

# Report No. 14.

FEDERAL RESERVE BOARD,  
Washington, June 24, 1921.

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

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON MAY 4, JUNE 30, NOV. 15, DEC. 29, 1920, AND APR. 28, 1921.

[In thousands of dollars.]

	May 4, 1920— 1,306 banks.	June 30, 1920— 1,374 banks.	Nov. 15, 1920— 1,449 banks.	Dec. 29, 1920— 1,481 banks.	Apr. 28, 1921— 1,550 banks.
<b>RESOURCES.</b>					
Loans and discounts.....	5,508,993	5,682,754	5,713,301	5,640,043	5,810,337
Overdrafts.....	5,702	6,133	5,695	5,708	4,533
Customers' liability on account of letters of credit.....	1,723	1,797	1,933	603	2,359
Customers' liability on account of acceptances.....	230,015	235,587	234,758	212,494	189,514
Liberty bonds (exclusive of Liberty bonds borrowed).....	339,777	360,042	360,198	381,453	387,906
Other United States bonds (exclusive of United States bonds borrowed).....	13,455	11,238	7,598	6,731	13,163
United States Victory notes.....	103,663	104,451	101,997	105,774	102,851
United States certificates of indebtedness.....	249,226	197,263	164,861	135,232	123,241
War savings and thrift stamps and Treasury savings certificates actually owned.....	1,217	1,052	955	765	556
Stock of Federal Reserve Bank.....	28,282	29,198	30,471	30,887	32,934
Other bonds, stocks, etc. (exclusive of securities borrowed).....	1,292,924	1,273,900	1,283,226	1,340,247	1,387,588
Banking house.....	142,296	148,988	157,676	161,070	172,745
Furniture and fixtures.....	12,845	13,522	18,051	16,882	21,746
Other real estate owned.....	26,859	24,117	26,520	26,957	30,510
Gold coin and certificates.....	17,426	20,322	15,306	13,858	14,921
All other cash in vault.....	148,040	152,034	148,412	170,682	147,602
Lawful reserve with Federal Reserve Bank.....	599,429	593,415	609,443	578,688	577,174
Items with Federal Reserve Bank in process of collection.....	125,337	133,007	143,515	122,213	117,993
Due from banks, bankers, and trust companies.....	436,855	431,583	401,221	381,113	354,710
Exchanges for clearing house, also checks on other banks in same place.....	246,512	384,338	398,516	289,333	213,983
Outside checks and other cash items.....	37,916	47,204	44,426	34,368	27,801
Other assets.....	149,845	154,897	173,130	171,693	151,688
<b>Total.....</b>	<b>9,718,337</b>	<b>10,006,842</b>	<b>10,041,209</b>	<b>9,826,794</b>	<b>9,885,855</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	481,536	493,628	517,980	527,520	579,391
Surplus fund.....	436,840	494,568	502,961	507,503	528,112
Undivided profits, less expenses and taxes paid.....	151,142	150,043	175,918	183,445	184,483
Amount reserved for taxes accrued.....	18,863	21,346	23,617	25,118	24,961
Amount reserved for interest accrued.....	19,643	11,104	23,453	21,734	22,779
Due to Federal Reserve Bank.....	2,508	5,521	4,316	4,053	5,371
Due to banks, bankers, and trust companies.....	604,365	636,346	577,575	534,767	576,124
Certified and cashiers' or treasurers' checks outstanding.....	182,685	218,108	268,840	210,728	164,250
Demand deposits.....	4,713,460	4,851,597	4,685,330	4,519,602	4,475,929
Time deposits.....	2,337,635	2,426,035	2,523,695	2,556,818	2,645,703
United States deposits.....	76,521	86,498	74,381	106,166	99,625
Bills payable with Federal Reserve Bank.....	294,097	245,972	280,506	267,245	243,775
Bills payable other than with Federal Reserve Bank.....	35,216	39,986	58,048	56,665	51,536
Cash letters of credit and travelers' checks outstanding.....	9,374	17,756	12,002	12,339	12,686
Acceptances.....	235,422	242,369	241,276	218,292	194,759
Acceptances executed for customers.....					5,179
Acceptances executed by other banks for account of reporting banks.....					71,192
Other liabilities.....	69,030	65,965	71,311	74,799	
<b>Total.....</b>	<b>9,718,337</b>	<b>10,006,842</b>	<b>10,041,209</b>	<b>9,826,794</b>	<b>9,885,855</b>
Liability for rediscounts with Federal Reserve Bank.....	326,108	327,513	436,092	433,514	328,164
Liability for rediscounts with other banks.....	10,765	16,763	28,690	29,663	19,093
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	10.5	10.1	10.7	10.4	10.3

