3, 848		41	5	2, 988	14	680	2, 709	7, 666	1, 510	299	11	4	55, 258	Missouri (Dist. 10).
7, 445	369, 537	37, 211	4, 814	7, 077	141, 295	3, 149	52, 396	30, 391	124, 937	39, 686	19, 120	3, 065	13, 674	2, 733, 227	Total Middle Western States.
8	296	9	21	16	122	4	62		246	15	33	4	2	3, 325	North Dakota.
48	149	129	51	77	876	41	235	54	2, 297	127	62	28	124	20, 915	South Dakota.
34	72	163	54	10	561	26	136		846	66	64	50	5	11, 748	Nebraska.
39	654	82	58	29	724	17	232		1, 114	153	28	31	21	12, 436	Kansas.
107	1, 462	554	202	170	1, 104	32	720	19	2, 759	131	40	92	53	27, 456	Montana.
4			18		29		17		61	11	1			686	Wyoming.
51	4, 871	320	73	30	1, 039	45	295	3	1, 640	300	30	32	82	21, 721	Colorado.
3	14	8	9	11	42	1	25		76	2	5	4		733	New Mexico (Dist. 10).
11	2	15	14	14	97	1	28		176	4	10		5	2, 074	New Mexico (Dist. 11).
53	956	176	89	25	970	73	279		2, 860	124	74	15	6	20, 223	Oklahoma (Dist. 10).
6	52	8	9		67	1	29	7	66	4	2	6	7	1, 428	Oklahoma (Dist. 11).
364	8, 528	1, 464	598	382	5, 631	241	2, 058	83	12, 141	937	349	262	305	122, 745	Total Western States.
199	6, 711	935	257	983	3, 728	99	1, 269	722	7, 160	848	180	92	463	78, 780	Washington.
114	3, 394	249	121	206	2, 250	249	696	482	4, 333	472	101	175	40	47, 203	Oregon.
1, 061	85, 769	9, 598	1, 686	1, 327	22, 559	1, 542	6, 971	2, 078	27, 613	6, 332	3, 269	1, 984	1, 762	544, 639	California.
69	730	410	188	142	1, 062	27	370	4	1, 920	222	104	70	26	24, 778	Idaho.
166	5, 992	813	335	464	1, 921	54	560	1, 118	3, 612	491	189	140	93	53, 393	Utah.
															Nevada.
4	13	14	9	4	73	8	26		196	1	1			1, 091	Arizona (Dist. 11).
19	406		27	114	459	7	164		946	106	608	57		8, 081	Arizona (Dist. 12).
1, 632	103, 015	12, 019	2, 623	3, 240	32, 052	1, 986	10, 056	4, 404	45, 780	8, 472	4, 452	2, 518	2, 384	757, 965	Total Pacific States.
28, 282	1, 292, 924	142, 296	12, 845	26, 859	599, 429	17, 426	148, 040	125, 337	436, 855	246, 512	37, 916	20, 406	129, 439	9, 718, 337	Total State bank and trust company members.

LIABILITIES.

[In thousands of dollars.]

