Report No. 11.

FEDERAL RESERVE BOARD,
Washington, Sept. 4, 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 JUNE 30, NOV. 17, DEC. 31, 1919, MAY 4, AND JUNE 30, 1920.

[In thousands of dollars.]

	June 30, 1919—1,042 banks.	Nov. 17, 1919—1,135 banks.	Dec. 31, 1919—1,181 banks.	May 4, 1920—1,306 banks.	June 30, 1920—1,374 banks.
RESOURCES.					
Loans and discounts	4,318,722	5,046,940	5,249,833	5,508,993	5,682,754
Overdrafts	3,944	5,827	5,362	5,702	6,133
Customers' liability on account of letters of credit	11,768	1,193	1,016	1,723	1,797
Customers' liability on account of acceptances	179,925	196,090	231,019	230,015	235,587
Liberty bonds (exclusive of Liberty bonds borrowed)	293,548	329,800	335,752	339,777	360,042
Other United States bonds (exclusive of United States bonds borrowed)	15,897	5,954	9,851	13,455	11,238
United States Victory notes	191,633	150,909	131,057	103,663	104,451
United States certificates of indebtedness	360,286	293,217	307,026	249,226	197,263
War savings and thrift stamps and Treasury savings certificates actually owned	975	1,254	1,327	1,217	1,052
Stock of Federal Reserve Bank	23,661	25,384	25,850	28,282	29,198
Other bonds, stocks, etc. (exclusive of securities borrowed)	1,131,988	1,268,888	1,300,952	1,292,924	1,273,900
Banking house	115,219	129,154	132,434	142,296	148,988
Furniture and fixtures	9,263	10,624	11,164	12,845	13,522
Other real estate owned	22,937	25,119	25,748	26,859	24,117
Lawful reserve with Federal Reserve Bank	514,805	562,813	591,702	599,429	593,415
Gold coin and certificates	18,955	18,002	17,692	17,426	20,322
All other cash in vault	116,780	135,679	165,756	148,040	152,034
Items with Federal Reserve Bank in process of collection	82,197	121,010	122,640	125,337	133,007
Due from banks, bankers, and trust companies	545,838	610,039	676,704	436,855	431,583
Exchanges for clearing house, also checks on other banks in same place	364,918	374,116	446,317	246,512	384,338
Outside checks and other cash items	36,152	56,561	64,653	37,916	47,204
Approximate interest earned but not collected	21,169	20,635	24,257	20,406	25,738
Other assets	72,002	35,105	35,595	129,439	129,159
Total	8,452,582	9,424,313	9,913,707	9,718,337	10,006,842
LIABILITIES.					
Capital stock paid in	371,979	412,869	436,324	481,536	493, ~~598~~ 678
Surplus fund	420,934	441,264	454,877	486,840	494, ~~595~~ 68
Undivided profits, less expenses and taxes paid	110,351	135,458	115,300	151,142	150,04~~2~~ 3
Approximate interest and discount collected but not earned	11,191	13,660	15,803	17,746	19,63~~6~~ 2
Amount reserved for taxes accrued	19,569	18,694	15,681	18,863	21,346
Amount reserved for interest accrued	10,512	20,865	10,592	19,643	11,104
Due to Federal Reserve Bank	964	2,167	1,324	2,508	5,521
Due to banks, bankers, and trust companies	676,852	722,618	755,303	604,365	636,346
Certified and cashiers' or treasurers' checks outstanding	222,423	276,343	303,064	182,685	218,108
Demand deposits	4,092,481	4,592,270	4,834,830	4,713,460	4,851,597
Time deposits	1,558,940	1,996,405	2,165,786	2,337,635	2,426,035
United States deposits	337,432	117,977	201,710	76,521	86,498
Bills payable with Federal Reserve Bank	376,995	395,417	309,197	294,097	245,972
Bills payable other than with Federal Reserve Bank	9,852	15,504	14,311	35,216	39,986
Cash letters of credit and travelers' checks outstanding	7,824	7,121	8,087	9,374	17,756
Acceptances	194,551	206,567	233,379	235,422	242,369
Other liabilities	29,732	49,114	38,139	51,284	46,333
Total	8,452,582	9,424,313	9,913,707	9,718,337	10,006,842
Liability for rediscounts with Federal Reserve Bank	165,619	261,190	318,261	326,108	327,513
Liability for rediscounts with other banks	10,315	9,144	8,028	10,765	16,763
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	10.8	10.4	10.4	10.5	10.1

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

	June 30, 1919—8,822 banks.	Nov. 17, 1919—8,995 banks.	Dec. 31, 1919—9,066 banks.	May 4, 1920—9,291 banks.	June 30, 1920—9,399 banks.
RESOURCES.					
Loans and discounts	$14,890,471	$16,603,963	$17,032,747	$17,794,164	$18,076,111
Overdrafts	17,993	28,939	22,403	22,080	22,587
Customers' liability on account of letters of credit	14,789	6,116	8,706	7,482	11,015
Customers' liability on account of acceptances	440,411	539,097	624,571	655,405	652,001
United States Government securities owned [1]	4,036,899	3,660,943	3,506,426	3,081,156	2,941,655
Stock of Federal Reserve Bank	82,729	86,810	87,434	92,435	94,485
Other bonds, stocks, and securities [2]	2,947,967	3,190,272	3,224,007	3,175,951	3,124,897
Banking house	402,726	424,995	432,780	453,922	464,634
Furniture and fixtures	45,402	49,600	50,405	55,808	57,763
Other real estate owned	68,775	71,459	69,177	70,819	69,066
Lawful reserve with Federal Reserve Bank	1,723,774	1,825,152	1,903,814	1,865,638	1,838,648
Cash in vault	559,433	602,992	691,173	620,897	621,817
Items with Federal Reserve Bank in process of collection	369,612	597,385	579,235	580,063	615,116
Due from banks, bankers, and trust companies	2,125,074	2,575,356	2,518,709	1,874,173	1,824,041
Exchanges for clearing house, also checks on other banks in same place	1,188,101	1,294,043	1,509,006	867,427	1,228,799
Outside checks and other cash items	109,046	134,379	147,276	102,996	126,269
Redemption fund and due from United States Treasurer	38,484	38,689	41,489	38,187	38,505
Approximate interest earned but not collected	67,362	67,530	69,354	66,070	73,728
Other assets	114,681	62,788	97,544	323,899	313,164
Total	29,243,729	31,860,508	32,616,256	31,748,572	32,194,301
LIABILITIES.					
Capital stock paid in	1,489,792	1,565,871	1,593,833	1,695,555	1,717,0~~1~~4 4
Surplus fund	1,292,716	1,343,684	1,375,727	1,446,915	1,480,45~~6~~ 9
Undivided profits, less expenses and taxes paid	482,889	572,682	491,872	588,697	561,42~~7~~ 9
Approximate interest and discount collected but not earned	66,306	74,482	76,576	88,786	93,17~~4~~ 0
Amount reserved for taxes accrued	60,227	64,681	55,808	62,560	67,689
Amount reserved for interest accrued	24,302	40,410	24,843	39,404	26,474
Due to Federal Reserve Bank	11,876	16,435	14,189	21,547	24,682
Due to banks, bankers, and trust companies	3,650,502	4,078,615	4,091,400	3,524,359	3,461,016
Certified and cashiers' or treasurers' checks outstanding	704,349	789,035	906,515	518,517	648,361
Demand deposits	13,195,072	14,849,003	15,156,169	14,833,215	15,067,172
Time deposits	4,343,382	5,049,493	5,304,793	5,747,532	5,910,926
United States deposits	902,339	386,309	648,555	190,168	260,179
Bills payable with Federal Reserve Bank	1,368,112	1,401,373	1,190,331	1,246,721	1,122,067
Bills payable other than with Federal Reserve Bank	68,136	71,703	71,488	133,497	155,443
Cash letters of credit and travelers' checks outstanding	24,875	13,763	17,173	36,109	28,896
Acceptances	466,586	565,676	641,018	673,852	673,565
National-bank notes outstanding	676,657	680,344	685,237	687,931	687,653
United States Government securities borrowed	233,638	167,228	182,665	123,143	130,860
Other bonds and securities borrowed	6,697	6,429	5,578	6,119	4,582
Other liabilities	175,276	123,292	82,486	83,945	72,665
Total	29,243,729	31,860,508	32,616,256	31,748,572	32,194,301
Liability for rediscounts, including those with Federal Reserve Bank [3]	612,505	950,810	1,299,788	1,551,047	1,558,792
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	10.6	10.1	10.3	10.1	9.9