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

	May 4, 1920— 9,291 banks.	June 30, 1920— 9,399 banks.	Nov. 15, 1920— 9,567 banks.	Dec. 29, 1920— 9,606 banks.	Apr. 28, 1921— 9,698 banks.
<b>RESOURCES.</b>					
Loans and discounts.....	17,801,646	18,087,157	18,022,660	17,731,760	17,176,493
Overdrafts.....	22,080	22,566	24,887	22,676	15,302
Customers' liability on account of acceptances.....	655,405	651,997	619,377	566,678	471,992
United States Government securities owned <sup>1</sup> .....	3,081,156	2,941,655	2,786,109	2,759,428	2,627,073
Other bonds, stocks, and securities <sup>2</sup> .....	3,268,386	3,219,382	3,266,891	3,360,948	3,410,964
Banking house, furniture, and fixtures.....	509,730	522,397	557,049	565,567	593,428
Other real estate owned.....	70,819	69,066	72,420	73,901	82,886
Cash in vault.....	620,897	621,817	611,067	677,925	564,022
Lawful reserve with Federal Reserve Bank.....	1,865,638	1,838,648	1,827,450	1,763,424	1,654,329
Items with Federal Reserve Bank in process of collection.....	580,063	615,116	674,005	544,815	431,378
Due from banks, bankers, and trust companies.....	1,874,173	1,824,041	1,774,326	1,576,622	1,324,986
Exchanges for clearing house, also checks on other banks in same place.....	867,427	1,228,799	1,272,584	963,881	641,528
Outside checks and other cash items.....	102,966	126,269	120,864	91,222	67,586
Redemption fund and due from United States Treasurer.....	38,187	38,505	39,433	38,350	35,575
Other assets.....	389,969	386,892	444,311	447,001	350,391
<b>Total.....</b>	<b>31,748,572</b>	<b>32,194,301</b>	<b>32,113,433</b>	<b>31,184,198</b>	<b>29,447,933</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	1,695,555	1,717,014	1,787,160	1,799,061	1,850,074
Surplus fund.....	1,446,915	1,480,456	1,518,953	1,526,901	1,552,418
Undivided profits, less expenses and taxes paid <sup>3</sup> .....	690,661	655,590	779,801	794,245	753,169
Due to Federal Reserve Bank.....	21,547	24,682	28,402	21,953	21,882
Due to banks, bankers, and trust companies.....	3,524,359	3,461,016	3,201,791	3,062,304	2,664,847
Certified and cashiers' or treasurers' checks outstanding.....	518,517	648,361	714,709	593,389	435,258
Demand deposits.....	14,833,215	15,067,172	14,779,480	14,019,901	13,074,225
Time deposits.....	5,747,532	5,910,926	6,144,064	6,187,921	6,343,443
United States deposits.....	190,168	260,179	219,831	316,191	272,561
Bills payable with Federal Reserve Bank.....	1,246,721	1,122,067	1,063,748	1,026,492	828,798
Bills payable other than with Federal Reserve Bank.....	133,497	155,443	212,232	208,440	188,459
Cash letters of credit and travelers' checks outstanding.....	36,109	28,896	18,365	17,901	18,001
Acceptances.....	673,852	673,565	647,801	593,708	481,936
Acceptances executed for customers.....					22,233
Acceptances executed by other banks for account of reporting banks.....					679,083
National bank notes outstanding.....	687,931	687,653	697,391	693,415	130,685
United States Government securities borrowed.....	123,143	130,860	131,209	140,451	4,086
Other bonds and securities borrowed.....	6,119	4,582	4,844	4,377	126,775
Other liabilities.....	172,731	165,839	163,652	177,548	
<b>Total.....</b>	<b>31,748,572</b>	<b>32,194,301</b>	<b>32,113,433</b>	<b>31,184,198</b>	<b>29,447,933</b>
Liability for rediscounts, including those with Federal Reserve Bank <sup>4</sup> .....	1,551,047	1,558,792	1,917,989	1,894,818	1,336,813
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	10.1	9.9	10.1	10.0	9.9

<sup>1</sup> Includes United States Government securities borrowed by national banks.

<sup>2</sup> Includes other bonds and securities borrowed by national banks.

<sup>3</sup> Includes amounts reserved for taxes and interest accrued.

<sup>4</sup> Includes acceptances of other banks and foreign bills of exchange sold with indorsement or other guaranty by national banks.





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

## LIABILITIES.

[In thousands of dollars.]