	Number 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, bankers, and trust companies.
Maine	2	800	800	384	41	24	14		1,055
New Hampshire									
Vermont									
Massachusetts	27	22,506	25,217	8,174	1,299	728	365	758	18,643
Rhode Island	3	7,000	8,500	3,479	386	445	631		1,485
Connecticut (dist. 1)	4	1,550	1,400	558	18	32		107	396
Connecticut (dist. 2)	1	1,000	300	166			37		18
Total New England States	37	32,856	36,217	12,761	1,744	1,229	1,047	865	21,597
New York	96	155,417	177,435	58,144	7,676	9,837	8,827	24	318,311
New Jersey (dist. 2)	34	10,030	7,350	4,156	204	276	966	119	3,068
New Jersey (dist. 3)	8	1,300	1,365	415	16	9	113		58
Pennsylvania (dist. 3)	27	20,325	44,168	7,454	91	561	486	35	8,078
Pennsylvania (dist. 4)	19	11,339	43,390	6,777	417	720	494	60	8,947
Delaware	4	2,150	1,788	1,156	1	45	55		408
Maryland	7	2,905	2,290	990	34	23	98	98	654
District of Columbia	1	1,000	100	120		24	6		460
Total Eastern States	196	204,466	277,886	79,212	8,439	11,495	11,045	336	339,984
Virginia	14	3,033	2,582	716	42	68	136	58	503
West Virginia (dist. 4)	3	750	545	288		3	11	7	86
West Virginia (dist. 5)	4	590	1,292	84	71	50	32	7	1,001
North Carolina	9	4,004	1,958	850	178		66	53	11,241
South Carolina	16	1,502	822	457	14	11	34	18	409
Georgia	32	8,211	6,390	1,352	384	83	123		16,243
Florida	9	1,635	491	196	2	3	12		1,836
Alabama	14	2,410	1,752	352	68	52	104	60	3,294
Mississippi (dist. 6)	1	100	25	19		2	7		62
Mississippi (dist. 8)									
Louisiana (dist. 6)	12	10,266	6,057	1,808	422	546	365	43	21,711
Louisiana (dist. 11)	2	550	163	142	23	14	8		1,266
Texas	121	8,048	3,563	1,490	114	31	33	81	6,145
Arkansas	25	4,000	1,422	783	108	18	55		7,194
Kentucky (dist. 4)	6	970	330	136	10	55	46	5	4
Kentucky (dist. 8)	5	1,650	983	320	93	4	55		828
Tennessee (dist. 6)	2	950	275	137		7	35		129
Tennessee (dist. 8)	10	4,765	2,245	640	162	238	37	2	13,157
Total Southern States	285	53,434	30,895	9,770	1,691	1,185	1,159	334	85,109
Ohio	77	26,321	23,357	8,600	445	643	461	465	10,325
Indiana (dist. 7)	21	3,028	1,442	354	11	15	22	12	980
Indiana (dist. 8)	2	225	103	22	1	4	15		10
Illinois (dist. 7)	64	43,795	45,368	11,412	2,387	2,459	1,918	413	53,206
Illinois (dist. 8)	13	2,065	869	702	20	7	30		2,368
Michigan (dist. 7)	142	31,695	24,872	8,036	138	564	812		17,293
Michigan (dist. 9)	9	725	331	132	6	6	60		25
Wisconsin (dist. 7)	25	5,155	3,018	1,224	136	146	374		7,409
Wisconsin (dist. 9)	11	392	207	115	24	6	10		153
Minnesota	26	3,664	1,289	437	45	48	41		3,305
Iowa	83	7,761	3,776	2,140	31	89	100	2	7,270
Missouri (dist. 8)	26	13,530	14,869	3,554	747	341	285	3	10,308
Missouri (dist. 10)	5	1,750	1,267	402	173	27	79		10,288
Total Middle Western States	504	140,106	120,768	37,130	4,164	4,355	4,207	895	122,940
North Dakota	4	225	50	29					630
South Dakota	14	1,415	199	91	4	15			5,304
Nebraska	19	920	237	122		2	4		195
Kansas	9	1,005	313	111	20	10	6		1,351
Montana	31	2,725	898	600	63	22	5		1,994
Wyoming	1	100	20	5					160
Colorado	3	1,025	710	458	43	101	95		159
New Mexico (dist. 10)	2	90	20	9					
New Mexico (dist. 11)	5	240	111	28					34
Oklahoma (dist. 10)	17	1,565	242	167	26	11	2		2,974
Oklahoma (dist. 11)	3	140	53	33	6	3			30
Total Western States	108	9,450	2,853	1,653	162	164	112		12,831
Washington	45	5,078	1,448	716	18	93	178	17	5,150
Oregon	21	2,430	1,389	1,265	32	104	67	25	3,944
California	33	27,019	13,205	7,383	1,398	135	1,729		8,222
Idaho	40	1,827	587	241	24	10	7	1	1,098
Utah	33	4,282	1,436	840	69	75	92	7	2,552
Nevada									
Arizona (dist. 11)	2	63	52	6		2			
Arizona (dist. 12)	2	525	104	165	5	16		28	938
Total Pacific States	176	41,224	18,221	10,616	1,546	435	2,073	78	21,904
Total State bank and trust company members	1,306	481,536	486,840	151,142	17,746	18,863	19,643	2,508	604,365

LIABILITIES.

[In thousands of dollars.]