[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 drafts 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	1,896,547	79,255	....	74,446	15,930	169,631	1,726,916	1,034	574	137,895	134,725	120	24,740	75,928	42
Chicago	14	506,451	46,313	....	8,771	1,072	56,156	450,295	158	17	28,185	6,403	7,150	3,614	3,518	32
St. Louis	17	140,767	13,799	....	2,064	....	15,863	124,904	37	....	9,440	4,075	....	444	1,462	4
Total central reserve cities	63	2,543,765	139,367	....	85,281	17,002	241,650	2,302,115	1,229	591	175,520	145,203	7,270	28,798	80,908	78
Reserve cities—																
Boston	11	298,892	29,006	....	2,397	186	31,589	267,303	103	....	24,099	4,091	10	597	3,808	20
New York (Brooklyn)	4	55,427	71	....	819	....	890	54,537	5	111	118	3,348	1	1,785	1,540	7
Philadelphia	10	143,436	14,747	300	....	....	15,047	128,389	91	....	1,385	9,420	1	1,095	14,105	10
Cleveland	4	179,281	8,620	15	3,504	....	12,139	167,142	184	669	6,434	5,736	77	1,072	2,238	10
Richmond	3	10,306	1,016	....	....	....	1,016	9,290	2	....	50	325	....	95	253	....
Atlanta	4	18,190	2,000	948	....	....	2,948	15,242	2	....	385	862	....	64	90	3
Chicago	15	50,947	239	....	....	....	239	50,708	44	....	37	2,697	....	1,188	1,883	13
Minneapolis	2	5,067	....	....	....	....	....	5,067	....	....	....	306	....	152	103	1
Kansas City	2	27,847	2,743	239	....	....	2,982	24,865	32	....	....	2,841	....	711	290	76
Dallas	2	7,363	479	....	....	....	479	6,884	60	....	....	169	....	55	....	3
San Francisco	7	182,258	918	....	....	....	918	181,340	293	16	528	20,536	2,925	3,221	8,651	46
Total	64	979,014	59,839	1,502	6,720	186	68,247	910,767	816	796	33,036	50,331	3,014	10,035	32,961	189
Total Federal Reserve Bank cities	127	3,522,779	199,206	1,502	92,001	17,188	309,897	3,212,882	2,045	1,387	208,556	195,534	10,284	38,833	113,869	267
Federal Reserve branch cities:																
Reserve Cities—																
Buffalo	7	128,731	10,106	....	....	378	10,484	118,247	59	....	3,886	10,240	13	2,102	11,686	16
Pittsburgh	6	102,207	1,950	....	....	....	1,950	100,257	21	....	2,387	11,934	55	3,420	6,083	9
Cincinnati	4	26,990	262	....	....	....	262	26,728	3	....	100	2,194	....	1,255	2,039	5
Baltimore	4	24,494	1,981	....	....	....	1,981	22,513	8	....	514	1,365	....	760	40	2
Jacksonville	1	600	....	....	....	....	....	600	....	....	....	62	....	23	35	2
Birmingham	2	16,858	606	....	....	....	606	16,252	4	....	....	138	....	128	536	2
New Orleans	8	119,604	20,757	821	259	654	22,491	97,113	455	198	7,173	5,215	....	883	1,381	25
Nashville	1	94	....	....	....	....	....	94	....	....	....	1,659	....	....	....	....
Detroit	10	254,132	2,902	....	5,235	....	8,137	245,995	21	....	1,394	11,151	202	17,139	19,897	36
Louisville	3	19,824	894	....	....	....	894	18,930	4	....	....	1,763	....	469	495	5
Memphis	4	52,863	12,897	502	....	74	13,473	39,390	356	....	901	733	....	371	116	2
Little Rock	5	24,971	3,007	2,538	....	....	5,545	19,426	38	....	....	878	15	140	193	4
Omaha	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Denver	2	10,081	....	....	....	....	....	10,081	7	....	....	1,039	35	299	21	1
Houston	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
El Paso	2	3,839	273	146	....	....	419	3,420	16	....	....	272	....	3	....	1
Salt Lake City	6	21,846	2,378	21	....	....	2,399	19,447	352	....	....	1,027	....	564	275	3
Seattle	4	18,356	574	....	....	....	574	17,782	13	....	....	1,521	....	371	1,666	7
Spokane	2	11,152	1,077	367	....	....	1,444	9,708	9	5	50	242	....	84	102	....
Portland	2	22,363	868	....	....	....	868	21,495	64	....	722	1,101	....	167	509	8
Los Angeles	4	111,352	838	....	....	....	838	110,514	77	87	550	3,395	84	2,098	3,229	4
Total Federal Reserve branch cities.	77	970,357	61,370	4,395	5,494	1,106	72,365	897,992	1,507	290	17,677	55,929	404	30,276	48,303	132
Total Federal Reserve Bank and branch cities.	204	4,493,136	260,576	5,897	97,495	18,294	382,262	4,110,874	3,552	1,677	226,233	251,463	10,688	69,109	162,172	399
All other reserve cities:																
Columbus	1	4,236	333	....	....	....	333	3,903	1	....	....	477	....	121	358	10
Toledo	2	9,835	....	....	....	....	....	9,835	....	....	....	738	15	55	62	2
Washington	1	2,893	102	....	76	....	178	2,715	1	....	313	621	....	19	12	1
Charleston	1	2,170	15	....	....	....	15	2,155	....	....	....	295	....	59	....	....
Savannah	6	53,288	7,580	1,978	....	....	9,558	43,730	254	....	674	1,473	65	776	140	11
Chattanooga	1	5,176	466	....	....	....	466	4,710	13	....	....	257	....	138	....	....
Grand Rapids	5	22,179	191	....	....	....	191	21,988	30	....	....	961	74	479	123	5
Cedar Rapids	1	1,997	....	....	....	....	....	1,997	....	....	....	85	....	48	300	2
Des Moines	4	18,620	2,905	8	....	....	2,913	15,707	2	....	....	1,736	....	607	100	5
Sioux City	1	631	125	74	....	....	199	432	....	....	....	15	....	....	....	1
Milwaukee	4	51,138	3,680	....	....	....	3,680	47,458	22	....	100	540	....	777	1,020	8
St. Paul	2	3,971	578	....	....	....	578	3,393	8	....	....	323	....	....	75	....
Topeka	1	1,564	33	210	....	....	243	1,321	5	....	....	27	....	6	2	....
Wichita	2	2,798	182	....	....	....	182	2,616	3	....	....	142	....	58	....	....
Lincoln	1	883	92	....	....	....	92	791	11	....	....	97	....	....	....	....
Oklahoma City	1	1,388	....	....	....	....	....	1,388	....	....	....	179	....	18	20	1
Galveston	2	6,398	223	....	....	....	223	6,175	....	2	....	361	....	92	100	2
Waco	1	1,256	....	....	....	....	....	1,256	4	....	....	94	....	....	....	....
Ogden	1	1,525	45	....	....	....	45	1,480	....	....	....	....	....	34	30	1
Tacoma	1	2,528	....	....	....	....	....	2,528	2	17	....	175	....	37	....	3
Total	39	194,474	16,550	2,270	76	....	18,896	175,578	356	19	1,087	8,596	154	3,324	2,342	52
Central reserve city banks	63	2,543,765	139,367	....	85,281	17,002	241,650	2,302,115	1,229	591	175,520	145,203	7,270	28,798	80,908	78
Other reserve city banks	180	2,143,845	137,759	8,167	12,290	1,292	159,508	1,984,337	2,679	1,105	51,800	114,856	3,572	43,635	83,606	373
Banks outside reserve cities (country banks).	1,131	1,455,285	50,387	8,596	....	....	58,983	1,396,302	2,225	101	8,267	99,983	396	32,018	32,749	601
Total State bank and trust company members.	1,374	6,142,895	327,513	16,763	97,571	18,294	460,141	5,682,754	6,133	1,797	235,587	360,042	11,238	104,451	197,263	1,052

97.571
18.294
1/5.865

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—
8,282	287,426	42,112	206	3,345	256,280	8,388	30,878	37,801	86,133	273,426	12,571	12,552	92,685	3,254,059	New York.
2,309	71,355	2,973	102	91	48,605	4,070	7,468	11,743	33,920	30,318	6,491	1,042	12,746	732,605	Chicago.
831	28,685	2,948	345	186	13,453	84	2,149	6,278	9,473	3,095	643	428	347	209,311	St. Louis.
11,422	387,466	48,033	653	3,622	318,338	12,542	40,495	55,822	129,526	306,839	19,705	14,022	105,778	4,195,975	Total central reserve cities.
															Reserve cities—
1,131	32,769	6,229	227	524	27,457	513	5,674	11,608	13,401	11,068	1,714	644	4,651	417,641	Boston.
182	12,993	2,359	78	261	8,228	125	4,118	1,403	1,843	4,272	959	368	168	98,809	New York (Brooklyn).
1,746	72,047	5,467	224	1,614	15,488	347	2,670	4,109	7,873	3,439	488	1,391	879	272,278	Philadelphia.
719	50,475	5,601		3,376	14,190	15	4,868	2,646	5,772	4,951	2,419	299	1,781	280,674	Cleveland.
61	603	107	7	4	439	2	69		524	23	8	1		11,863	Richmond.
158	2,393	527	46	341	895	15	171	642	1,950	526	20	74	124	24,530	Atlanta.
178	15,885	1,326	126	79	4,301	227	2,475	452	6,308	1,344	267	281	295	90,114	Chicago.
29	1,925	75	2	128	474	13	84	81	516	67	128	44	2	9,197	Minneapolis.
67	3,821		8		2,680	4	467	2,729	6,136	664	403	3	1	45,798	Kansas City.
53		12	39	174	450	1	253	368	704	221	590		30	10,066	Dallas.
613	51,459	5,780	886	516	12,922	569	9,101	2,047	8,441	3,347	3,515	987	466	318,205	San Francisco.
4,937	244,370	27,483	1,643	7,017	87,524	1,831	29,950	26,085	53,468	29,922	10,511	4,092	8,397	1,579,175	Total.
16,359	631,836	75,516	2,296	10,639	405,862	14,373	70,445	81,907	182,994	336,761	30,216	18,114	114,175	5,775,150	Total Federal Reserve Bank cities.
															Federal reserve branch cities:
															Reserve cities—
876	66,273	4,469	177	758	13,340	105	2,223	7,161	9,852	3,039	348	1,660	685	257,215	Buffalo.
1,478	70,076	1,807	202	1,787	12,995	20	1,379	3,848	8,332	1,203	499	375	631	228,798	Pittsburgh.
235	21,177	3,133	95	276	2,868	14	1,420	742	2,595	713	492	55	9	66,148	Cincinnati.
152	8,942	716		342	2,482	20	1,160	651	2,211	92	85	74	298	42,427	Baltimore.
7	133		1		40		9		49	6		4		971	Jacksonville.
57	1,019	691	93	456	1,895	39	920	764	2,358	356	178		16	25,902	Birmingham.
491	17,167	4,889	255	438	8,760	136	2,266	5,831	13,710	5,650	234	465	4,766	177,501	New Orleans.
7	1,307				55				9				16	3,147	Nashville.
1,125	56,552	7,227	640	48	19,121	228	10,636	4,682	14,632	10,661	2,274	112	1,136	424,909	Detroit.
68	1,955	622	105	26	1,001	22	500	748	867	204	46	89	30	27,949	Louisville.
196	3,575	2,113	31	175	3,143	121	693	1,959	8,003	982	366	19	599	63,844	Memphis.
86	1,417	498	122	308	1,271	8	334	1,720	2,761	375	57	32	362	30,045	Little Rock.
															Omaha.
51	5,631	319	73	25	1,437	47	370		2,709	442	94	32	86	22,799	Denver.
															Houston.
19	45	190	52	20	250	17	132	204	842	27	64	4	32	5,610	El Paso.
91	5,278	591	219	336	1,708	10	240	899	2,227	622	151	37	87	34,164	Salt Lake City.
77	3,470	15	102	691	1,427	29	526	596	3,818	350	74		278	32,813	Seattle.
43	458	365	23	110	704	2	190	670	1,377	254	9		53	14,458	Spokane.
69	2,217		14	140	1,983	153	411	537	2,557	592	65	131	8	32,943	Portland.
371	29,237	2,571	679	506	8,399	672	2,467	375	17,827	2,495	655	315	137	186,744	Los Angeles.
5,499	295,929	30,216	2,883	6,442	82,879	1,643	25,876	31,387	96,736	28,063	5,691	3,404	9,229	1,678,387	Total Federal Reserve branch cities.
21,858	927,765	105,732	5,179	17,081	488,741	16,016	96,321	113,294	279,730	364,824	35,907	21,518	123,404	7,453,537	Total Federal Reserve Bank and branch cities.
															All other Reserve cities:
26	524	554	66	36	358		247		271	100	168		5	7,225	Columbus.
22	1,666	52	13	343	802	7	215		776	216	272	91		15,182	Toledo.
33	763	23	22	6	257	2	81	22	138	39	2		1	5,071	Washington.
12	521	13	1	6	114		24	12	370	31	3		2	3,618	Charleston.
213	1,476	1,226	104	219	3,830	39	1,237	1,726	10,326	461	161	1	36	68,178	Savannah.
29	365		44	50	285	1	140	18	625	115	40			6,830	Chattanooga.
80	5,205	681	228	32	1,650	41	1,003		1,043	659	640	15	5	34,942	Grand Rapids.
8	81	75	34		102	4	21		76	18	21	29		2,901	Cedar Rapids.
80	1,113		90	94	761	13	389	486	956	292	121	28		22,580	Des Moines.
3	30		9		33		5		31	2	2	10	3	576	Sioux City.
163	7,839	925	74	102	3,796	36	1,608	667	6,000	1,292	1,689	200	66	74,382	Milwaukee.
18	208	230	20		376	7	145	64	255	148	191	14	15	5,490	St. Paul.
8	114		15		129	3	55		535	29	6			2,255	Topeka.
14	315		21	3	249	3	73	147	358	78	43	8	20	4,151	Wichita.
3	32	20	10		73		19		85	16	5			1,162	Lincoln.
7	390		25	1	183		53		1,107	74				3,446	Oklahoma City.
20	182	65	3	150	796	22	343	107	1,277	201	10	2	18	9,928	Galveston.
7	13	50	4	33	113		63		75	1		6	14	1,733	Waco.
9	325			9	55	5	5		156	1		11		2,121	Ogden.
10	85	48	21	8	191	16	51		138	56	7		20	3,413	Tacoma.
765	21,247	3,962	804	1,092	14,153	199	5,777	3,249	24,598	3,829	3,381	415	205	275,184	Total.
11,422	387,466	48,033	653	3,622	318,338	12,542	40,495	55,822	129,526	306,839	19,705	14,022	105,778	4,195,975	Central reserve city banks.
11,201	561,546	61,661	5,330	14,551	184,556	3,673	61,603	60,721	174,802	61,814	19,583	7,911	17,831	3,532,746	Other reserve city banks.
6,575	324,888	39,294	7,539	5,944	90,521	4,107	49,936	16,464	127,255	15,685	7,916	3,805	5,550	2,278,121	Banks outside reserve cities (country banks).
29,198	1,273,900	148,988	13,522	24,117	593,415	20,322	152,034	133,007	431,583	384,338	47,204	25,738	129,159	10,006,842	Total State bank and trust company members.