	Num- ber of banks.	Capital stock paid in.	Surplus fund.	Undivided profits less expenses and taxes paid.	Amount reserved for taxes accrued.	Amount reserved for interest accrued.	Due to Federal Reserve Bank.	Due to banks, bank- ers, and trust com- panies.	Certified and cashiers' or treasurers' checks out- standing.
Federal Reserve Bank cities:									
Central reserve cities—									
New York	31	133,400	155,439	60,920	11,476	8,798		265,189	112,841
Chicago	14	37,850	42,577	13,077	4,291	1,352		49,375	6,514
St. Louis	10	13,325	14,708	3,767	310	357		12,954	1,091
Total central reserve cities	55	184,575	212,724	77,764	16,077	10,507		327,518	120,446
Reserve cities—									
Boston	13	20,350	23,610	7,871	905	270		14,731	5,017
New York (Brooklyn)	4	3,500	2,550	1,620	159	308		3,276	1,401
Philadelphia	13	17,447	41,928	8,564	616	678	6	7,479	766
Cleveland	5	32,950	19,825	2,518	699	139	1,388	33,123	3,273
Richmond	3	1,200	1,550	366	27	57		158	33
Atlanta	4	3,500	2,288	648	49	40		1,053	36
Chicago	14	5,800	1,862	1,149	224	434		1,194	1,183
St. Louis	8	1,650	475	344	30	68		91	189
Minneapolis	1	500	100	24	9	8		133	33
Kansas City	3	8,200	2,248	1,420	100	194		26,181	1,691
Dallas	3	2,250	720	136	6	8		1,473	282
San Francisco	8	18,950	9,190	3,033	234	1,166		9,972	3,517
Total	79	116,297	106,346	27,693	3,058	3,370	1,394	98,864	17,421
Total Federal Reserve Bank cities	134	300,872	319,070	105,457	19,135	13,877	1,394	426,382	137,867
Federal Reserve branch cities:									
Reserve cities—									
Buffalo	6	15,750	12,225	3,599	519	414		14,953	693
Pittsburgh	6	8,300	41,985	7,744	831	369		7,771	1,331
Cincinnati	4	3,715	4,295	1,419	42	186		320	411
Baltimore	3	2,750	2,150	893	12	80		475	428
Jacksonville	1	200	26	10	7			1	5
Birmingham	2	1,000	950	294	15	66		1,119	70
New Orleans	7	9,950	6,390	1,514	227	606		20,029	797
Nashville	1	200	50	63					23
Detroit	10	19,000	20,600	3,851	437	202		7,800	3,168
Louisville	3	1,350	950	285		157		1,299	56
Memphis	4	4,400	2,160	1,052	310	103	1	6,582	372
Little Rock	5	2,150	820	361	25	57		4,662	241
Helena	4	1,100	348	347	3			1,093	54
Denver	2	1,000	750	442	111	182		160	178
Oklahoma City	1	200	35	39	2			830	76
El Paso	3	750	100	48	5	1		790	378
Houston	1	200	10	16	15			168	61
Salt Lake City	6	2,775	710	779	78	39		1,471	279
Seattle	3	1,650	340	122	10	46		362	235
Spokane	2	1,200	300	194	37			1,992	253
Portland	3	1,300	1,125	1,173	91	67		2,945	205
Los Angeles	4	9,150	5,283	3,233	37	273		2,515	2,591
Total Federal Reserve branch cities	81	88,090	101,602	27,478	2,814	2,848	1	77,137	11,904
Total Federal Reserve Bank and branch cities	215	388,962	420,672	132,935	21,949	16,725	1,395	503,519	149,771
All other reserve cities:									
Columbus	1	700	150	81				307	51
Toledo	2	1,600	825	181	26	243	267	2,465	154
Washington	1	1,000	100	107				377	47
Charleston	1	200	200	37	10			106	
Savannah	5	3,400	3,308	533	21	114	45	7,364	166
Chattanooga	1	750	250	137	12	32		60	38
Grand Rapids	5	1,600	1,010	683	2	52		629	136
Cedar Rapids	1	200	65	40				2	12
Des Moines	3	1,750	700	629	34	20		2,275	158
Milwaukee	4	3,200	2,480	1,099	221	316		6,140	470
St. Paul	2	800	160	44	6	2		608	112
Topeka	1	200	62	18				275	36
Wichita	2	400	104	8	7	4		454	40
Lincoln	1	100	10					50	16
Galveston	2	600	700	132	77	5	223	1,406	82
San Antonio	1	1,000	170	37	38	47		339	53
Waco	1	300	115	23	7			153	14
Ogden	1	150	150	16					25
Tacoma	1	300	40	25					75
Total	36	18,250	10,599	3,830	461	835	535	23,010	1,685
Central reserve city banks	55	184,575	212,724	77,764	16,077	10,507		327,518	120,446
Other reserve city banks	196	222,637	218,547	59,001	6,333	7,053	1,930	199,011	31,010
Banks outside reserve cities (country banks)	1,299	172,179	96,841	47,718	2,551	5,219	3,441	49,595	12,794
Total State bank and trust company members	1,550	579,391	528,112	184,483	24,961	22,779	5,371	576,124	164,250