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.	
502	9,201	10,608	...	570	...	...	...	...	23,999	Maine.
...	...	...	...	...	...	...	...	...	...	New Hampshire.
...	...	...	...	...	...	...	...	...	...	Vermont.
7,311	346,109	42,747	3,351	8,639	385	...	24,927	422	511,581	Massachusetts.
626	76,586	66,716	513	500	...	...	1,501	17	168,385	Rhode Island.
602	14,086	1,091	200	300	...	...	...	147	20,487	Connecticut (dist. 1).
21	5,330	3,167	85	900	...	...	31	...	11,055	Connecticut (dist. 2).
9,062	451,312	124,329	4,149	10,909	385	...	26,459	586	735,507	Total New England States.
126,949	2,235,141	256,393	57,596	107,691	3,304	8,912	134,811	36,970	3,703,438	New York.
1,393	99,584	89,968	508	5,680	125	...	1,005	540	224,972	New Jersey (dist. 2).
125	10,117	10,418	97	1,606	260	...	...	11	25,910	New Jersey (dist. 3).
1,013	176,831	27,294	2,477	23,237	447	...	1,375	892	314,764	Pennsylvania (dist. 3).
1,088	113,431	55,489	920	7,747	301	...	2,600	1,287	255,007	Pennsylvania (dist. 4).
104	24,374	912	64	552	...	...	...	4	31,613	Delaware.
364	19,421	13,416	1	1,772	22	...	439	20	42,547	Maryland.
57	2,043	742	...	552	150	...	200	...	5,454	District of Columbia.
131,093	2,680,942	454,632	61,663	148,837	4,609	8,912	140,430	39,724	4,603,705	Total Eastern States.
162	9,533	9,320	46	1,818	20	...	789	3	28,829	Virginia.
16	3,034	4,892	1	411	...	...	...	...	10,044	West Virginia (dist. 4).
101	6,009	2,975	153	25	...	...	245	...	12,635	West Virginia (dist. 5).
609	19,645	11,188	263	2,610	3,805	...	475	...	56,945	North Carolina.
79	6,918	6,259	...	593	295	...	...	...	17,411	South Carolina.
587	44,322	25,752	202	5,394	1,435	...	738	240	111,456	Georgia.
358	8,444	5,655	...	...	...	...	...	168	18,800	Florida.
210	27,004	11,161	176	572	890	...	...	17	48,122	Alabama.
2	857	514	9	...	...	...	...	...	1,597	Mississippi (dist. 6).
...	...	...	...	...	...	...	...	...	...	Mississippi (dist. 8).
2,305	76,366	43,898	2,260	10,072	662	17	6,600	1	183,399	Louisiana (dist. 6).
203	3,924	1,298	...	...	50	...	120	...	7,761	Louisiana (dist. 11).
883	59,416	10,129	440	2,979	1,608	2	4	...	94,966	Texas.
572	24,334	9,918	...	2,573	2,301	...	75	5	53,358	Arkansas.
29	4,034	1,547	181	454	44	...	...	36	7,881	Kentucky (dist. 4).
90	8,792	10,453	228	2,002	13	...	...	4,857	30,368	Kentucky (dist. 8).
42	2,219	3,367	...	1,962	...	...	...	...	9,123	Tennessee (dist. 6).
775	27,042	16,117	117	1,220	4,357	...	1,269	350	72,493	Tennessee (dist. 8).
7,023	331,893	174,443	4,076	32,685	15,480	19	10,315	5,677	765,188	Total Southern States.
4,915	176,338	275,696	1,277	8,415	789	108	7,213	937	546,305	Ohio.
144	12,969	14,144	33	946	45	...	...	6	34,151	Indiana (dist. 7).
25	1,387	1,458	...	111	60	...	41	...	3,462	Indiana (dist. 8).
9,390	365,315	264,219	1,154	15,227	149	93	36,696	1,439	854,640	Illinois (dist. 7).
176	9,840	8,556	44	345	135	...	...	1	25,158	Illinois (dist. 8).
5,990	208,302	367,417	1,983	36,993	139	39	1,555	129	705,957	Michigan (dist. 7).
58	3,796	4,837	...	...	220	...	...	...	10,196	Michigan (dist. 9).
684	40,280	47,364	190	1,628	173	...	392	45	108,218	Wisconsin (dist. 7).
154	3,007	5,219	18	135	25	...	...	4	9,469	Wisconsin (dist. 9).
658	13,167	21,099	2	994	579	...	...	9	45,337	Minnesota.
564	32,406	54,132	88	4,558	1,927	...	...	469	115,313	Iowa.
1,203	97,826	56,039	754	10,201	54	10	9,944	95	219,763	Missouri (dist. 8).
1,329	28,344	4,689	115	4,380	2,250	28	137	...	55,258	Missouri (dist. 10).
25,290	992,977	1,124,869	5,658	83,933	6,545	278	55,978	3,134	2,733,227	Total Middle Western States
27	568	1,556	9	157	39	...	...	35	3,325	North Dakota.
248	5,602	6,164	9	302	1,519	...	...	43	20,915	South Dakota.
107	5,548	4,092	24	328	166	...	...	3	11,748	Nebraska.
178	6,832	2,257	11	325	15	...	...	2	12,436	Kansas.
348	9,402	8,649	2	274	2,319	...	...	155	27,456	Montana.
10	279	112	...	...	...	...	...	...	686	Wyoming.
525	6,741	11,664	...	200	...	...	...	...	21,721	Colorado.
13	454	147	...	...	...	...	...	...	733	New Mexico (dist. 10).
31	902	703	...	25	...	...	...	...	2,074	New Mexico (dist. 11).
433	10,983	3,105	...	685	30	...	...	...	20,223	Oklahoma (dist. 10).
10	907	186	...	30	30	...	...	...	1,428	Oklahoma (dist. 11).
1,930	48,218	38,635	55	2,326	4,118	...	...	238	122,745	Total Western States.
891	31,981	31,242	156	1,512	176	20	100	4	78,780	Washington.
375	20,347	15,910	229	319	135	...	588	44	47,203	Oregon.
6,174	118,465	347,057	531	9,123	1,268	145	1,492	1,293	544,639	California.
244	11,985	5,275	...	1,769	1,258	...	60	392	24,778	Idaho.
477	19,218	20,258	...	2,684	1,212	...	...	191	53,393	Utah.
...	...	...	...	...	...	...	...	...	...	Nevada.
17	808	112	...	...	30	...	...	1	1,091	Arizona (dist. 11).
109	5,314	873	4	...	...	...	...	...	8,081	Arizona (dist. 12).
8,287	208,118	420,727	920	15,407	4,079	165	2,240	1,925	757,965	Total Pacific States.
182,685	4,713,460	2,337,635	76,521	294,097	35,216	9,374	235,422	51,284	9,718,337	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN EACH FEDERAL RESERVE DISTRICT ON MAY 4, 1920.

[In thousands of dollars.]