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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	122,720	154,377	47,982	7,586	10,009	4,266	2,949	346,205	156,280
Chicago	14	36,450	41,877	8,613	2,152	2,945	573	203	49,494	7,140
St. Louis	17	13,075	14,610	3,539	813	435	244		9,199	1,170
Total central reserve cities	63	172,245	210,864	60,134	10,551	13,389	5,083	3,152	404,898	164,590
Reserve cities—										
Boston	11	17,500	21,900	5,815	1,457	932	482	303	15,870	5,313
New York (Brooklyn)	4	3,500	2,550	986	152	89	124		3,056	1,364
Philadelphia	10	16,398	41,450	7,616	12	629	743		7,558	764
Cleveland	4	11,500	12,500	3,334	409	373			6,889	2,857
Richmond	3	1,200	1,550	235	34	15	41		200	104
Atlanta	4	3,500	2,275	597	215	67	5		1,575	112
Chicago	15	4,450	1,595	1,286	360	208	18		2,321	1,275
Minneapolis	2	800	170	83	14	21	21		197	53
Kansas City	2	1,200	1,038	99	155		62		8,108	1,289
Dallas	2	1,500	250	64		5	1		1,062	112
San Francisco	7	13,700	6,915	2,895	310	137	190		6,496	4,262
Total	64	75,248	92,193	23,010	3,118	2,476	1,687	303	53,332	17,505
Total Federal Reserve Bank cities	127	247,493	303,057	83,144	13,669	15,865	6,770	3,455	458,230	182,095
Federal Reserve branch cities:										
Reserve cities—										
Buffalo	7	15,250	12,850	4,476	738	531	153		18,619	2,066
Pittsburgh	6	8,300	40,975	6,545	360	824	325		7,665	2,623
Cincinnati	4	3,615	4,215	1,374	36		16		196	554
Baltimore	4	2,800	2,250	1,040	37	32	9		490	710
Jacksonville	1	200	25	8	3	10				5
Birmingham	2	1,000	900	251		21	8		1,289	75
New Orleans	8	10,750	6,263	1,490	660	688	48		23,043	1,591
Nashville	1	200	50	9						68
Detroit	10	19,000	18,675	4,788	42	477	287		11,586	6,187
Louisville	3	1,350	920	293	96	1	77		793	317
Memphis	4	4,400	2,138	833	155	57	20		10,935	538
Little Rock	5	2,150	710	372	79	39	62		4,635	207
Omaha										
Denver	2	1,000	725	370	25	121	6		155	514
Houston										
El Paso	2	550	70	39	34	8	2		588	160
Salt Lake City	6	2,369	686	592	75	62	107		2,319	275
Seattle	4	1,900	550	313		28	5		1,137	396
Spokane	2	1,200	290	81		47	3		3,140	328
Portland	2	1,200	1,100	1,071	18	118		1	2,726	235
Los Angeles	4	8,400	4,726	2,146	450	99	306		2,476	2,336
Total Federal Reserve branch cities	77	85,634	98,118	26,091	2,808	3,163	1,434	1	91,792	19,185
Total Federal Reserve Bank and branch cities	204	333,127	401,175	109,235	16,477	19,028	8,204	3,456	550,022	201,280
All other reserve cities:										
Columbus	1	700	150	46					264	69
Toledo	2	400	350	204	24	10	7	41	250	166
Washington	1	1,000	100	124					307	39
Charleston	1	200	200	53		10			206	12
Savannah	6	3,600	3,598	661	166	28	32	35	10,040	305
Chattanooga	1	750	225	141		12	54		125	21
Grand Rapids	5	1,600	1,050	510	8	1	15		811	106
Cedar Rapids	1	200	65	34	4				7	13
Des Moines	4	1,950	710	530	23	43	16		2,750	154
Sioux City	1	100	10	6			2		21	7
Milwaukee	4	3,200	2,220	842	112	136	65		6,333	530
St. Paul	2	500	100	22	16	18			968	84
Topeka	1	200	59	2		3			578	18
Wichita	2	400	85	13	15	4			607	83
Lincoln	1	100	10	4					85	34
Oklahoma City	1	200	30	6		4			749	49
Galveston	2	600	660	109	5		24	63	998	22
Waco	1	200	30	32	6	3			77	42
Ogden	1	150	150	19	2	3				5
Tacoma	1	300	40	12					9	41
Total	39	16,350	9,842	3,370	381	275	215	139	25,185	1,800
Central reserve city banks	63	172,245	210,864	60,134	10,551	13,389	5,083	3,152	404,898	164,590
Other reserve city banks	180	177,232	200,153	52,471	6,307	5,914	3,336	443	170,309	38,490
Banks outside reserve cities (country banks)	1,131	144,121	83,578	37,437	2,778	2,043	2,685	1,926	61,139	15,028
Total State bank and trust company members	1,374	493,~~598~~ 678	494,595	150,042	19,636	21,346	11,104	5,521	636,346	218,108

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—									
New York.	1,945,795	155,359	46,716	64,684	393	16,416	143,335	28,987	3,254,059
Chicago.	337,249	204,345	1,211	10,412	100	97	28,790	954	732,605
St. Louis.	91,343	57,978	2,287	5,124		4	9,422	68	209,311
Total central reserve cities.	2,374,387	417,682	50,214	80,220	493	16,517	181,547	30,009	4,195,975
Reserve cities—									
Boston.	280,917	27,115	2,703	11,638	150		24,721	825	417,641
New York (Brooklyn).	82,193	3,528	869	200		79	118	1	98,809
Philadelphia.	158,588	14,230	7,856	14,237	175		1,385	637	272,278
Cleveland.	82,320	147,125	1,679	4,044		568	6,434	642	280,674
Richmond.	3,186	4,327	49	872			50		11,863
Atlanta.	6,724	8,015		850	175		385	35	24,530
Chicago.	29,854	48,050	265	185		59		188	90,114
Minneapolis.	3,536	4,202		100					9,197
Kansas City.	24,020	3,766	921	3,130	2,000	10			45,798
Dallas.	5,682	1,132	3	104	150	1			10,066
San Francisco.	63,524	211,095	3,537	3,392		70	527	1,155	318,205
Total.	740,544	472,585	17,882	38,752	2,650	787	33,620	3,483	1,579,175
Total Federal Reserve Bank cities.	3,114,931	890,267	68,096	118,972	3,143	17,304	215,167	33,492	5,775,150
Federal Reserve branch cities:									
Reserve cities—									
Buffalo.	136,844	41,010	1,108	19,437		7	3,886	240	257,215
Pittsburgh.	114,830	35,428	3,904	3,300			2,287	1,432	228,798
Cincinnati.	19,645	34,310	1,030	790			100	267	66,148
Baltimore.	22,070	10,523		1,257			689	20	42,427
Jacksonville.	279	385						56	971
Birmingham.	15,371	6,779	203					5	25,902
New Orleans.	73,656	43,580	1,431	5,973	800	207	7,259	62	177,501
Nashville.	221	937		1,662					3,147
Detroit.	121,352	217,929	1,985	21,112		49	1,394	46	424,909
Louisville.	7,364	10,310	96	1,497				4,835	27,949
Memphis.	23,663	14,023	76	1,185	4,576		901	344	63,844
Little Rock.	12,397	7,063		826	1,505				30,045
Omaha.									
Denver.	7,435	12,148		300					22,799
Houston.									
El Paso.	3,032	897		229		1			5,610
Salt Lake City.	12,406	13,464		716	965			128	34,164
Seattle.	10,434	16,542		1,461		5	40	2	32,813
Spokane.	6,248	3,044	14	8		5	50		14,458
Portland.	13,292	11,834	495	131			722		32,943
Los Angeles.	39,682	124,998		115		121	550	339	186,744
Total Federal Reserve branch cities.	640,221	605,204	10,342	60,499	7,846	395	17,878	7,776	1,678,387
Total Federal Reserve Bank and branch cities.	3,755,152	1,495,471	78,438	179,471	10,989	17,699	233,045	41,268	7,453,537
All other reserve cities:									
Columbus.	3,609	1,870	22	492		3			7,225
Toledo.	4,957	8,773							15,182
Washington.	1,855	628		487	210		313	8	5,071
Charleston.	525	2,227			185				3,618
Savannah.	27,726	17,643	688	1,581	1,370		674	31	68,178
Chattanooga.	1,871	3,331		300					6,830
Grand Rapids.	10,985	18,651	34	1,138				33	34,942
Cedar Rapids.	290	2,288							2,901
Des Moines.	7,133	5,694		1,431	323			1,823	22,580
Sioux City.	188	204		13	25				576
Milwaukee.	25,953	34,126	425	333			100	7	74,382
St. Paul.	1,488	1,575		307	410			2	5,490
Topeka.	1,252	93		25	25				2,255
Wichita.	1,762	998	4	180					4,151
Lincoln.	500	328		80	21				1,162
Oklahoma City.	1,683	725							3,446
Galveston.	4,043	3,404							9,928
Waco.	945	248		100	50				1,733
Ogden.		1,792							2,121
Tacoma.	2,117	872				22			3,413
Total.	98,882	105,470	1,173	6,467	2,619	25	1,087	1,904	275,184
Central reserve city banks.	2,374,387	417,682	50,214	80,220	493	16,517	181,547	30,009	4,195,975
Other reserve city banks.	1,479,647	1,183,259	29,397	105,718	13,115	1,207	52,585	13,163	3,532,746
Banks outside reserve cities (country banks).	997,563	825,094	6,887	60,034	26,378	32	8,237	3,161	2,278,121
Total State bank and trust company members.	4,851,597	2,426,035	86,498	245,972	39,986	17,756	242,369	46,333	10,006,842