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 executed for customers.	Acceptances executed by other banks for account of reporting banks.	Other liabilities.	Total.	
1,686,234	161,800	45,955	81,682	3,108	10,865	135,204	3,652	39,650	2,916,213	Federal Reserve Bank cities:
310,232	206,712	4,955	5,365		53	19,971	1,252	5,093	708,669	Central reserve cities—
87,278	54,709	2,086	4,754		6	1,472		793	197,610	New York.
										Chicago.
										St. Louis.
2,083,744	423,221	52,996	91,801	3,108	10,924	156,647	4,904	45,536	3,822,492	Total central reserve cities.
244,627	48,025	4,144	1,445	25		11,662	195	891	383,768	Reserve cities—
79,051	2,648	1,743	100			201		120	96,677	Boston.
151,819	13,065	16,382	14,090			200		2,284	275,324	New York (Brooklyn).
157,375	190,635	752	5,100		1,321	8,746		1,337	459,181	Philadelphia.
3,104	4,146		986					15	11,642	Cleveland.
5,389	7,064		555	286		162		333	21,403	Richmond.
27,191	53,896	967	435	200	88	50		772	95,245	Atlanta.
10,521	11,414	10	140	10				75	25,017	Chicago.
1,188	1,030								3,025	St. Louis.
44,363	10,936	922	8,672	1,060		1,550		378	107,916	Minneapolis.
7,608	1,726		485		1				14,695	Kansas City.
70,063	229,247	2,125	8,425		58	726		1,462	358,168	Dallas.
										San Francisco.
802,299	573,632	27,045	39,949	2,066	1,468	23,297	195	7,667	1,852,061	Total.
2,886,043	996,853	80,041	131,750	5,174	12,392	179,944	5,099	53,203	5,674,553	Total Federal Reserve Bank cities.
114,416	59,902	1,863	12,906		55	856		1,383	239,534	Federal Reserve branch cities:
101,235	35,069	4,953	9,313			198		1,827	220,926	Reserve cities—
20,742	38,126	1,712	845					624	72,437	Buffalo.
16,932	10,436	71	1,376			197		60	34,860	Pittsburgh.
195	293			20				59	816	Cincinnati.
13,081	6,918	370			5				23,888	Baltimore.
59,247	39,784	601	4,405	3,123	6	6,514	55	625	153,873	Jacksonville.
374	1,130		1,662						3,502	Birmingham.
93,232	199,474	1,444	18,071	900	57	400		147	368,583	New Orleans.
6,955	11,732	85	1,622				5,041	5,041	29,532	Nashville.
18,842	14,520	52	37	1,738			216	216	50,829	Detroit.
10,237	6,852		649	1,875			88	88	28,298	Louisville.
2,909	2,779		50	943				55	9,681	Memphis.
6,963	11,562	2	219					9	21,578	Little Rock.
1,500	982								9,681	Helena.
3,619	1,106		178	255	3			18	7,250	Denver.
1,723	477	13						28	2,711	Oklaoma City.
9,668	12,921		1,084	698				95	30,802	El Paso.
4,668	11,803		1,326		4	3			20,569	Houston.
5,539	2,906	16			32				12,469	Salt Lake City.
11,816	11,275		70			785		45	30,897	Seattle.
41,568	131,198		150		102	200		533	196,833	Spokane.
										Portland.
										Los Angeles.
544,659	611,245	11,182	53,963	9,552	264	9,885	55	10,853	1,563,532	Total Federal Reserve branch cities.
3,430,702	1,608,098	91,223	185,713	14,726	12,656	189,829	5,154	64,056	7,238,085	Total Federal Reserve Bank and branch cities.
4,931	3,296	14			15				9,545	All other reserve cities:
9,906	12,887	10	350	15		333		8	29,250	Columbus.
1,472	705		430	247		125		1	4,611	Toledo.
362	2,169	1							3,085	Washington.
18,673	15,597	187	973	1,610		475		4	52,470	Charleston.
1,398	3,128		350						6,155	Savannah.
9,796	20,259	1						38	34,206	Chattanooga.
321	2,150	27							19,725	Grand Rapids.
5,391	5,477		1,383	250				1,658	19,725	Cedar Rapids.
21,861	34,924	1,120	700					154	72,685	Des Moines.
2,025	2,349		259	257				13	6,635	Milwaukee.
1,342	213								2,146	St. Paul.
1,562	865	1	86					11	3,542	Topeka.
479	272		21	70					1,018	Wichita.
4,338	3,670							6	11,239	Lincoln.
2,712	3,057		100	525				26	8,104	Galveston.
880	393		85						1,970	San Antonio.
	1,951								2,292	Waco.
1,862	694			150		4		1	3,151	Ogden.
89,311	114,056	1,361	4,737	3,124	15	937		1,920	274,666	Total.
2,083,744	423,221	52,996	91,801	3,108	10,924	156,647	4,904	45,536	3,822,492	Central reserve city banks.
1,436,269	1,298,933	39,588	98,649	14,742	1,747	34,119	250	20,440	3,690,259	Other reserve city banks.
955,916	923,549	7,041	53,325	33,686	15	3,993	25	5,216	2,373,104	Banks outside reserve cities (country banks).
4,475,929	2,645,703	99,625	243,775	51,536	12,686	194,759	5,179	71,192	9,885,855	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.	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.
Maine.....	3	1,000	825	654	17	125		902	60
Massachusetts.....	30	26,461	28,013	10,341	1,075	318	295	17,701	5,459
Rhode Island.....	3	7,000	8,500	5,223	316	899	96	675	450
Connecticut (District 1).....	4	1,750	1,550	703	40	14	60	72	550