	District No. 1 (36 banks).	District No. 2 (131 banks).	District No. 3 (39 banks).	District No. 4 (105 banks).	District No. 5 (51 banks).	District No. 6 (70 banks).	District No. 7 (335 banks).	District No. 8 (81 banks).	District No. 9 (95 banks).	District No. 10 (56 banks).	District No. 11 (133 banks).	District No. 12 (174 banks).	Total United States (1,306 banks).
RESOURCES.													
Loans and discounts	431,977	2,113,319	172,761	451,147	107,722	217,628	1,090,496	247,095	80,855	73,106	71,517	451,370	5,508,993
Overdrafts	215	806	115	487	138	920	819	415	216	242	458	871	5,702
Customers' liability on account of letters of credit	....	1,617	5	3	....	....	13	....		....	....	85	1,723
Customers' liability on account of acceptances	24,923	131,845	1,375	9,814	2,148	7,105	38,942	11,354	....	137	124	2,248	230,015
Liberty bonds (exclusive of Liberty bonds borrowed)	13,430	151,409	14,067	30,175	5,391	14,035	49,678	10,903	3,360	6,487	4,210	36,632	339,777
Other United States bonds (exclusive of United States bonds borrowed)	119	263	1	142	20	121	9,564	22	80	41	26	3,056	13,455
United States Victory notes	6,666	36,607	3,879	8,943	1,464	2,370	30,331	2,151	514	1,399	643	8,696	103,663
United States certificates of indebtedness	18,917	115,324	16,351	12,785	972	8,425	42,724	7,806	1,775	1,313	3,322	19,512	249,226
War savings and thrift stamps and Treasury savings certificates actually owned	43	106	25	138	31	69	388	43	52	94	108	120	1,217
Stock of Federal Reserve Bank	1,969	10,522	2,131	3,161	608	1,116	4,782	1,380	348	274	363	1,628	28,282
Other bonds, stocks, etc. (exclusive of securities borrowed)	96,150	486,426	99,148	173,286	13,051	26,503	234,335	41,876	7,897	10,415	835	103,002	1,292,924
Banking house	9,698	54,895	7,644	17,235	2,887	7,947	19,693	6,748	1,524	749	1,271	12,005	142,296
Furniture and fixtures	758	1,198	547	1,330	258	720	2,927	1,063	450	342	638	2,614	12,845
Other real estate owned	850	6,448	2,304	6,763	530	2,767	1,800	1,194	451	110	406	3,236	26,859
Lawful reserve with Federal Reserve Bank	42,210	304,628	21,249	37,836	6,745	19,267	95,449	23,170	4,734	6,353	5,809	31,979	599,429
Gold coin and certificates	1,811	9,057	550	181	93	258	2,719	358	168	176	77	1,978	17,426
All other cash in vault	15,333	46,537	4,801	14,040	3,171	6,622	36,200	5,274	2,070	1,664	2,298	10,030	148,040
Items with Federal Reserve Bank in process of collection	13,954	54,341	5,288	6,066	2,189	7,458	17,335	10,410	498	2,712	682	4,404	125,337
Due from banks, bankers, and trust companies	26,185	120,217	14,184	32,568	14,640	39,531	81,743	25,290	10,063	14,263	12,587	45,584	436,855
Exchanges for clearing house, also checks on other banks in same place	12,307	170,316	2,672	6,839	1,129	7,235	29,342	4,768	641	2,166	626	8,471	246,512
Outside checks and other cash items	1,990	8,990	313	2,449	277	1,107	15,306	1,599	433	501	500	4,451	37,916
Approximate interest earned but not collected	549	12,043	720	799	77	562	1,938	711	296	143	50	2,518	20,406
Other assets	4,398	102,551	2,157	3,050	280	731	11,755	972	273	118	770	2,384	129,439
Total	724,452	3,939,465	372,287	819,237	163,821	372,497	1,818,279	404,602	116,698	122,805	107,320	756,874	9,718,337
LIABILITIES.													
Capital stock paid in	31,856	166,447	23,775	39,380	13,034	23,572	91,434	26,235	9,146	6,455	9,041	41,161	481,536
Surplus fund	35,917	185,085	47,321	67,622	9,044	14,990	78,476	20,491	2,974	2,809	3,942	18,169	486,840
Undivided profits, less expenses and taxes paid	12,595	62,466	9,025	15,801	3,217	3,864	23,166	6,021	1,404	1,274	1,699	10,610	151,142
Approximate interest and discount collected but not earned	1,744	7,880	108	872	339	876	2,703	1,131	142	262	143	1,546	17,746
Amount reserved for taxes accrued	1,229	10,113	615	1,421	176	693	3,273	612	97	151	50	433	18,863
Amount reserved for interest accrued	1,010	9,830	654	1,012	372	646	3,226	477	116	186	41	2,073	19,643
Due to Federal Reserve Bank	865	143	35	537	234	103	427	5	....	....	81	78	2,508
Due to banks, bankers, and trust companies	21,579	321,397	8,544	19,362	14,268	43,275	86,158	33,865	11,411	15,127	7,475	21,904	604,365
Certified and cashiers' or treasurers' checks outstanding	9,041	128,363	1,242	6,048	1,372	3,504	16,772	2,841	1,493	2,595	1,144	8,270	182,685
Demand deposits	445,982	2,340,055	211,322	296,837	63,569	159,212	659,272	169,221	35,542	59,181	65,957	207,310	4,713,460
Time deposits	121,162	349,528	38,624	337,624	43,900	90,347	747,276	102,541	47,524	26,066	12,428	420,615	2,337,635
United States deposits	4,064	58,189	2,638	2,379	463	2,647	3,448	1,143	40	150	440	920	76,521
Bills payable with Federal Reserve Bank	10,009	114,271	25,395	17,027	7,370	18,000	59,352	16,452	1,862	5,918	3,034	15,407	294,097
Bills payable other than with Federal Reserve Bank	385	3,429	707	1,134	4,292	2,987	2,433	6,920	4,701	2,461	1,718	4,049	35,216
Cash letters of credit and travelers' checks outstanding	....	8,912	....	108	....	17	132	10	....	28	2	165	9,374
Acceptances	26,428	135,847	1,375	9,813	2,148	7,338	38,643	11,329	....	137	124	2,240	235,422
Other liabilities	586	37,510	907	2,260	23	426	2,088	5,308	246	5	1	1,924	51,284
Total	724,452	3,939,465	372,287	819,237	163,821	372,497	1,818,279	404,602	116,698	122,805	107,320	756,874	9,718,337
Liability for rediscounts with Federal Reserve Bank	33,889	98,452	15,969	11,090	4,033	31,794	77,123	30,833	3,174	5,259	2,425	12,067	326,108
Liability for rediscounts with other banks	....	12	47	158	635	1,407	1,574	2,669	349	861	271	2,782	10,765

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON MAY 4, 1920, ARRANGED BY CLASSES.