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.	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.
Maine	2	14,117	65	502			567	13,550	14			1,797	5	270	201	4
New Hampshire																
Vermont																
Massachusetts	27	376,328	32,852		2,397	186	35,435	340,893	158		24,344	7,545	60	1,485	5,805	30
Rhode Island	3	85,302						85,302	5		4,178	1,980		4,512	5,157	6
Connecticut (Dist. 1)	4	11,603						11,603	39			1,628		462	787	1
Connecticut (Dist. 2)	1	6,277	50				50	6,227	95		237	1,031		122	169	
Total New England States	37	493,627	32,967	502	2,397	186	36,052	457,575	311		28,759	13,981	65	6,851	12,119	41
New York	97	2,245,678	96,838	141	75,265	16,308	188,552	2,057,126	1,150	775	142,886	159,269	175	31,922	91,664	92
New Jersey (Dist. 2)	34	124,078	1,017				1,017	123,061	9		470	11,837	41	5,231	3,387	8
New Jersey (Dist. 3)	8	9,134	188				188	8,946	1			1,887		722	525	2
Pennsylvania (Dist. 3)	28	167,557	15,199	300			15,499	152,058	97		1,436	11,828	4	2,278	14,167	16
Pennsylvania (Dist. 4)	19	123,753	2,089				2,089	121,664	28		2,387	13,799	55	4,776	7,032	16
Delaware	4	15,842						15,842	22	1		856		734	405	2
Maryland	7	25,750	1,981				1,981	23,769	8		514	1,598		775	62	2
District of Columbia	1	2,893	102		76		178	2,715	1		313	621		19	12	1
Total Eastern States	198	2,714,685	117,414	441	75,341	16,308	209,504	2,505,181	1,316	776	148,006	201,695	275	46,457	117,254	139
Virginia	14	23,379	1,539	160			1,699	21,680	12		333	688		243	263	7
West Virginia (Dist. 4)	3	6,179	255				255	5,924	11			409		55	1	
West Virginia (Dist. 5)	5	9,929	10	36			46	9,883	30		307	107		35	155	2
North Carolina	10	43,536	2,412	363			2,775	40,761	37		400	1,253		45	23	2
South Carolina	16	13,384	883	476			1,359	12,025	90		22	831		255		5
Georgia	34	80,553	10,233	3,174			13,407	67,146	286		1,059	3,127	65	1,032	275	20
Florida	9	9,451	53				53	9,398	5			1,791	8	118	91	8
Alabama	14	32,651	1,312	15			1,327	31,324	45			707	8	353	660	6
Mississippi (Dist. 6)	1	1,166						1,166	3			31		46		2
Mississippi (Dist. 8)																
Louisiana (Dist. 6)	12	122,588	20,921	845	259	654	22,679	99,909	465	198	7,173	5,407		1,005	1,781	31
Louisiana (Dist. 11)	2	4,965						4,965	59			206		17		
Texas	146	76,289	4,691	298			4,989	71,300	574	7	4	4,167	20	660	2,438	61
Arkansas	27	43,883	3,947	2,719			6,666	37,217	67		83	2,052	15	441	388	7
Kentucky (Dist. 4)	6	4,788	120	20			140	4,648	29			380	16	95	592	3
Kentucky (Dist. 8)	5	21,407	894	68			962	20,445	12			1,925		540	495	5
Tennessee (Dist. 6)	2	5,270	466				466	4,804	13			1,916		138		
Tennessee (Dist. 8)	10	56,038	13,077	540		74	13,691	42,347	371		901	1,032	1	467	121	4
Total Southern States	316	555,456	60,813	8,714	259	728	70,514	484,942	2,109	205	10,282	26,029	133	5,545	7,283	163
Ohio	81	353,590	10,526	125	3,504		14,155	339,435	277	673	7,432	15,151	138	4,227	7,595	91
Indiana (Dist. 7)	21	23,281	1,267	488			1,755	21,526	31			1,723	22	112	131	10
Indiana (Dist. 8)	2	2,616	156	34			190	2,426	2			28		1	130	1
Illinois (Dist. 7)	65	597,182	47,007	36	8,771	1,072	56,886	540,296	259	17	28,230	12,116	7,150	5,319	5,937	98
Illinois (Dist. 8)	13	13,599	85				85	13,514	23			1,106	6	261	267	9
Michigan (Dist. 7)	143	413,171	5,193	339	5,235		10,767	402,404	225	1	1,394	28,438	292	21,815	23,404	154
Michigan (Dist. 9)	10	6,404	18				18	6,386	6			451		86	126	4
Wisconsin (Dist. 7)	24	71,357	4,958	428			5,386	65,971	68		114	1,984	2	925	1,338	17
Wisconsin (Dist. 9)	11	6,576	40	35			75	6,501	27			384		69	245	3
Minnesota	25	32,404	1,137	71			1,208	31,196	64			1,462		194	600	3
Iowa	86	93,301	7,080	471			7,551	85,750	82			5,353	8	1,925	1,308	88
Missouri (Dist. 8)	29	146,737	14,135	58	2,064		16,257	130,480	48		9,440	4,506		542	1,540	7
Missouri (Dist. 10)	5	34,038	3,041	308			3,349	30,689	36		31	3,248		753	350	84
Total Middle Western States	515	1,794,256	94,643	2,393	19,574	1,072	117,682	1,676,574	1,148	691	46,641	75,950	7,618	36,229	42,971	569
North Dakota	4	2,317	223				223	2,094	6			114	1	21	70	
South Dakota	14	16,829	1,195	293			1,488	15,341	35			264		38	18	2
Nebraska	19	9,638	837	148			985	8,653	59			354		77	70	2
Kansas	9	8,122	225	228			453	7,669	22			819	5	128	42	3
Montana	43	24,405	2,397	334			2,731	21,674	44		5	567	29	97	161	5
Wyoming	1	678	110				110	568								
Colorado	3	10,401						10,401	7			1,055	35	304	21	2
New Mexico (Dist. 10)	2	517	16				16	501	1			50		4	6	1
New Mexico (Dist. 11)	6	2,092	325	19			344	1,748	1			54				1
Oklahoma (Dist. 10)	17	14,088	455	633			1,088	13,000	28			1,187	1	117	165	1
Oklahoma (Dist. 11)	4	1,539	282	177			459	1,080	3			63				
Total Western States	122	90,626	6,065	1,832			7,897	82,729	206		5	4,527	71	786	553	17
Washington	51	55,012	2,367	877			3,244	51,768	62	22	50	4,165	12	883	2,213	32
Oregon	22	31,916	1,415	458			1,873	30,043	86		755	1,758		239	648	17
California	35	344,547	3,533	297			3,830	340,717	439	103	1,078	27,082	3,014	6,248	13,380	61
Idaho	41	21,066	4,035	1,085			5,120	15,946	37		11	2,442		279	133	2
Utah	33	36,805	4,109	53			4,162	32,643	412			2,159	30	915	584	10
Nevada																
Arizona (Dist. 11)	2	726		3			3	723	5			46	20	8		1
Arizona (Dist. 12)	2	4,173	152	108			260	3,913	2			208		11	125	
Total Pacific States	186	494,245	15,611	2,881			18,492	475,753	1,043	125	1,894	37,860	3,076	8,583	17,083	123
Total State bank and trust company members.	1,374	6,142,895	327,513	16,763	97,571	18,294	460,141	5,682,754	6,133	1,797	235,587	360,042	11,238	104,451	197,263	1,052