Connecticut (District 2).....	1	1,000	300	232	40			125	7
<b>Total New England States.....</b>	<b>41</b>	<b>37,211</b>	<b>39,188</b>	<b>17,153</b>	<b>1,488</b>	<b>1,356</b>	<b>451</b>	<b>19,475</b>	<b>6,526</b>
New York.....	97	169,770	180,611	71,692	12,488	10,549	301	286,830	115,845
New Jersey (District 2).....	36	15,560	8,500	6,179	540	1,031	1,207	4,526	1,350
New Jersey (District 3).....	8	1,400	1,370	465	8	112	30	50	61
Pennsylvania (District 3).....	35	21,757	45,476	9,992	619	725	288	7,689	967
Pennsylvania (District 4).....	20	11,789	45,205	9,004	856	464		7,950	1,488
Delaware.....	4	2,150	1,788	1,299	51	32	133	486	55
Maryland.....	6	2,855	2,191	906	13	89	18	475	433
District of Columbia.....	1	1,000	100	107				377	47
<b>Total Eastern States.....</b>	<b>207</b>	<b>226,281</b>	<b>285,241</b>	<b>99,644</b>	<b>14,575</b>	<b>13,002</b>	<b>1,977</b>	<b>308,383</b>	<b>120,246</b>
Virginia.....	15	3,779	2,646	818	83	151	83	476	108
West Virginia (District 4).....	3	750	650	237	1	58	125	191	23
West Virginia (District 5).....	5	640	1,454	99	73	42	37	853	341
North Carolina.....	14	4,770	2,197	1,277		80	343	6,132	970
South Carolina.....	16	1,788	1,081	346	17	7	31	199	35
Georgia.....	65	10,875	7,689	1,916	86	164	63	8,553	262
Florida.....	12	1,935	566	240	29	24		1,329	104
Alabama.....	17	2,510	2,046	516	31	97	62	2,108	168
Mississippi (District 8).....	2	400	356	148		19		18	10
Louisiana (District 6).....	11	10,235	6,462	1,583	230	608	13	20,105	838
Louisiana (District 11).....	2	675	225	172	2	2		1,102	26
Texas.....	179	14,742	5,814	1,843	175	69	244	6,457	1,308
Arkansas.....	30	4,653	1,806	683	26	57		5,368	399
Kentucky (District 4).....	6	970	350	86	19	16	3	9	24
Kentucky (District 8).....	5	1,650	1,021	319		157		1,307	70
Tennessee (District 6).....	5	1,040	307	204	12	32		69	63
Tennessee (District 8).....	10	4,765	2,272	1,146	316	117	13	6,582	383
<b>Total Southern States.....</b>	<b>397</b>	<b>66,177</b>	<b>36,942</b>	<b>11,633</b>	<b>1,100</b>	<b>1,700</b>	<b>1,017</b>	<b>60,858</b>	<b>5,132</b>
Ohio.....	84	50,710	32,923	7,854	946	1,037	1,886	38,118	4,935
Indiana (District 7).....	20	3,028	1,551	535	15	37	8	948	270
Indiana (District 8).....	2	240	110	32	5	12		42	17
Illinois (District 7).....	66	48,045	46,422	15,326	4,565	1,925		51,460	7,969
Illinois (District 8).....	14	2,315	776	849	30	22		2,095	82
Michigan (District 7).....	148	35,478	29,448	8,138	596	622		10,601	3,836
Michigan (District 9).....	11	780	435	174	30	25		20	44
Wisconsin (District 7).....	26	5,205	3,160	1,549	247	335	1	6,500	563
Wisconsin (District 9).....	10	452	154	59	5	25		86	81
Minnesota.....	28	3,335	1,356	496	62	48	4	2,124	417
Iowa.....	102	8,891	4,403	2,390	62	66		5,111	430
Missouri (District 8).....	32	15,760	15,538	4,264	341	441		13,362	1,313
Missouri (District 10).....	6	8,850	2,528	1,467	114	220		27,460	1,996
<b>Total Middle Western States.....</b>	<b>549</b>	<b>183,089</b>	<b>138,804</b>	<b>43,133</b>	<b>7,018</b>	<b>4,815</b>	<b>1,899</b>	<b>157,927</b>	<b>21,953</b>
North Dakota.....	4	150	28	1				5	7
South Dakota.....	18	1,305	259	72	9	1		2,889	264
Nebraska.....	21	990	278	73	2		4	122	107
Kansas.....	8	975	340	89	11	4		971	125
Montana.....	57	4,150	1,525	739	23	20	1	1,708	316
Wyoming.....	4	215	66	18				150	10
Colorado.....	3	1,025	765	447	111	184		160	179
New Mexico (District 10).....	2	90	20	11					6
New Mexico (District 11).....	5	240	136	11			4	21	6
Oklahoma (District 10).....	16	1,190	262	131	18	2		1,574	264
Oklahoma (District 11).....	4	165	25	16	3			22	4
<b>Total Western States.....</b>	<b>142</b>	<b>10,495</b>	<b>3,704</b>	<b>1,608</b>	<b>177</b>	<b>211</b>	<b>9</b>	<b>7,622</b>	<b>1,288</b>
Washington.....	53	5,777	1,727	674	53	59		2,537	709
Oregon.....	30	2,815	1,561	1,303	98	77	2	3,102	308
California.....	45	39,673	18,265	7,973	292	1,499	9	13,736	7,487
Idaho.....	45	2,403	825	207	8	7	3	337	147
Utah.....	37	4,882	1,698	1,010	124	53	4	1,757	400
Arizona (District 11).....	2	63	52	11				10	10
Arizona (District 12).....	2	525	105	134	28			390	44
<b>Total Pacific States.....</b>	<b>214</b>	<b>56,138</b>	<b>24,233</b>	<b>11,312</b>	<b>603</b>	<b>1,695</b>	<b>18</b>	<b>21,859</b>	<b>9,105</b>
<b>Total State bank and trust company members.....</b>	<b>1,550</b>	<b>579,391</b>	<b>528,112</b>	<b>184,483</b>	<b>24,961</b>	<b>22,779</b>	<b>5,371</b>	<b>576,124</b>	<b>164,250</b>