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (177 banks).	Country banks (1,069 banks).	Total United States (1,306 banks) May 4, 1920.	Total United States (1,181 banks) Dec. 31, 1919.
	New York (32 banks).	Chicago (13 banks).	St. Louis (15 banks).	Total (60 banks).				
RESOURCES.								
Loans and discounts	1,660,615	429,917	124,796	2,215,328	1,933,455	1,360,210	5,508,993	5,249,833
Overdrafts	670	220	94	984	2,542	2,176	5,702	5,362
Customers' liability on account of letters of credit	1,617	12	....	1,629	85	9	1,723	1,016
Customers' liability on account of acceptances	126,796	36,971	9,964	173,731	50,121	6,163	230,015	231,019
Liberty bonds (exclusive of Liberty bonds borrowed)	113,722	6,602	4,108	124,432	116,094	99,251	339,777	335,752
Other United States bonds (exclusive of United States bonds borrowed)	151	9,208	....	9,359	3,522	574	13,455	9,851
United States Victory notes	23,387	4,442	368	28,197	43,292	32,174	103,663	131,057
United States certificates of indebtedness	95,819	5,092	6,054	106,965	106,241	36,020	249,226	307,026
War savings and thrift stamps and Treasury savings certificates actually owned	42	28	3	73	386	758	1,217	1,327
Stock of Federal Reserve Bank	8,231	2,303	820	11,354	10,614	6,314	28,282	25,850
Other bonds, stocks, etc. (exclusive of securities borrowed)	304,711	76,190	29,110	410,011	557,361	325,552	1,292,924	1,300,952
Banking house	40,543	2,799	2,554	45,896	59,100	37,300	142,296	132,434
Furniture and fixtures	136	104	642	882	5,140	6,823	12,845	11,164
Other real estate owned	4,130	91	186	4,407	16,758	5,694	26,859	25,748
Lawful reserve with Federal Reserve Bank	256,956	47,969	14,591	319,516	185,982	93,931	599,429	591,702
Gold coin and certificates	8,224	1,638	69	9,931	3,422	4,073	17,426	17,692
All other cash in vault	31,429	9,954	2,269	43,652	55,533	48,855	148,040	165,756
Items with Federal Reserve Bank in process of collection	38,179	9,657	5,493	53,329	56,683	15,325	125,337	122,640
Due from banks, bankers, and trust companies	89,927	26,192	6,706	122,825	181,316	132,714	436,855	676,704
Exchanges for clearing house, also checks on other banks in same place	162,013	15,439	2,706	180,158	53,023	13,331	246,512	446,317
Outside checks and other cash items	7,020	8,721	614	16,355	14,390	7,171	37,916	64,653
Approximate interest earned but not collected	9,686	977	463	11,126	5,907	3,373	20,406	24,257
Other assets	100,158	9,685	171	110,014	13,108	6,317	129,439	35,595
Total	3,084,162	704,211	211,781	4,000,154	3,474,075	2,244,108	9,718,337	9,913,707
LIABILITIES.								
Capital stock paid in	121,720	35,250	12,850	169,820	173,315	138,401	481,536	436,324
Surplus fund	154,109	42,000	14,555	210,664	195,553	80,623	486,840	454,877
Undivided profits, less expenses and taxes paid	47,202	9,295	3,454	59,951	52,241	38,950	151,142	115,300
Approximate interest and discount collected but not earned	6,321	1,949	742	9,012	6,204	2,530	17,746	15,803
Amount reserved for taxes accrued	8,964	2,305	325	11,594	5,177	2,092	18,863	15,681
Amount reserved for interest accrued	7,020	1,359	285	8,664	6,349	4,630	19,643	10,592
Due to Federal Reserve Bank	....	413	3	416	522	1,570	2,508	1,324
Due to banks, bankers, and trust companies	292,485	49,340	9,884	351,709	182,413	70,243	604,365	755,303
Certified and cashiers' or treasurers' checks outstanding	122,956	7,683	1,176	131,815	35,517	15,353	182,685	303,064
Demand deposits	1,868,515	309,729	93,231	2,271,475	1,436,089	1,005,896	4,713,460	4,834,830
Time deposits	143,094	191,842	54,527	389,463	1,156,058	792,114	2,337,635	2,165,786
United States deposits	55,694	775	697	57,166	13,783	5,572	76,521	201,710
Bills payable with Federal Reserve Bank	79,852	14,120	10,003	103,975	135,779	54,343	294,097	309,197
Bills payable other than with Federal Reserve Bank	300	....	....	300	11,756	23,160	35,216	14,311
Cash letters of credit and travelers' checks outstanding	8,905	73	10	8,988	372	14	9,374	8,087
Acceptances	130,798	36,696	9,944	177,438	51,853	6,131	235,422	233,379
Other liabilities	36,227	1,382	95	37,704	11,094	2,486	51,284	38,139
Total	3,084,162	704,211	211,781	4,000,154	3,474,075	2,244,108	9,718,337	9,913,707
Liability for rediscounts with Federal Reserve Bank	83,088	58,005	12,395	153,488	136,739	35,881	326,108	318,261
Liability for rediscounts with other banks	....	....	....	....	4,150	6,615	10,765	8,028
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	12.5	12.9	13.7	12.6	10.3	6.9	10.5	10.4