344,276

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	5,057	124	50	12	985	11	354	352	642	126	78	....	249	23,926	Maine.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	New Hampshire.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	Vermont.
1,386	44,650	7,598	405	560	32,061	600	9,350	13,219	17,895	11,646	2,303	720	4,751	527,464	Massachusetts.
450	44,723	1,715	500	146	7,058	901	4,964	417	6,847	1,624	293	66	1,358	172,202	Rhode Island.
87	2,057	256	59	100	601	302	210	62	1,301	158	27	28	30	19,798	Connecticut (Dist. 1).
39	1,456	193	....	63	637	5	243	111	654	145	200	....	....	11,627	Connecticut (Dist. 2).
2,007	97,943	9,886	1,014	881	41,342	1,819	15,121	14,161	27,339	13,699	2,901	814	6,388	755,017	Total New England States.
10,032	415,985	53,685	1,039	4,783	290,184	8,755	42,327	50,476	106,504	282,546	14,369	15,453	93,943	3,875,140	New York.
517	48,790	3,305	304	593	9,431	156	3,942	4,352	11,625	1,188	217	839	497	229,800	New Jersey (Dist. 2).
80	9,042	452	47	24	1,196	20	490	127	541	53	69	48	82	24,354	New Jersey (Dist. 3).
1,943	85,876	7,085	327	1,745	17,179	409	3,774	4,425	10,244	3,829	620	1,458	901	321,699	Pennsylvania (Dist. 3).
1,640	79,118	2,850	346	2,059	14,660	154	2,018	4,025	10,450	1,340	568	399	715	270,099	Pennsylvania (Dist. 4).
118	5,869	546	130	38	1,335	23	1,120	160	6,267	296	13	5	18	33,800	Delaware.
156	9,245	758	8	344	2,554	22	1,192	654	2,283	92	94	79	302	44,511	Maryland.
33	763	23	22	6	257	2	81	22	138	39	2	....	1	5,071	District of Columbia.
14,519	654,688	68,704	2,223	9,592	336,796	9,541	54,944	64,241	148,052	289,383	15,952	18,281	96,459	4,804,474	Total Eastern States.
143	928	434	64	16	1,002	17	529	160	1,184	229	21	2	2	27,957	Virginia.
39	1,595	678	58	96	183	2	142	218	365	38	40	2	1	9,857	West Virginia (Dist. 4).
59	351	179	17	....	555	12	353	510	1,082	127	8	4	5	13,781	West Virginia (Dist. 5).
174	650	1,575	58	64	1,070	31	1,503	584	6,181	722	144	23	4	55,304	North Carolina.
67	1,033	217	52	67	596	8	300	27	1,148	250	44	4	20	17,061	South Carolina.
429	4,343	1,907	249	590	5,145	67	1,643	2,370	12,910	1,051	195	77	177	104,163	Georgia.
64	1,557	565	94	57	708	10	582	22	1,912	259	10	4	5	17,268	Florida.
120	1,484	1,082	131	655	2,825	53	1,521	986	3,355	708	457	2	68	46,550	Alabama.
4	96	20	9	22	87	23	5	....	152	1	....	....	6	1,673	Mississippi (Dist. 6).
....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	Mississippi (Dist. 8).
500	17,571	4,925	292	438	8,942	142	2,356	5,831	13,868	5,673	236	466	4,766	181,975	Louisiana (Dist. 6).
20	226	14	39	62	285	1	159	119	1,083	84	30	1	8	7,378	Louisiana (Dist. 11).
413	786	1,629	656	556	5,145	114	2,249	772	9,484	669	1,026	56	779	103,565	Texas.
174	2,164	803	228	455	2,149	78	693	1,721	4,440	447	95	110	401	54,228	Arkansas.
39	616	180	14	....	312	4	107	22	304	37	2	16	57	7,473	Kentucky (Dist. 4).
79	1,972	715	111	26	1,087	22	572	748	1,028	225	46	89	30	30,172	Kentucky (Dist. 8).
36	1,672	....	44	50	340	1	140	18	634	115	40	....	16	9,977	Tennessee (Dist. 6).
210	3,675	2,173	47	177	3,294	125	754	1,959	8,141	995	370	23	603	67,790	Tennessee (Dist. 8).
2,570	40,719	17,096	2,163	3,331	33,725	710	13,608	16,067	67,271	11,630	2,764	879	6,948	756,172	Total Southern States.
1,516	93,214	13,822	914	4,498	25,242	186	12,392	4,522	18,479	7,665	3,938	572	1,979	563,958	Ohio.
133	4,116	689	129	196	1,489	69	986	....	2,612	329	43	7	168	34,521	Indiana (Dist. 7).
10	187	147	18	76	81	2	77	91	137	42	....	2	43	3,501	Indiana (Dist. 8).
2,662	94,991	5,640	442	574	55,546	4,424	11,238	12,277	45,197	32,137	7,342	1,401	13,117	886,410	Illinois (Dist. 7).
86	4,322	281	42	233	1,075	32	610	....	1,444	70	443	2	....	23,826	Illinois (Dist. 8).
1,775	116,772	11,446	1,653	535	30,046	512	17,259	5,721	26,336	12,757	3,720	258	1,336	708,253	Michigan (Dist. 7).
34	2,106	138	25	15	473	37	290	....	556	61	43	31	4	10,872	Michigan (Dist. 9).
237	10,254	1,222	232	150	4,807	86	2,132	677	7,691	1,430	1,779	290	96	101,502	Wisconsin (Dist. 7).
19	690	92	34	8	378	15	164	....	486	10	24	35	10	9,194	Wisconsin (Dist. 9).
125	3,365	621	114	157	1,902	76	571	231	2,680	419	401	118	33	44,332	Minnesota.
351	2,653	1,366	506	119	3,857	111	1,728	553	5,846	641	485	155	11	112,896	Iowa.
861	29,240	3,138	392	200	13,850	92	2,285	6,288	9,904	3,113	654	453	356	217,389	Missouri (Dist. 8).
90	3,987	....	41	7	3,045	31	633	2,729	7,310	1,314	447	11	1	54,837	Missouri (Dist. 10).
7,899	365,897	38,602	4,542	6,768	141,791	5,673	50,365	33,089	128,678	59,988	19,319	3,335	17,154	2,771,491	Total Middle Western States.
8	271	9	21	16	156	4	64	....	177	36	78	16	....	3,162	North Dakota.
48	150	134	50	79	780	44	228	45	1,970	76	18	80	113	19,513	South Dakota.
34	63	177	57	8	489	22	131	5	652	36	20	46	1	10,956	Nebraska.
39	587	82	60	29	636	18	275	147	1,282	131	52	34	22	12,082	Kansas.
126	1,746	681	255	212	1,118	29	663	....	2,531	126	50	108	83	30,310	Montana.
4	12	....	18	....	33	....	23	....	52	5	....	....	....	715	Wyoming.
52	5,633	319	74	25	1,457	49	379	....	2,721	442	94	32	86	23,188	Colorado.
3	8	8	9	12	41	....	24	....	54	14	1	2	....	739	New Mexico (Dist. 10).
11	8	19	17	15	85	2	22	....	94	5	21	....	....	2,103	New Mexico (Dist. 11).
54	1,006	175	90	22	1,066	49	282	....	2,966	143	61	7	77	20,497	Oklahoma (Dist. 10).
7	29	9	11	9	22	5	14	....	93	2	....	....	12	1,359	Oklahoma (Dist. 11).
386	9,513	1,613	662	427	5,883	222	2,105	197	12,592	1,016	395	325	394	124,624	Total Western States.
223	6,617	1,152	310	959	3,892	122	1,532	1,283	8,069	818	161	104	450	84,899	Washington.
116	3,204	215	135	166	2,566	216	650	587	3,646	620	98	183	74	46,022	Oregon.
1,211	88,129	10,478	1,932	1,332	23,624	1,923	12,692	2,465	30,330	6,263	5,013	1,543	1,158	580,215	California.
79	877	443	170	114	972	30	329	18	1,434	184	96	75	35	23,706	Idaho.
166	5,917	784	336	430	2,401	56	500	899	3,344	674	211	146	99	52,716	Utah.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	Nevada.
3	6	15	10	4	75	9	26	....	171	5	1	....	....	1,128	Arizona (Dist. 11).
19	390	....	25	113	348	1	162	....	657	58	293	53	....	6,378	Arizona (Dist. 12).
1,817	105,140	13,087	2,918	3,118	33,878	2,357	15,891	5,252	47,651	8,622	5,873	2,104	1,816	795,064	Total Pacific States.
29,198	1,273,900	148,988	13,522	24,117	593,415	20,322	152,034	133,007	431,583	384,338	47,204	25,738	129,159	10,006,842	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	365	42	27	61	....	837
New Hampshire									
Vermont									
Massachusetts	27	23,050	25,850	7,699	1,515	1,031	652	875	19,014
Rhode Island	3	7,000	8,500	3,846	656	386	1,049	248	1,378
Connecticut (Dist. 1)	4	1,550	1,400	544	17	52	7	91	261
Connecticut (Dist. 2)	1	1,000	300	198	....	....	47	....	104
Total New England States	37	33,400	36,850	12,652	2,230	1,496	1,816	1,214	21,594
New York	97	156,738	177,902	58,277	9,025	10,931	4,695	2,996	371,338
New Jersey (Dist. 2)	34	10,054	7,630	3,678	277	160	182	117	2,952
New Jersey (Dist. 3)	8	1,300	1,365	340	15	....	20	11	140
Pennsylvania (Dist. 3)	28	19,973	44,521	8,677	55	647	761	101	7,680
Pennsylvania (Dist. 4)	19	11,339	43,490	7,527	398	851	389	61	7,837
Delaware	4	2,150	1,788	1,142	1	48	17	....	445
Maryland	7	2,905	2,290	1,047	40	32	13	8	490
District of Columbia	1	1,000	100	124	....	....	....	....	307
Total Eastern States	198	205,459	279,086	80,812	9,811	12,669	6,077	3,294	391,189
Virginia	14	3,034	2,595	589	47	47	89	51	446
West Virginia (Dist. 4)	3	750	545	281	....	5	15	....	86
West Virginia (Dist. 5)	5	640	1,332	119	76	41	6	128	982
North Carolina	10	4,119	1,994	927	182	3	55	64	9,268
South Carolina	16	1,502	848	420	14	11	6	24	313
Georgia	34	8,485	6,457	1,569	391	99	55	76	11,809
Florida	9	1,605	532	205	7	21	....	....	1,522
Alabama	14	2,410	1,767	395	52	53	15	145	2,432
Mississippi (Dist. 6)	1	100	25	27	....	4	9	....	57
Mississippi (Dist. 8)	....	....	....	....	....	....	....	....	....
Louisiana (Dist. 6)	12	11,035	6,282	1,566	661	691	53	9	23,104
Louisiana (Dist. 11)	2	675	225	153	18	13	5	....	1,101
Texas	146	10,523	4,294	1,530	154	53	31	118	5,130
Arkansas	27	4,375	1,612	664	119	39	67	....	5,540
Kentucky (Dist. 4)	6	970	345	46	22	66	63	1	8
Kentucky (Dist. 8)	5	1,650	991	308	96	8	94	....	799
Tennessee (Dist. 6)	2	950	275	150	....	12	54	....	125
Tennessee (Dist. 8)	10	4,765	2,247	919	194	66	24	3	10,935
Total Southern States	316	57,588	32,366	9,868	2,033	1,232	641	619	73,657
Ohio	81	26,782	24,181	8,440	576	537	109	171	10,372
Indiana (Dist. 7)	21	3,028	1,470	392	2	13	8	....	1,430
Indiana (Dist. 8)	2	225	103	20	1	2	6	....	25
Illinois (Dist. 7)	65	44,995	45,321	10,651	2,583	3,184	688	203	52,822
Illinois (Dist. 8)	13	2,065	869	574	2	33	29	....	2,393
Michigan (Dist. 7)	143	33,780	26,795	8,282	95	656	366	10	15,417
Michigan (Dist. 9)	10	755	361	155	11	5	47	....	30
Wisconsin (Dist. 7)	24	5,055	2,821	1,265	131	156	99	....	6,771
Wisconsin (Dist. 9)	11	492	143	101	3	10	5	....	101
Minnesota	25	3,010	1,177	392	57	51	36	....	2,240
Iowa	86	7,926	3,903	2,042	34	64	94	....	6,576
Missouri (Dist. 8)	29	13,805	14,934	3,649	820	442	244	....	9,557
Missouri (Dist. 10)	5	1,750	1,318	242	195	21	76	....	10,040
Total Middle Western States	515	143,668	123,396	36,205	4,510	5,174	1,807	384	117,774
North Dakota	4	225	50	32	....	....	....	....	443
South Dakota	14	1,415	199	137	15	10	40	....	4,504
Nebraska	19	920	248	120	....	4	4	....	206
Kansas	9	1,005	321	104	18	15	4	....	1,547
Montana	43	3,250	1,035	631	21	25	18	....	1,695
Wyoming	1	100	20	12	....	....	....	....	195
Colorado	3	1,025	740	373	25	121	8	....	155
New Mexico (Dist. 10)	2	90	20	11	....	....	....	....	....
New Mexico (Dist. 11)	6	265	114	22	....	....	....	....	40
Oklahoma (Dist. 10)	17	1,665	311	125	11	5	1	....	2,308
Oklahoma (Dist. 11)	4	165	54	29	....	....	....	....	2
Total Western States	122	10,125	3,112	1,596	90	180	75	....	11,095
Washington	51	5,828	1,694	753	23	80	30	9	4,486
Oregon	22	2,480	1,391	1,206	23	122	21	1	3,380
California	35	28,126	14,411	5,735	804	254	496	....	9,411
Idaho	41	2,051	668	208	27	7	16	....	768
Utah	33	4,285	1,464	841	81	103	125	....	2,423
Nevada	....	....	....	....	....	....	....	....	....
Arizona (Dist. 11)	2	63	52	9	....	....	....	....	23
Arizona (Dist. 12)	2	525	105	157	4	29	....	....	546
Total Pacific States	186	43,358	19,785	8,909	962	595	688	10	21,037
Total State bank and trust company members	1,374	493,598	494,595	150,042	19,636	21,346	11,104	5,521	636,346