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 executed for customers.	Acceptances executed by other banks for account of reporting banks.	Other liabilities.	Total.	
9,002	12,537	24	490					53	25,689	Maine.
317,253	67,911	4,672	2,772	75		11,840	195	923	495,304	Massachusetts.
62,020	72,053	1,132	350			1,309		582	160,605	Rhode Island.
13,541	4,601	398	498	250				26	24,053	Connecticut (District 1).
4,533	3,017	93	200			122			9,669	Connecticut (District 2).
406,349	160,119	6,319	4,310	325		13,271	195	1,584	715,320	Total New England States.
2,028,047	306,664	49,765	102,188	3,974	10,920	136,800	3,652	42,099	3,532,195	New York.
122,561	116,162	1,804	3,529	379		62		765	284,155	New Jersey (District 2).
7,528	10,496	178	1,156	365				19	23,238	New Jersey (District 3).
168,575	38,291	16,854	15,710	20		400		2,711	330,074	Pennsylvania (District 3).
120,165	53,617	4,989	9,685	50		248		1,897	267,407	Pennsylvania (District 4).
18,029	1,276	427	445		1	9		6	26,787	Delaware.
16,491	11,959	71	1,405			197		65	37,168	Maryland.
1,472	705		430	247		125		1	4,611	District of Columbia.
2,483,468	539,170	74,088	134,548	5,035	10,921	137,841	3,652	47,563	4,505,635	Total Eastern States.
9,365	10,240		1,060	195				46	29,050	Virginia.
2,871	5,044	27	235			100		4	10,316	West Virginia (District 4).
6,587	4,107	262	47					96	14,638	West Virginia (District 5).
15,445	12,579	205	2,380	2,709		618		28	49,733	North Carolina.
3,952	5,955	1	490	568		74		1	14,545	South Carolina.
30,862	27,860	187	2,672	4,742		638		341	96,910	Georgia.
7,906	6,086		592	68				160	19,039	Florida.
24,009	9,778	449	723	700	5			47	43,249	Alabama.
3,222	1,607		765	765					6,545	Mississippi (District 8).
61,380	40,667	601	4,706	3,234	6	6,514	55	625	157,862	Louisiana (District 6).
3,202	1,175		119	145				1	6,846	Louisiana (District 11).
64,383	16,353	28	2,291	3,857	5			113	117,682	Texas.
20,419	9,795		2,102	4,171		459		93	50,031	Arkansas.
3,141	1,580	49	246	176				200	6,869	Kentucky (District 4).
7,570	12,675	85	1,668	22				5,041	31,585	Kentucky (District 8).
1,909	4,324		2,027	60					10,047	Tennessee (District 6).
20,112	15,344	52	316	1,940		444		216	54,018	Tennessee (District 8).
286,335	185,169	1,946	21,674	23,352	16	8,847	55	7,012	718,965	Total Southern States.
253,205	343,867	2,626	7,475	1,571	1,337	9,331		2,273	760,094	Ohio.
12,120	16,340	193	642	259		200		12	36,158	Indiana (District 7).
1,286	1,452			47					3,243	Indiana (District 8).
361,365	288,971	5,973	6,410	343	141	20,021	1,252	6,084	866,272	Illinois (District 7).
9,008	9,806	29	514	115					25,641	Illinois (District 8).
166,752	349,437	1,503	28,572	3,938	57	400		331	639,709	Michigan (District 7).
4,148	6,062		78						11,796	Michigan (District 9).
32,068	47,317	1,128	1,331	390		28		179	100,001	Wisconsin (District 7).
2,023	4,163	3	253	213				6	7,523	Wisconsin (District 9).
10,773	24,133	11	804	1,062				40	44,665	Minnesota.
27,951	54,711	30	3,603	2,569	3			1,951	112,171	Iowa.
102,080	68,345	2,100	5,052	210	6	1,472		869	231,153	Missouri (District 8).
47,094	11,962	943	8,816	1,293		1,550		380	114,673	Missouri (District 10).
1,029,873	1,226,566	14,539	63,550	12,010	1,544	33,002	1,252	12,125	2,953,099	Total Middle Western States.
234	653		64	78				1	1,221	North Dakota.
4,921	5,709	71	880	1,777				78	18,235	South Dakota.
4,114	3,726	41	273	217				7	9,954	Nebraska.
4,856	2,368	45	107	50				21	9,962	Kansas.
13,892	12,668	72	351	2,321		9		73	37,868	Montana.
615	371		5						1,450	Wyoming.
7,205	11,646	2	219					9	21,952	Colorado.
381	143		36	20					707	New Mexico (District 10).
583	698			49					1,748	New Mexico (District 11).
8,459	2,752	50	306	318					15,326	Oklahoma (District 10).
588	150			25					998	Oklahoma (District 11).
45,848	40,884	281	2,241	4,855		9		189	119,421	Total Western States.
25,172	27,466	59	2,032	506	43	7		3	66,824	Washington.
19,217	15,954	10	211	495		828		61	46,042	Oregon.
152,745	425,409	2,313	9,967	2,922	160	947	25	2,529	685,951	California.
7,736	3,602	70	2,021	948	1			9	18,324	Idaho.
15,479	20,520		2,257	1,019		7		117	49,327	Utah.
527	140		24	69	1				897	Arizona (District 11).
3,180	704		940						6,050	Arizona (District 12).
224,056	493,795	2,452	17,452	5,959	205	1,789	25	2,719	873,415	Total Pacific States.
4,475,929	2,645,703	99,625	243,775	51,536	12,686	194,759	5,179	71,192	9,885,855	Total State bank and trust company members.



RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, APR. 28, 1921. 11

[In thousands of dollars.]

	Net amount due from banks not included in reserve calculations.	Net amount on which reserve is computed.	Amount of reserve required.	Amount of lawful reserve with Federal Reserve Bank.	Per cent to net amount on which reserve is computed.
<b>Federal Reserve Bank cities:</b>					
<b>Central Reserve Bank cities—</b>					
New York.....	14,772	1,887,813	245,416	234,705	12.4
Chicago.....	7,350	362,147	47,079	47,846	13.2
St. Louis.....	3,282	103,506	13,456	12,878	12.4
<b>Total central reserve cities.....</b>	<b>25,404</b>	<b>2,353,466</b>	<b>305,951</b>	<b>295,429</b>	<b>12.6</b>
<b>Reserve cities—</b>					
Boston.....	11,736	267,512	26,751	26,401	9.9
New York (Brooklyn).....	1,615	81,059	8,106	7,913	9.8
Philadelphia.....	4,844	157,338	15,734	15,128	9.6
Cleveland.....	1,573	222,334	22,233	20,866	9.4
Richmond.....	173	4,348	435	432	9.9
Atlanta.....	927	7,508	751	468	6.2
Chicago.....	4,209	43,300	4,330	4,432	10.2
St. Louis.....	1,137	13,962	1,396	1,579	11.3
Minneapolis.....	92	1,497	150	144	9.6
Kansas City.....		54,296	5,429	5,246	9.7
Dallas.....		8,707	871	881	10.1
San Francisco.....	5,319	140,270	14,027	14,538	10.4
<b>Total.....</b>	<b>31,625</b>	<b>1,002,131</b>	<b>100,213</b>	<b>98,028</b>	<b>9.8</b>
<b>Total Federal Reserve Bank cities.....</b>	<b>57,029</b>	<b>3,355,597</b>	<b>406,164</b>	<b>393,457</b>	<b>11.7</b>
<b>Federal Reserve branch cities:</b>					
<b>Reserve cities—</b>					
Buffalo.....	1,399	134,539	13,454	13,155	9.8
Pittsburgh.....	1,806	114,788	11,479	11,915	10.4
Cincinnati.....	3,446	32,180	3,218	3,094	9.6
Baltimore.....	1,685	19,063	1,906	2,049	10.7
Jacksonville.....	31	283	28	29	10.2
Birmingham.....	1,630	15,156	1,515	1,448	9.6
New Orleans.....	621	77,334	7,733	7,925	10.2
Nashville.....		730	73	76	10.4
Detroit.....	7,994	153,208	15,321	14,924	9.7
Louisville.....	111	10,506	1,050	1,052	10.0
Memphis.....	1,048	23,249	2,325	2,993	12.9
Little Rock.....	276	12,940	1,294	1,465	11.3
Helena.....	346	4,068	407	509	12.5
Denver.....	1,389	10,432	1,043	618	5.9
Oklahoma City.....		1,894	189	211	11.1
Houston.....		1,878	188	111	5.9
El Paso.....	91	3,997	400	318	8.0
Salt Lake City.....	1,054	13,920	1,392	1,205	8.7
Seattle.....	1,037	8,248	825	728	8.8
Spokane.....	77	6,895	690	825	12.0
Portland.....	453	15,361	1,586	1,450	9.1
Los Angeles.....	12,895	80,927	8,093	8,989	11.1
<b>Total Federal Reserve branch cities.....</b>	<b>37,389</b>	<b>742,096</b>	<b>74,209</b>	<b>75,089</b>	<b>10.1</b>
<b>Total Federal Reserve Bank and branch cities.....</b>	<b>94,418</b>	<b>4,097,693</b>	<b>480,373</b>	<b>468,546</b>	<b>11.4</b>
<b>All other reserve cities:</b>					
Columbus.....	409	5,920	592	593	10.0
Toledo.....		14,877	1,488	1,500	10.1
Washington.....		1,954	195	179	9.2
Charleston.....	186	1,013	101	100	9.9
Savannah.....	927	23,352	2,335	2,011	8.6
Chattanooga.....	328	2,336	234	275	11.8
Grand Rapids.....	992	15,874	1,587	1,661	10.5
Cedar Rapids.....	228	966	97	105	10.9
Des Moines.....		7,932	793	735	9.3
Milwaukee.....	444	33,449	3,345	3,262	9.8
St. Paul.....	86	2,779	278	265	9.5
Topeka.....	182	1,406	141	136	9.7
Wichita.....	54	2,010	201	209	10.4
Lincoln.....		577	58	68	11.8
Galveston.....	760	5,439	544	365	6.7
San Antonio.....		3,772	377	169	4.5
Waco.....		1,066	107	115	10.8
Ogden.....	201	585	58	60	10.3
Tacoma.....	192	2,070	207	210	10.1
<b>Total.....</b>	<b>4,989</b>	<b>127,377</b>	<b>12,738</b>	<b>12,018</b>	<b>9.4</b>
Central reserve city banks.....	25,404	2,353,466	305,951	295,429	12.6
Other reserve city banks.....	74,003	1,871,604	187,160	185,135	9.9
Banks outside reserve cities (country banks).....	70,759	1,363,241	95,427	96,610	7.1
<b>Total State bank and trust company members.....</b>	<b>170,166</b>	<b>5,588,311</b>	<b>588,538</b>	<b>577,174</b>	<b>10.3</b>