[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 amount on which reserve is computed.
Federal Reserve Bank cities:					
Central reserve cities—					
New York	35,466	2,062,325	268,102	256,956	12.5
Chicago	10,960	371,108	48,244	47,969	12.9
St. Louis	4,164	106,136	13,798	14,591	13.7
Total central reserve cities	50,590	2,539,569	330,144	319,516	12.6
Reserve cities—					
Boston	12,876	279,259	27,926	28,786	10.3
New York (Brooklyn)	2,957	83,916	8,392	9,054	10.8
Philadelphia	5,969	163,709	16,371	16,304	9.9
Cleveland	5,986	123,989	12,399	12,968	10.5
Richmond	320	4,078	408	403	9.9
Atlanta	472	10,090	1,009	1,285	12.7
Chicago	2,335	42,377	4,238	4,338	10.2
Minneapolis	783	5,130	513	466	9.1
Kansas City	684	25,376	2,537	2,617	10.3
Dallas	255	3,411	341	404	11.8
San Francisco	5,470	121,923	12,192	12,340	10.1
Total	38,107	863,258	86,326	88,965	10.3
Total Federal Reserve Bank cities	88,697	3,402,827	416,470	408,481	12.0
Federal Reserve branch cities:					
Reserve cities—					
Buffalo	1,517	150,185	15,018	16,428	10.9
Pittsburgh	1,979	109,079	10,908	11,471	10.5
Cincinnati	3,541	29,099	2,910	2,879	9.9
Baltimore	2,634	22,531	2,253	2,221	9.9
Jacksonville	31	376	38	41	10.9
Birmingham	1,638	17,348	1,735	1,785	10.3
New Orleans	4,000	88,849	8,885	9,138	10.3
Nashville		326	33	55	16.9
Detroit	10,768	183,540	18,354	18,583	10.1
Louisville	720	10,696	1,069	1,295	12.1
Memphis	1,861	31,565	3,157	2,796	8.9
Little Rock	569	17,151	1,715	1,808	10.5
Omaha					
Denver	1,203	9,935	993	1,016	10.3
Houston					
El Paso	59	3,250	325	363	11.2
Salt Lake City	1,256	16,276	1,628	1,228	7.5
Seattle	2,339	16,209	1,621	1,729	10.7
Spokane	65	9,009	901	530	5.9
Portland	501	16,649	1,665	1,602	9.6
Los Angeles	14,019	71,626	7,162	7,952	11.1
Total Federal Reserve branch cities	48,700	803,699	80,370	82,920	10.2
Total Federal Reserve Bank and branch cities	137,397	4,206,526	496,840	491,401	11.7
All other reserve cities:					
Columbus	203	4,133	413	492	11.9
Toledo	576	7,024	702	661	9.4
Washington		2,350	235	255	10.9
Charleston	98	1,054	105	107	10.2
Savannah	1,463	36,205	3,621	4,056	11.2
Chattanooga	402	2,932	293	293	10.0
Grand Rapids	1,050	16,541	1,654	1,697	10.3
Cedar Rapids	122	1,040	104	109	10.5
Des Moines		11,408	1,141	1,036	9.1
Sioux City	78	327	33	35	10.7
Milwaukee	1,471	37,766	3,777	3,637	9.6
St. Paul	194	2,619	262	352	13.4
Topeka	34	1,510	151	151	10.0
Wichita	52	2,683	268	307	11.4
Lincoln	49	711	71	74	10.4
Oklahoma City	165	1,780	178	184	10.3
Galveston	131	5,769	577	568	9.8
Ogden	110	532	53	83	15.6
Total	6,198	136,384	13,638	14,097	10.3
Central reserve city banks	50,590	2,539,569	330,144	319,516	12.6
Other reserve city banks	93,005	1,803,341	180,334	185,982	10.3
Banks outside reserve cities (country banks)	94,720	1,365,889	95,612	93,931	6.9
Total State bank and trust company members	238,315	5,708,799	606,090	599,429	10.5