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.	
93	9, 286	10, 595	...	1, 020	...	...	...	...	23, 926	Maine.
...	...	...	...	...	...	...	...	...	...	New Hampshire.
...	...	...	...	...	...	...	...	...	...	Vermont.
6, 223	357, 353	41, 265	3, 270	13, 581	275	...	24, 966	845	527, 464	Massachusetts.
608	76, 649	66, 470	1, 234	...	...	...	4, 178	...	172, 202	Rhode Island.
572	13, 119	1, 234	154	550	100	...	...	147	19, 798	Connecticut (Dist. 1).
32	5, 569	3, 169	71	900	...	...	237	...	11, 627	Connecticut (Dist. 2).
7, 528	461, 976	122, 733	4, 729	16, 051	375	...	29, 381	992	755, 017	Total New England States.
161, 041	2, 317, 285	265, 328	49, 006	94, 774	1, 525	16, 502	148, 323	29, 454	3, 875, 140	New York.
1, 156	103, 710	92, 557	954	5, 213	200	...	470	490	229, 800	New Jersey (Dist. 2).
141	8, 521	10, 346	161	1, 679	275	...	...	40	24, 354	New Jersey (Dist. 3).
953	175, 590	35, 123	8, 284	16, 793	383	...	1, 436	722	321, 699	Pennsylvania (Dist. 3).
2, 861	131, 741	51, 394	4, 121	4, 093	251	...	2, 287	1, 459	270, 099	Pennsylvania (Dist. 4).
131	26, 111	1, 017	203	745	1	1	...	...	33, 800	Delaware.
719	22, 682	11, 767	...	1, 809	...	...	689	20	44, 511	Maryland.
39	1, 855	628	...	487	210	...	313	8	5, 071	District of Columbia.
167, 041	2, 787, 495	468, 160	62, 729	125, 593	2, 845	16, 503	153, 518	32, 193	4, 804, 474	Total Eastern States.
207	9, 485	9, 677	50	1, 178	129	...	333	...	27, 957	Virginia.
23	3, 003	4, 816	...	333	...	...	...	...	9, 857	West Virginia (Dist. 4).
115	6, 747	3, 260	27	...	...	...	307	1	13, 781	West Virginia (Dist. 5).
909	18, 488	12, 147	291	2, 697	3, 715	...	400	45	55, 304	North Carolina.
67	6, 035	6, 555	...	623	625	...	18	...	17, 061	South Carolina.
464	39, 107	28, 504	690	3, 140	2, 192	...	1, 059	66	104, 163	Georgia.
103	7, 147	6, 000	...	50	...	...	...	76	17, 268	Florida.
150	26, 555	11, 562	238	356	415	...	...	5	46, 550	Alabama.
2	816	543	90	...	...	...	...	...	1, 673	Mississippi (Dist. 6).
...	...	...	...	...	...	...	...	...	...	Mississippi (Dist. 8).
1, 601	75, 718	44, 782	1, 431	6, 633	880	207	7, 259	63	181, 975	Louisiana (Dist. 6).
55	3, 580	1, 403	...	100	50	...	...	...	7, 378	Louisiana (Dist. 11).
903	62, 710	11, 288	358	3, 907	2, 539	6	4	17	103, 565	Texas.
316	24, 298	10, 223	48	2, 707	4, 136	...	83	1	54, 228	Arkansas.
40	3, 535	1, 589	90	559	119	...	...	20	7, 473	Kentucky (Dist. 4).
317	8, 147	11, 238	96	1, 569	24	...	...	4, 835	30, 172	Kentucky (Dist. 8).
89	2, 092	4, 268	...	1, 962	...	...	...	...	9, 977	Tennessee (Dist. 6).
595	25, 459	14, 916	76	1, 512	4, 814	...	901	364	67, 790	Tennessee (Dist. 8).
5, 956	322, 922	182, 771	3, 485	27, 326	19, 638	213	10, 364	5, 493	756, 172	Total Southern States.
5, 210	179, 220	288, 880	3, 022	6, 802	601	579	7, 430	1, 046	563, 958	Ohio.
152	12, 393	14, 838	22	674	65	...	...	34	34, 521	Indiana (Dist. 7).
20	1, 460	1, 549	...	90	...	...	...	...	3, 501	Indiana (Dist. 8).
8, 719	393, 542	280, 539	1, 479	11, 312	249	156	28, 790	1, 177	886, 410	Illinois (Dist. 7).
106	8, 587	8, 594	29	310	135	...	...	100	23, 826	Illinois (Dist. 8).
7, 141	211, 481	370, 420	2, 432	29, 310	442	60	1, 400	166	708, 253	Michigan (Dist. 7).
28	3, 888	5, 522	...	70	...	...	...	...	10, 872	Michigan (Dist. 9).
604	36, 316	46, 520	435	926	277	...	100	26	101, 502	Wisconsin (Dist. 7)
98	2, 713	5, 271	58	162	35	...	...	2	9, 194	Wisconsin (Dist. 9).
413	12, 969	21, 944	23	959	1, 052	...	...	9	44, 332	Minnesota.
567	28, 998	55, 011	1	4, 131	1, 698	...	...	1, 851	112, 896	Iowa.
1, 179	95, 741	59, 635	2, 305	5, 386	172	4	9, 422	94	217, 389	Missouri (Dist. 8).
1, 716	27, 751	4, 945	966	3, 425	2, 350	10	31	1	54, 837	Missouri (Dist. 10).
25, 953	1, 015, 059	1, 163, 668	10, 772	63, 557	7, 076	809	47, 173	4, 506	2, 771, 491	Total Middle Western States.
19	559	1, 607	...	127	100	...	...	...	3, 162	North Dakota.
192	4, 813	6, 247	...	247	1, 649	...	...	45	19, 513	South Dakota.
66	4, 500	4, 393	...	345	137	...	...	13	10, 956	Nebraska.
142	5, 631	2, 805	62	387	40	...	...	1	12, 082	Kansas.
369	9, 643	10, 305	...	224	2, 917	...	...	177	30, 310	Montana.
4	261	123	...	...	...	...	...	...	715	Wyoming.
515	7, 685	12, 241	...	300	...	...	...	...	23, 188	Colorado.
2	426	173	...	15	...	...	...	2	739	New Mexico (Dist. 10).
45	891	686	...	20	20	...	...	...	2, 103	New Mexico (Dist. 11).
364	11, 666	3, 235	14	532	260	...	...	...	20, 497	Oklahoma (Dist. 10).
12	845	197	...	35	20	...	...	...	1, 359	Oklahoma (Dist. 11).
1, 730	46, 920	42, 012	76	2, 232	5, 143	...	...	238	124, 624	Total Western States.
1, 033	34, 404	34, 106	27	2, 025	268	40	90	3	84, 899	Washington.
349	20, 111	15, 198	495	160	324	...	755	6	46, 022	Oregon.
7, 652	129, 075	370, 749	4, 064	4, 257	1, 540	191	1, 077	2, 373	580, 215	California.
298	10, 454	5, 099	117	2, 441	1, 140	...	11	401	23, 706	Idaho.
466	18, 724	20, 464	...	2, 205	1, 407	...	...	128	52, 716	Utah.
...	...	...	...	...	...	...	...	...	...	Nevada.
37	785	129	...	...	30	...	...	...	1, 128	Arizona (Dist. 11).
65	3, 672	946	4	125	200	...	...	...	6, 378	Arizona (Dist. 12).
9, 900	217, 225	446, 691	4, 707	11, 213	4, 909	231	1, 933	2, 911	795, 064	Total Pacific States.
218, 108	4, 851, 597	2, 426, 035	86, 498	245, 972	39. 986	17, 756	242, 369	46, 333	10, 006, 842	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1920.

[In thousands of dollars.]

	District No. 1 (36 banks).	District No. 2 (132 banks).	District No. 3 (40 banks).	District No. 4 (109 banks).	District No. 5 (53 banks).	District No. 6 (72 banks).	District No. 7 (339 banks).	District No. 8 (86 banks).	District No. 9 (107 banks).	District No. 10 (56 banks).	District No. 11 (160 banks).	District No. 12 (184 banks).	Total United States (1,374 banks).
RESOURCES.													
Loans and discounts	451,348	2,186,414	176,846	471,671	110,833	213,747	1,115,947	246,429	83,192	71,481	79,816	475,030	5,682,754
Overdrafts	216	1,254	120	345	178	817	665	523	182	153	642	1,038	6,133
Customers' liability on account of letters of credit		775	1	673		198	18				7	125	1,797
Customers' liability on account of acceptances	28,522	143,593	1,436	9,819	1,889	8,232	29,738	10,424	5	31	4	1,894	235,587
Liberty bonds (exclusive of Liberty bonds borrowed)	12,950	172,137	14,571	29,739	5,098	12,979	49,614	10,649	3,242	6,713	4,536	37,814	360,042
Other United States bonds (exclusive of United States bonds borrowed)	65	216	4	209		81	7,474	22	30	41	40	3,056	11,238
United States Victory notes	6,729	37,275	3,734	9,153	1,372	2,692	30,096	2,252	505	1,383	685	8,575	104,451
United States certificates of indebtedness	11,950	95,220	15,097	15,220	515	2,807	32,118	2,941	1,220	654	2,438	17,083	197,263
War savings and thrift stamps and Treasury savings certificates	41	100	20	110	19	67	367	33	17	93	63	122	1,052
Stock of Federal Reserve Bank	1,968	10,588	2,141	3,234	632	1,153	5,158	1,420	360	276	454	1,814	29,198
Other bonds, stocks, etc. (exclusive of securities borrowed)	96,487	466,231	100,787	174,543	12,970	26,723	228,786	41,560	8,328	11,296	1,055	105,134	1,273,900
Banking house	9,693	57,183	8,083	17,530	3,186	8,499	20,363	7,257	1,675	761	1,686	13,072	148,988
Furniture and fixtures	1,014	1,343	504	1,332	221	819	2,962	838	499	349	733	2,908	13,522
Other real estate owned	818	5,439	1,807	6,653	497	1,812	1,574	1,167	487	103	646	3,114	24,117
Lawful reserve with Federal Reserve Bank	40,705	300,252	19,710	40,397	6,034	18,047	95,745	21,536	4,807	6,767	5,612	33,803	593,415
Gold coin and certificates	1,814	8,916	452	346	92	296	5,202	351	205	169	131	2,348	20,322
All other cash in vault	14,878	46,512	5,384	14,659	3,958	6,247	33,343	4,991	1,980	1,747	2,470	15,865	152,034
Items with Federal Reserve Bank in process of collection	14,050	54,939	4,712	8,787	1,957	9,227	19,228	10,807	276	2,881	891	5,252	133,007
Due from banks, bankers, and trust companies	26,685	118,783	17,052	29,598	12,016	32,831	87,682	25,094	8,400	15,037	10,925	47,480	431,583
Exchanges for clearing house, also checks on other banks in same place	13,554	283,879	4,178	9,080	1,459	7,807	47,294	4,892	728	2,085	765	8,617	384,338
Outside checks and other cash items	2,701	14,786	702	4,548	313	938	13,369	1,608	614	675	1,078	5,872	47,204
Approximate interest earned but not collected	814	16,292	1,511	989	112	549	2,111	679	388	132	57	2,104	25,738
Other assets	6,388	94,440	1,001	2,752	334	5,038	14,728	1,433	243	187	799	1,816	129,159
Total	743,390	4,116,567	379,853	851,387	163,685	361,606	1,843,582	396,906	117,383	123,014	115,533	793,936	10,006,842
LIABILITIES.													
Capital stock paid in	32,400	167,792	23,423	39,841	13,200	24,~~585~~ 615 11	94,784	26,885	9,147	6,555	11,691	43,295	493,~~598~~ 628
Surplus fund	36,550	185,832	47,674	68,561	9,159	15,~~338~~	80,310	20,756	2,965	2,978	4,739	19,733	494,~~595~~ 568
Undivided profits, less expenses and taxes paid	12,454	62,153	10,159	16,294	3,226	3,912 3	22,632	6,134	1,448	987	1,743	8,900	150,042 3
Approximate interest and discount collected but not earned	2,230	9,302	71	996	359	1,~~111~~ 07	2,845	1,232	107	249	172	962	19,636 2
Amount reserved for taxes accrued	1,496	11,091	695	1,459	134	880	4,073	590	101	166	66	595	21,346
Amount reserved for interest accrued	1,769	4,924	798	576	169	186	1,255	464	146	93	36	688	11,104
Due to Federal Reserve Bank	1,214	3,113	112	233	275	230	213	3			118	10	5,521
Due to banks, bankers, and trust companies	21,490	374,394	8,265	18,303	11,806	39,049	83,016	29,249	9,013	14,451	6,296	21,014	636,346
Certified and cashiers' or treasurers' checks outstanding	7,496	162,229	1,225	8,134	2,056	2,409	17,183	2,533	1,119	2,809	1,052	9,863	218,108
Demand deposits	456,407	2,426,564	210,222	317,499	65,292	151,435	682,730	163,692	34,585	57,920	68,811	216,440	4,851,597
Time deposits	119,564	361,054	46,486	346,679	44,034	95,659	767,328	106,155	50,896	27,915	13,703	446,562	2,426,035
United States deposits	4,658	50,031	8,648	7,233	368	2,449	4,369	2,554	81	1,042	358	4,707	86,498
Bills payable with Federal Reserve Bank	15,151	100,887	19,217	11,787	6,794	12,141	46,353	11,574	1,789	5,004	4,062	11,213	245,972
Bills payable other than with Federal Reserve Bank	375	1,725	659	971	4,679	3,487	2,731	9,281	5,753	2,787	2,659	4,879	39,986
Cash letters of credit and travelers' checks outstanding		16,502	1	579		207	216	4		10	6	231	17,756
Acceptances	29,144	149,030	1,436	9,717	2,060	8,318	30,290	10,406		31	4	1,933	242,369
Other liabilities	992	29,944	762	2,525	74	210	3,254	5,394	233	17	17	2,911	46,333
Total	743,390	4,116,567	379,853	851,387	163,685	361,606	1,843,582	396,906	117,383	123,014	115,533	793,936	10,006,842
Liability for rediscounts with Federal Reserve Bank	32,917	97,905	15,387	12,990	6,927	32,985	65,505	32,294	5,010	4,684	5,298	15,611	327,513
Liability for rediscounts with other banks	502	141	300	145	1,035	4,034	1,762	3,419	733	1,317	497	2,878	16,763

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1920, ARRANGED BY CLASSES.