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON APR. 28, 1921  
(INCLUDING 8,148 NATIONAL BANKS AND 1,550 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

Table with 14 columns (Districts 1-12 and Total United States) and rows for RESOURCES and LIABILITIES. Rows include Loans and discounts, Overdrafts, Customers' liability on account of acceptances, United States Government securities owned, Other bonds, stocks, and securities, Banking house, furniture, and fixtures, Other real estate owned, Cash in vault, Lawful reserve with Federal Reserve Bank, 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, Redemption fund and due from United States Treasurer, Other assets, Capital stock paid in, Surplus fund, Undivided profits, less expenses and taxes paid, Due to Federal Reserve Banks, Due to banks, bankers, and trust companies, 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 executed for customers, National bank notes outstanding, United States Government securities borrowed, Other bonds and securities borrowed, Other liabilities, Total, and Liability for rediscounts, including those with Federal Reserve Bank.

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON APR. 28, 1921, BY CLASSES OF BANKS,  
INCLUDING 8,148 NATIONAL BANKS AND 1,550 STATE BANKS AND TRUST COMPANIES.

[In thousands of dollars.]

Table with 8 columns (Central reserve city banks: New York, Chicago, St. Louis, Total; Other reserve city banks; Country banks; Total United States) and rows for RESOURCES and LIABILITIES. Rows include Loans and discounts, Overdrafts, Customers' liability on account of acceptances, United States Government securities owned, Other bonds, stocks, and securities, Banking house, furniture, and fixtures, Other real estate owned, Cash in vault, Lawful reserve with Federal Reserve Bank, 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, Redemption fund and due from United States Treasurer, Other assets, Total, Capital stock paid in, Surplus fund, Undivided profits, less expenses and taxes paid, Due to Federal Reserve Bank, Due to banks, bankers, and trust companies, 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 executed for customers, National bank notes outstanding, United States Government securities borrowed, Other bonds and securities borrowed, Other liabilities, Total, Liability for rediscounts, including those with Federal Reserve Bank, and Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).

1 Includes United States Government securities borrowed by national banks.  
2 Includes other bonds and securities borrowed by national banks.  
3 Includes amounts reserved for taxes and interest accrued.  
4 Includes acceptances of other banks and foreign bills of exchange sold with indorsement or other guaranty by national banks.