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON MAY 4, 1920 (INCLUDING 7,985 NATIONAL BANKS AND 1,306 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	District No. 1 (431 banks).	District No. 2 (769 banks).	District No. 3 (687 banks).	District No. 4 (857 banks).	District No. 5 (594 banks).	District No. 6 (436 banks).	District No. 7 (1,388 banks).	District No. 8 (557 banks).	District No. 9 (960 banks).	District No. 10 (1,057 banks).	District No. 11 (781 banks).	District No. 12 (774 banks).	Total United States (9,291 banks).
RESOURCES.													
Loans and discounts	1,270,347	5,236,058	1,017,055	1,509,605	837,221	678,966	2,769,423	740,197	733,936	958,710	666,140	1,376,506	17,794,164
Overdrafts	569	1,682	319	1,296	1,235	1,799	3,135	1,400	1,581	3,188	2,486	3,390	22,080
Customers' liability on account of letters of credit	74	6,097	28	19	32	201	683	27	....	123	10	188	7,482
Customers' liability on account of acceptances	90,329	317,257	25,069	30,181	17,734	13,998	83,736	19,497	10,258	2,825	6,707	37,814	655,405
United States Government securities owned [1]	173,213	844,148	272,122	298,051	174,842	142,439	422,767	124,719	96,807	138,671	140,349	253,028	3,081,156
Stock of Federal Reserve Bank	7,289	24,506	8,201	9,944	4,768	3,697	12,750	4,158	3,243	4,223	3,626	6,030	92,435
Other bonds, stocks, and securities [2]	246,127	1,009,741	392,425	448,510	94,710	64,640	421,497	110,227	67,867	82,151	21,644	216,412	3,175,951
Banking house	33,441	101,608	33,361	59,160	28,328	21,082	58,206	19,030	18,463	21,280	20,588	39,375	453,922
Furniture and fixtures	2,551	4,963	3,864	4,917	3,307	3,488	8,049	3,097	3,702	4,544	4,549	8,777	55,808
Other real estate owned	2,735	10,365	5,476	13,246	3,170	5,271	6,456	3,863	4,125	2,811	3,774	9,527	70,819
Lawful reserve with Federal Reserve Bank	120,039	726,596	105,637	142,329	64,400	59,629	264,709	71,609	50,734	83,293	57,861	118,802	1,865,638
Cash in vault	52,563	154,665	45,020	65,850	34,362	24,593	106,662	21,395	20,639	29,397	23,357	42,394	620,897
Items with Federal Reserve Bank in process of collection	47,507	151,038	56,982	53,195	32,789	20,634	67,788	41,567	8,892	46,550	30,626	22,495	580,063
Due from banks, bankers, and trust companies	101,312	219,072	89,411	154,259	102,801	116,577	325,384	89,258	106,865	226,415	122,447	220,372	1,874,173
Exchanges for clearing house, also checks on other banks in same place	35,302	546,629	39,621	28,045	16,843	15,814	80,149	14,715	12,707	26,635	8,253	42,714	867,427
Outside checks and other cash items	5,701	23,401	3,584	5,290	3,853	5,272	23,052	2,960	6,886	6,745	6,756	9,496	102,996
Due from United States Treasurer	2,711	5,742	3,138	4,802	2,964	2,000	4,731	2,060	1,805	2,481	2,480	3,273	38,187
Approximate interest earned but not collected	3,110	22,748	3,098	5,000	1,496	1,583	8,434	2,346	5,490	3,387	1,977	7,401	66,070
Other assets	15,564	246,464	9,452	4,681	846	1,116	22,695	1,223	1,296	394	922	19,246	323,899
Total	2,210,484	9,652,780	2,113,863	2,838,380	1,425,701	1,182,799	4,690,306	1,273,348	1,155,296	1,643,823	1,124,552	2,437,240	31,748,572
LIABILITIES.													
Capital stock paid in	133,617	382,907	108,913	165,201	95,213	75,568	256,699	90,546	71,627	93,414	78,131	143,719	1,695,555
Surplus fund	119,758	435,263	167,943	169,752	66,572	50,205	183,672	51,083	37,760	49,963	44,774	70,170	1,446,915
Undivided profits, less expenses and taxes paid	50,725	192,918	43,006	64,159	24,599	17,318	67,925	21,323	18,672	24,628	22,327	41,097	588,697
Approximate interest and discount collected but not earned	8,347	27,939	5,367	5,849	5,221	3,798	11,983	4,830	2,926	4,711	3,977	3,838	88,786
Amount reserved for taxes accrued	4,487	31,985	2,908	3,578	1,434	1,454	8,423	1,529	1,531	1,960	1,428	1,843	62,560
Amount reserved for interest accrued	1,715	14,363	2,280	3,416	2,205	1,530	5,828	1,101	1,493	1,295	423	3,755	39,404
Due to Federal Reserve Bank	2,576	5,151	1,032	1,882	4,944	1,431	1,898	67	46	43	2,205	272	21,547
Due to banks, bankers, and trust companies	142,580	1,291,877	171,130	229,692	135,447	119,526	543,089	157,743	131,283	281,917	114,911	205,164	3,524,359
Certified and cashiers' or treasurers' checks outstanding	17,815	318,694	13,092	18,507	9,695	7,415	38,746	6,980	15,601	23,046	13,692	35,234	518,517
Demand deposits	1,207,984	4,944,769	979,514	1,235,587	573,915	528,355	1,922,979	560,298	418,083	790,449	632,435	1,038,847	14,833,215
Time deposits	314,209	861,105	366,208	719,234	324,227	248,251	1,267,391	233,774	373,348	243,853	92,688	703,244	5,747,532
United States deposits	16,649	99,821	9,583	8,795	7,864	6,420	11,097	4,989	3,996	5,712	4,618	10,624	190,168
Bills payable with Federal Reserve Bank	39,649	503,688	144,208	61,868	72,915	55,423	166,174	49,018	20,239	38,347	44,451	50,741	1,246,721
Bills payable other than with Federal Reserve Bank	3,691	6,742	3,337	7,560	15,440	7,888	16,551	12,233	13,796	22,345	9,664	14,250	133,497
Cash letters of credit and travelers' checks outstanding	214	32,601	72	305	46	219	1,517	64	35	282	88	666	36,109
Acceptances	93,289	328,692	26,546	30,352	17,832	14,381	83,850	19,517	10,303	2,825	6,920	39,345	673,852
National bank notes outstanding	48,073	85,554	54,877	89,512	56,045	39,262	82,276	41,497	31,283	49,307	45,465	64,780	687,931
United States bonds borrowed	3,996	35,464	11,741	19,217	8,117	3,173	13,006	10,196	2,819	8,168	4,231	3,015	123,143
Other bonds and securities borrowed	178	2,462	10	522	35	223	279	137	8	850	471	944	6,119
Other liabilities	932	50,785	2,096	3,392	3,935	959	6,923	6,423	447	708	1,653	5,692	83,945
Total	2,210,484	9,652,780	2,113,863	2,838,380	1,425,701	1,182,799	4,690,306	1,273,348	1,155,296	1,643,823	1,124,552	2,437,240	31,748,572
Liability for rediscounts, including those with Federal Reserve Bank [3]	115,567	386,769	111,684	76,576	59,158	65,990	306,928	114,663	75,974	99,923	37,717	100,098	1,551,047

[1] Includes United States Government securities borrowed by national banks.
[2] Includes other bonds and securities borrowed by national banks.
[3] Includes acceptances of other banks and foreign bills of exchange sold with indorsement or other guaranty by national banks.