344271

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (180 banks).	Country banks (1,131 banks).	Total United States (1,374 banks), June 30, 1920.	Total United States (1,306 banks), May 4, 1920.
	New York (32 banks).	Chicago (14 banks).	St. Louis (17 banks).	Total (63 banks).				
RESOURCES.								
Loans and discounts	1,726,916	450,295	124,904	2,302,115	1,984,337	1,396,302	5,682,754	5,508,993
Overdrafts	1,034	158	37	1,229	2,679	2,225	6,133	5,702
Customers' liability on account of letters of credit	574	17		591	1,105	101	1,797	1,723
Customers' liability on account of acceptances	137,895	28,185	9,440	175,520	51,800	8,267	235,587	230,015
Liberty bonds (exclusive of Liberty bonds borrowed)	134,725	6,403	4,075	145,203	114,856	99,983	360,042	339,777
Other United States bonds (exclusive of United States bonds borrowed)	120	7,150		7,270	3,572	396	11,238	13,455
United States Victory notes	24,740	3,614	444	28,798	43,635	32,018	104,451	103,663
United States certificates of indebtedness	75,928	3,518	1,462	80,908	83,606	32,749	197,263	249,226
War-savings and thrift stamps and Treasury savings certificates	42	32	4	78	373	601	1,052	1,217
Stock of Federal Reserve Bank	8,282	2,309	831	11,422	11,201	6,575	29,198	28,282
Other bonds, stocks, etc. (exclusive of securities borrowed)	287,426	71,355	28,685	387,466	561,546	324,888	1,273,900	1,292,924
Banking house	42,112	2,973	2,948	48,033	61,661	39,294	148,988	142,296
Furniture and fixtures	206	102	345	653	5,330	7,539	13,522	12,845
Other real estate owned	3,345	91	186	3,622	14,551	5,944	24,117	26,859
Lawful reserve with Federal Reserve Bank	256,280	48,605	13,453	318,338	184,556	90,521	593,415	599,429
Gold coin and certificates	8,388	4,070	84	12,542	3,673	4,107	20,322	17,426
All other cash in vault	30,878	7,468	2,149	40,495	61,603	49,936	152,034	148,040
Items with Federal Reserve Bank in process of collection	37,801	11,743	6,278	55,822	60,721	16,464	133,007	125,337
Due from banks, bankers, and trust companies	86,133	33,920	9,473	129,526	174,802	127,255	431,583	436,855
Exchanges for clearing house, also checks on other banks in same place	273,426	30,318	3,095	306,839	61,814	15,685	384,338	246,512
Outside checks and other cash items	12,571	6,491	643	19,705	19,583	7,916	47,204	37,916
Approximate interest earned but not collected	12,552	1,042	428	14,022	7,911	3,805	25,738	20,406
Other assets	92,685	12,746	347	105,778	17,831	5,550	129,159	129,439
Total	3,254,059	732,605	209,311	4,195,975	3,532,746	2,278,121	10,006,842	9,718,337
LIABILITIES.								
Capital stock paid in	122,720	36,450	13,075	172,245	177,232	144,121 5	493,~~598~~ 628	481,536
Surplus fund	154,377	41,877	14,610	210,864	200,153	83,~~578~~	494,~~595~~ 68	486,840
Undivided profits, less expenses and taxes paid	47,982	8,613	3,539	60,134	52,471	37,437 8	150,042 3	151,142
Approximate interest and discount collected but not earned	7,586	2,152	813	10,551	6,307	2,778 4	19,636 2	17,746
Amount reserved for taxes accrued	10,009	2,945	435	13,389	5,914	2,043	21,346	18,863
Amount reserved for interest accrued	4,266	573	244	5,083	3,336	2,685	11,104	19,643
Due to Federal Reserve Bank	2,949	203		3,152	443	1,926	5,521	2,508
Due to banks, bankers, and trust companies	346,205	49,494	9,199	404,898	170,309	61,139	636,346	604,365
Certified and cashiers' or treasurers' checks outstanding	156,280	7,140	1,170	164,590	38,490	15,028	218,108	182,685
Demand deposits	1,945,795	337,249	91,343	2,374,387	1,479,647	997,563	4,851,597	4,713,460
Time deposits	155,359	204,345	57,978	417,682	1,183,259	825,094	2,426,035	2,337,635
United States deposits	46,716	1,211	2,287	50,214	29,397	6,887	86,498	76,521
Bills payable with Federal Reserve Bank	64,684	10,412	5,124	80,220	105,718	60,034	245,972	294,097
Bills payable other than with Federal Reserve Bank	393	100		493	13,115	26,378	39,986	35,216
Cash letters of credit and travelers' checks outstanding	16,416	97	4	16,517	1,207	32	17,756	9,374
Acceptances	143,335	28,790	9,422	181,547	52,585	8,237	242,369	235,422
Other liabilities	28,987	954	68	30,009	13,163	3,161	46,333	51,284
Total	3,254,059	732,605	209,311	4,195,975	3,532,746	2,278,121	10,006,842	9,718,337
Liability for rediscounts with Federal Reserve Bank	79,255	46,313	13,799	139,367	137,759	50,387	327,513	326,108
Liability for rediscounts with other banks					8,167	8,596	16,763	10,765
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	12.0	12.4	12.8	12.1	10.0	6.6	10.1	10.5

[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	46,515	2,136,236	277,711	256,280	12.0
Chicago	27,515	392,777	51,061	48,605	12.4
St. Louis	8,497	104,742	13,616	13,453	12.8
Total central reserve cities	82,527	2,633,755	342,388	318,338	12.1
Reserve cities—					
Boston	14,885	289,346	28,934	27,457	9.5
New York (Brooklyn)	3,207	83,360	8,336	8,228	9.9
Philadelphia	7,099	162,857	16,286	15,488	9.5
Cleveland	3,957	126,792	12,679	14,190	11.2
Richmond	243	4,484	448	439	9.8
Atlanta	1,431	9,129	913	895	9.8
Chicago	4,508	44,269	4,427	4,301	9.7
Minneapolis	414	4,797	480	474	9.9
Kansas City	350	25,368	2,537	2,680	10.6
Dallas	315	6,218	622	450	7.2
San Francisco	3,887	127,662	12,766	12,922	10.1
Total	40,296	884,282	88,428	87,524	9.9
Total Federal Reserve Bank cities	122,823	3,518,037	430,816	405,862	11.5
Federal Reserve branch cities:					
Reserve cities—					
Buffalo	2,996	152,776	15,278	13,340	8.7
Pittsburgh	3,109	125,472	12,547	12,995	10.4
Cincinnati	3,300	29,938	2,994	2,868	9.6
Baltimore	1,754	25,227	2,523	2,482	9.8
Jacksonville	50	395	40	40	10.1
Birmingham	2,114	17,405	1,740	1,895	10.9
New Orleans	3,327	89,500	8,950	8,760	9.8
Nashville		561	56	55	9.8
Detroit	13,178	187,707	18,771	19,121	10.2
Louisville	808	10,556	1,055	1,001	9.5
Memphis	983	29,382	2,938	3,143	10.7
Little Rock	750	15,252	1,525	1,271	8.3
Omaha					
Denver	2,482	11,079	1,108	1,437	13.0
Houston					
El Paso	345	3,321	332	250	7.5
Salt Lake City	1,235	16,526	1,653	1,708	10.3
Seattle	3,231	15,397	1,540	1,427	9.3
Spokane	47	8,375	837	704	8.4
Portland	724	16,842	1,684	1,983	11.8
Los Angeles	15,885	77,181	7,718	8,399	10.9
Total Federal Reserve branch cities	56,318	832,892	83,289	82,879	10.0
Total Federal Reserve Bank and branch cities	179,141	4,350,929	514,105	488,741	11.2
All other reserve cities:					
Columbus	38	4,170	417	358	8.6
Toledo	535	7,589	759	802	10.6
Washington		2,190	219	257	11.7
Charleston	195	1,193	119	114	9.6
Savannah	2,136	33,022	3,302	3,830	11.6
Chattanooga	612	2,870	287	285	9.9
Grand Rapids	785	16,580	1,658	1,650	10.0
Cedar Rapids	74	976	98	102	10.4
Des Moines		10,011	1,001	761	7.6
Sioux City	5	249	25	33	13.3
Milwaukee	2,229	37,324	3,732	3,796	10.2
St. Paul		2,546	255	376	14.8
Topeka		1,312	131	129	9.8
Wichita	104	2,272	227	249	11.0
Lincoln		616	62	73	11.9
Oklahoma City	383	1,901	190	183	9.6
Galveston	804	5,366	537	796	14.8
Waco		1,062	106	113	10.6
Ogden	152	538	54	55	10.2
Tacoma	144	2,379	238	191	8.0
Total	8,196	134,166	13,417	14,153	10.5
Central reserve city banks	82,527	2,633,755	342,388	318,338	12.1
Other reserve city banks	104,810	1,851,340	185,134	184,556	10.0
Banks outside reserve city banks (country banks)	97,785	1,367,649	95,735	90,521	6.6
Total State bank and trust company members	285,122	5,852,744	623,257	593,415	10.1

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1920 (INCLUDING 8,025 NATIONAL BANKS AND 1,374 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	District No. 1 (432 banks).	District No. 2 (771 banks).	District No. 3 (688 banks).	District No. 4 (860 banks.)	District No. 5 (603 banks).	District No. 6 (440 banks).	District No. 7 (1,395 banks).	District No. 8 (562 banks).	District No. 9 (980 banks).	District No. 10 (1,061 banks).	District No. 11 (811 banks).	District No. 12 (796 banks).	Total United States (9,399 banks).
RESOURCES.													
Loans and discounts	1,313,187	5,431,265	1,044,289	1,559,766	829,625	667,636	2,765,259	733,844	727,411	949,557	654,438	1,399,834	18,076,111
Overdrafts	597	4,763	321	1,010	1,036	1,417	2,722	1,321	1,605	2,632	2,213	2,950	22,587
Customers' liability on account of letters of credit	14	6,329	25	1,095	53	691	1,420	253	....	51	7	1,077	11,015
Customers' liability on account of acceptances	86,471	338,606	25,631	28,064	12,763	15,140	74,654	17,350	8,464	4,800	4,911	35,147	652,001
United States Government securities owned [1]	165,600	813,998	250,100	297,084	167,223	129,953	396,615	115,879	91,780	139,334	127,121	246,968	2,941,655
Stock of Federal Reserve Bank	7,527	24,670	8,323	10,148	4,813	3,782	13,270	4,251	3,274	4,294	3,741	6,392	94,485
Other bonds, stocks, and securities [2]	242,790	963,265	393,850	447,513	92,170	63,992	412,515	105,706	67,056	82,202	16,968	216,870	3,124,897
Banking house	33,762	104,563	34,027	59,887	29,250	21,937	59,236	19,921	18,881	21,703	20,418	41,049	464,634
Furniture and fixtures	2,905	5,274	3,856	5,039	3,358	3,689	8,184	2,886	3,840	4,714	4,854	9,169	57,763
Other real estate owned	2,624	9,576	5,065	13,198	2,953	4,303	6,349	3,729	4,193	2,622	5,296	9,158	69,066
Lawful reserve with Federal Reserve Bank	117,233	732,871	102,596	145,367	61,028	53,848	258,033	64,416	49,757	80,174	54,249	119,076	1,838,648
Cash in vault	51,383	157,822	44,889	63,651	33,129	23,898	103,739	19,914	20,504	30,355	23,692	48,841	621,817
Items with Federal Reserve Bank in process of collection	49,829	161,003	62,720	64,235	36,687	22,564	72,258	40,588	8,037	45,019	26,058	26,118	615,116
Due from banks, bankers, and trust companies	97,099	229,096	94,998	163,406	89,677	100,479	329,417	87,448	101,274	216,263	102,381	212,503	1,824,041
Exchanges for clearing house; also checks on other banks in same place	45,974	860,755	45,684	34,219	20,710	16,579	103,560	15,109	11,841	24,649	8,322	41,397	1,228,799
Outside checks and other cash items	8,410	37,447	7,125	8,623	4,415	5,221	21,737	2,993	6,048	5,464	6,576	12,210	126,269
Due from United States Treasurer	2,596	5,710	3,220	4,929	3,164	2,036	4,710	2,066	1,853	2,436	2,493	3,292	38,505
Approximate interest earned but not collected	3,494	28,021	3,989	5,471	1,303	1,589	9,169	2,302	6,111	3,445	1,954	6,880	73,728
Other assets	18,572	227,285	4,516	5,171	811	5,618	27,492	2,039	1,415	658	989	18,598	313,164
Total	2,250,067	10,162,319	2,135,224	2,917,876	1,394,163	1,144,372	4,670,339	1,242,015	1,133,344	1,620,372	1,066,681	2,457,529	32,194,301
LIABILITIES.													
Capital stock paid in	134,257	384,497	109,082	166,960	96,178	77,080	260,922	91,497	72,491	94,404	82,344	147,302	1,717,014
Surplus fund	120,622	449,092	169,112	173,797	68,082	52,053	186,451	51,921	37,985	50,767	47,749	72,825	1,480,456
Undivided profits, less expenses and taxes paid	49,294	182,254	42,342	62,459	21,421	15,878	68,361	20,983	18,786	22,493	19,901	37,255	561,427
Approximate interest and discount collected but not earned	9,510	31,641	5,472	6,016	5,047	3,938	12,489	4,678	3,035	4,514	3,839	2,995	93,174
Amount reserved for taxes accrued	5,641	32,541	2,823	3,804	1,398	1,880	10,082	1,743	1,878	1,813	1,641	2,445	67,689
Amount reserved for interest accrued	2,676	8,812	1,952	2,221	1,787	913	2,911	831	1,435	903	397	1,636	26,474
Due to Federal Reserve Bank	3,914	7,587	1,453	1,562	4,961	964	1,584	105	614	32	1,665	291	24,682
Due to banks, bankers, and trust companies	136,258	1,399,216	166,589	226,690	115,666	101,509	505,400	146,759	106,800	261,676	94,616	199,837	3,461,016
Certified and cashiers' or treasurers' checks outstanding	17,432	453,785	13,202	20,092	10,188	6,428	39,573	7,396	12,490	22,854	13,079	31,892	648,361
Demand deposits	1,234,574	5,200,065	1,000,052	1,292,543	569,343	497,585	1,923,274	535,046	416,003	771,494	592,380	1,084,813	15,067,172
Time deposits	320,556	881,858	386,497	736,296	326,160	258,167	1,295,017	240,461	378,271	252,124	96,908	738,611	5,910,926
United States deposits	21,666	122,831	19,032	20,966	6,967	6,481	16,260	8,580	2,865	13,287	5,063	16,181	260,179
Bills payable with Federal Reserve Bank	46,685	470,396	120,273	53,538	64,193	49,310	143,257	39,591	18,952	39,715	34,434	41,721	1,122,067
Bills payable other than with Federal Reserve Bank	4,791	5,018	4,382	7,194	19,168	10,990	18,547	15,695	18,182	17,284	16,285	17,912	155,443
Cash letters of credit and travelers' checks outstanding	280	22,629	66	1,264	91	701	2,230	275	18	268	178	896	28,896
Acceptances	88,953	358,256	26,323	28,297	13,033	15,353	75,781	17,365	8,459	4,848	5,068	36,829	673,565
National-bank notes outstanding	47,303	84,134	54,546	89,920	56,934	39,833	82,816	41,567	31,293	48,825	46,895	63,587	687,653
United States bonds borrowed	4,241	34,086	10,215	20,394	7,656	4,499	14,664	11,343	3,161	11,402	3,530	5,669	130,860
Other bonds and securities borrowed	178	1,193	20	465	56	218	355	152	31	1,030	459	425	4,582
Other liabilities	1,236	37,531	1,791	3,398	5,834	592	10,365	6,027	595	639	250	4,407	72,665
Total	2,250,067	10,162,319	2,135,224	2,917,876	1,394,163	1,144,372	4,670,339	1,242,015	1,133,344	1,620,372	1,066,681	2,457,529	32,194,301
Liability for rediscounts, including those with Federal Reserve Bank [3]	110,775	346,578	89,358	64,584	74,517	80,498	343,221	100,471	85,328	93,679	56,958	112,825	1,558,792

[1] Includes United States Government securies 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 JUNE 30, 1920, ARRANGED BY CLASSES (INCLUDING 8,025 NATIONAL BANKS AND 1,374 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (553 banks).	Country banks (8,738 banks).	Total United States (9,399 banks), June 30, 1920.	Total United States (9,291 banks), May 4, 1920.
	New York (63 banks).	Chicago (23 banks).	St. Louis (22 banks).	Total (108 banks).				
RESOURCES.								
Loans and discounts	4,249,273	1,016,834	294,445	5,560,552	5,607,241	6,908,318	18,076,111	17,794,164
Overdrafts	4,188	377	81	4,646	5,681	12,260	22,587	22,080
Customers' liability on account of letters of credit	6,124	655	180	6,959	3,266	790	11,015	7,482
Customers' liability on account of acceptances	329,909	64,964	14,755	409,628	218,819	23,554	652,001	655,405
United States Government securities owned [1]	572,249	59,662	28,205	660,116	825,317	1,456,222	2,941,655	3,081,156
Stock of Federal Reserve Bank	18,477	4,927	1,845	25,249	30,101	39,135	94,485	92,435
Other bonds, stocks, and securities [2]	543,901	103,025	47,402	694,328	955,726	1,474,843	3,124,897	3,175,951
Banking house	71,201	11,973	7,469	90,643	162,686	211,305	464,634	453,922
Furniture and fixtures	1,000	120	747	1,867	12,472	43,424	57,763	55,808
Other real estate owned	4,369	204	1,890	6,463	27,722	34,881	69,066	70,819
Lawful reserve with Federal Reserve Bank	619,667	127,306	31,246	778,219	538,214	522,215	1,838,648	1,865,638
Cash in vault	108,231	33,706	5,062	146,999	180,640	294,178	621,817	620,897
Items with Federal Reserve Bank in process of collection	119,591	40,148	26,974	186,713	364,203	64,200	615,116	580,063
Due from banks, bankers, and trust companies	130,689	131,095	30,390	292,174	706,053	825,814	1,824,041	1,874,173
Exchanges for clearing house, also checks on other banks in same place	841,880	69,272	9,741	920,893	244,575	63,331	1,228,799	867,427
Outside checks and other cash items	28,338	8,536	927	37,801	53,996	34,472	126,269	102,996
Due from United States Treasurer	3,173	280	547	4,000	10,194	24,311	38,505	38,187
Approximate interest earned, but not collected	21,328	1,599	625	23,552	18,749	31,427	73,728	66,070
Other assets	224,390	23,163	593	248,146	54,789	10,229	313,164	323,899
Total	7,897,978	1,697,846	503,124	10,098,948	10,020,444	12,074,909	32,194,301	31,748,572
LIABILITIES.								
Capital stock paid in	266,462	84,800	37,775	389,037	529,164	798,813	1,717,014	1,695,555
Surplus fund	359,992	80,777	23,710	464,479	483,518	532,459	1,480,456	1,446,915
Undivided profits, less expenses and taxes paid	138,893	22,446	8,884	170,223	158,663	232,541	561,427	588,697
Approximate interest and discount collected, but not earned	26,131	7,639	2,443	36,213	30,212	26,749	93,174	88,786
Amount reserved for taxes accrued	30,624	7,132	832	38,588	20,246	8,855	67,689	62,560
Amount reserved for interest accrued	6,970	574	264	7,808	6,862	11,804	26,474	39,404
Due to Federal Reserve Bank	3,122	203	....	3,325	5,652	15,705	24,682	21,547
Due to banks, bankers, and trust companies	1,319,575	322,474	77,245	1,719,294	1,362,380	379,342	3,461,016	3,524,359
Certified and cashiers' or treasurers' checks outstanding	439,893	19,419	3,240	462,552	109,133	76,676	648,361	518,517
Demand deposits	4,030,805	808,233	209,437	5,048,475	4,525,420	5,493,277	15,067,172	14,833,215
Time deposits	296,026	221,381	85,341	602,748	1,798,642	3,509,536	5,910,926	5,747,532
United States deposits	110,016	4,933	6,359	121,308	94,961	43,910	260,179	190,168
Bills payable with Federal Reserve Bank	400,312	43,981	14,606	458,899	367,203	295,965	1,122,067	1,246,721
Bills payable other than with Federal Reserve Bank	573	100	....	673	48,053	106,717	155,443	133,497
Cash letters of credit and travelers' checks outstanding	22,506	1,416	199	24,121	3,751	1,024	28,896	36,109
Acceptances	344,239	66,144	14,737	425,120	224,018	24,427	673,565	673,852
National bank notes outstanding	36,960	346	10,523	47,829	170,857	468,967	687,653	687,931
United States bonds borrowed	30,453	3,250	7,373	41,076	55,145	34,639	130,860	123,143
Other bonds and securities borrowed	1,059	....	....	1,059	1,699	1,824	4,582	6,119
Other liabilities	33,367	2,598	156	36,121	24,865	11,679	72,665	83,945
Total	7,897,978	1,697,846	503,124	10,098,948	10,020,444	12,074,909	32,194,301	31,748,572
Liability for rediscounts, including those with Federal Reserve Bank [3]	301,142	212,034	55,456	568,632	693,968	296,192	1,558,792	1,551,047
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent)	12.8	12.9	12.4	12.8	10.0	7.4	9.9	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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