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON MAY 4, 1920, ARRANGED BY CLASSES (INCLUDING 7,985 NATIONAL BANKS AND 1,306 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (548 banks).	Country banks (8,637 banks).	Total United States (9,291 banks) May 4, 1920.	Total United States (9,066 banks) Dec. 31, 1919.
	New York (64 banks).	Chicago (22 banks).	St. Louis (20 banks).	Total (106 banks).				
RESOURCES.								
Loans and discounts	4,068,962	1,010,984	295,250	5,375,196	5,550,862	6,868,106	17,794,164	17,032,747
Overdrafts	1,218	455	149	1,822	6,534	13,724	22,080	22,403
Customers' liability on account of letters of credit	6,095	229	13	6,337	840	305	7,482	8,706
Customers' liability on account of acceptances	307,670	72,530	15,734	395,934	235,637	23,834	655,405	624,571
United States Government securities owned [1]	603,232	78,790	36,508	718,530	895,071	1,467,555	3,081,156	3,506,426
Stock of Federal Reserve Bank	18,361	4,920	1,834	25,115	28,946	38,374	92,435	87,434
Other bonds, stocks, and securities [2]	569,396	110,365	49,979	729,740	971,485	1,474,726	3,175,951	3,224,007
Banking house	69,260	11,799	6,775	87,834	160,227	205,861	453,922	432,780
Furniture and fixtures	844	121	1,028	1,993	12,236	41,579	55,808	50,405
Other real estate owned	5,163	204	1,892	7,259	28,909	34,651	70,819	69,177
Lawful reserve with Federal Reserve Bank	614,677	129,953	38,337	782,967	556,214	526,457	1,865,638	1,903,814
Cash in vault	104,368	36,671	5,367	146,406	176,473	298,018	620,897	691,173
Items with Federal Reserve Bank in process of collection	112,535	38,703	26,464	177,702	344,250	58,111	580,063	579,235
Due from banks, bankers, and trust companies	117,940	115,240	28,337	261,517	724,075	888,581	1,874,173	2,518,709
Exchanges for clearing house, also checks on other banks in same place	529,976	48,875	8,644	587,495	217,529	62,403	867,427	1,509,006
Outside checks and other cash items	18,305	10,260	862	29,427	42,450	31,119	102,996	147,276
Due from United States Treasurer	3,164	232	547	3,943	10,049	24,195	38,187	41,489
Approximate interest earned but not collected	17,732	1,311	612	19,655	16,048	30,367	66,070	69,354
Other assets	243,350	19,062	358	262,770	51,473	9,656	323,899	97,544
Total	7,412,248	1,690,704	518,690	9,621,642	10,029,308	12,097,622	31,748,572	32,616,256
LIABILITIES.								
Capital stock paid in	265,640	83,600	37,550	386,790	523,247	785,518	1,695,555	1,593,833
Surplus fund	347,025	80,900	23,655	451,580	473,837	521,498	1,446,915	1,375,727
Undivided profits, less expenses and taxes paid	145,626	21,772	8,385	175,783	161,541	251,373	588,697	491,872
Approximate interest and discount collected but not earned	22,575	6,890	2,456	31,921	29,145	27,720	88,786	76,576
Amount reserved for taxes accrued	30,072	5,885	648	36,605	18,045	7,910	62,560	55,808
Amount reserved for interest accrued	9,269	1,409	479	11,157	11,787	16,460	39,404	24,843
Due to Federal Reserve Bank	350	413	3	766	6,500	14,281	21,547	14,189
Due to banks, bankers, and trust companies	1,207,407	344,092	83,815	1,635,314	1,459,527	429,518	3,524,359	4,091,400
Certified and cashiers' or treasurers' checks outstanding	305,140	19,327	3,252	327,719	108,835	81,963	518,517	906,515
Demand deposits	3,790,639	773,206	217,661	4,781,506	4,434,591	5,617,118	14,833,215	15,156,169
Time deposits	292,726	208,810	80,934	582,470	1,762,298	3,402,764	5,747,532	5,304,793
United States deposits	91,805	2,372	2,968	97,145	54,540	38,483	190,168	648,555
Bills payable with Federal Reserve Bank	433,784	61,263	23,209	518,256	451,501	276,964	1,246,721	1,190,331
Bills payable other than with Federal Reserve Bank	798	....	....	798	46,447	86,252	133,497	71,488
Cash letters of credit and travelers' checks outstanding	32,573	851	29	33,453	2,163	493	36,109	17,173
Acceptances	319,095	72,668	15,769	407,532	242,226	24,094	673,852	641,018
National bank notes outstanding	38,027	346	10,451	48,824	170,656	468,451	687,931	685,237
United States bonds borrowed	31,295	5,005	7,128	43,428	47,546	32,169	123,143	182,665
Other bonds and securities borrowed	1,059	....	....	1,059	1,941	3,119	6,119	5,578
Other liabilities	47,343	1,895	298	49,536	22,935	11,474	83,945	82,486
Total	7,412,248	1,690,704	518,690	9,621,642	10,029,308	12,097,622	31,748,572	32,616,256
Liability for rediscounts, including those with Federal Reserve Bank [3]	344,892	196,385	67,507	608,784	722,819	219,444	1,551,047	1,299,788
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	13.2	13.1	14.5	13.2	10.3	7.3	10.1	10.3

[1] Includes United States Government securities borrowed by national banks.
[2] Includes other bonds and securities borrowed by national banks.
[3] Includes acceptances of other banks and foreign bills of exchange sold with indorsement or other guaranty by national banks.

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