

FEDERAL RESERVE BOARD,
Washington, September 2, 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 JUNE 30, NOV. 15, DEC. 29, 1920, APR. 28 AND JUNE 30, 1921.

[In thousands of dollars.]

	June 30, 1920— 1,374 banks.	Nov. 15, 1920— 1,449 banks.	Dec. 29, 1920— 1,481 banks.	Apr. 28, 1921— 1,550 banks.	June 30, 1921— 1,595 banks.
RESOURCES.					
Loans and discounts.....	5,682,754	5,713,301	5,640,043	5,810,337	5,770,222
Overdrafts.....	6,133	5,695	5,708	4,533	4,619
Customers' liability on account of letters of credit.....	1,797	1,933	603	2,359	2,737
Customers' liability on account of acceptances.....	235,587	234,758	212,494	189,514	174,284
United States Government securities.....	674,046	635,609	629,955	627,717	644,043
Stock of Federal Reserve Bank.....	29,198	30,471	30,887	32,934	33,196
Other bonds, stocks, and securities.....	1,273,900	1,283,226	1,340,247	1,387,588	1,405,300
Banking house.....	148,988	157,676	161,070	172,745	177,496
Furniture and fixtures.....	13,522	18,051	16,882	21,746	21,022
Other real estate owned.....	24,117	26,520	26,957	30,510	29,060
Gold coin and certificates.....	20,322	15,306	13,858	14,921	13,125
All other cash in vault.....	152,034	148,412	170,682	147,602	143,063
Lawful reserve with Federal Reserve Bank.....	593,415	609,443	578,688	577,174	584,457
Items with Federal Reserve Bank in process of collection.....	133,007	143,515	122,213	117,993	120,763
Due from banks, bankers, and trust companies.....	431,583	401,221	381,113	354,710	338,151
Exchanges for clearing house, also checks on other banks in same place.....	384,338	398,516	289,333	213,983	368,894
Outside checks and other cash items.....	47,204	44,426	34,368	27,801	39,377
Other assets.....	154,897	173,130	171,693	151,688	139,326
Total.....	10,006,842	10,041,209	9,826,794	9,885,855	10,009,135
LIABILITIES.					
Capital stock paid in.....	493,628	517,980	527,520	579,391	585,530
Surplus fund.....	494,568	502,961	507,503	528,112	531,918
Undivided profits, less expenses and taxes paid.....	150,043	175,918	183,445	184,483	170,389
Amount reserved for taxes accrued.....	21,346	23,617	25,118	24,961	36,408
Amount reserved for interest accrued.....	11,104	23,453	21,734	22,779	13,342
Due to Federal Reserve Bank.....	5,521	4,316	4,053	5,371	5,915
Due to banks, bankers, and trust companies.....	636,346	577,575	534,767	576,124	556,184
Certified and cashiers' or treasurers' checks outstanding.....	218,108	268,840	210,728	164,250	226,934
Demand deposits.....	4,851,597	4,685,330	4,519,602	4,475,929	4,585,885
Time deposits.....	2,426,035	2,523,695	2,556,818	2,645,703	2,671,593
United States deposits.....	86,498	74,381	106,166	99,625	142,457
Total deposits.....	8,224,105	8,134,137	7,932,134	7,967,002	8,188,968
Bills payable with Federal Reserve Bank.....	245,972	280,506	267,245	243,775	164,189
Bills payable other than with Federal Reserve Bank.....	39,986	58,048	56,665	51,536	55,489
Cash letters of credit and travelers' checks outstanding.....	17,756	12,002	12,339	12,686	18,998
Acceptances.....	242,369	241,276	218,292		
Acceptances executed for customers.....				194,759	178,483
Acceptances executed by other banks for account of reporting banks.....				5,179	2,479
Other liabilities.....	65,965	71,311	74,799	71,192	62,942
Total.....	10,006,842	10,041,209	9,826,794	9,885,855	10,009,135
Liability for rediscounts with Federal Reserve Bank.....	327,513	436,092	433,514	328,164	344,571
Liability for rediscounts with other banks.....	16,763	28,690	29,663	19,093	20,849
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	10.1	10.7	10.4	10.3	10.4

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

	June 30, 1920— 9,399 banks.	Nov. 15, 1920— 9,567 banks.	Dec. 29, 1920— 9,606 banks.	Apr. 28, 1921— 9,698 banks.	June 30, 1921— 9,745 banks.
RESOURCES.					
Loans and discounts.....	18,087,157 ²⁶	18,022,660	17,731,760	17,176,493	16,894,785
Overdrafts.....	22,560 ²¹	24,887	22,676	15,302	14,588
Customers' liability on account of acceptances.....	651,997 ²⁰¹	619,377	566,678	471,992	412,571
United States Government securities ¹	2,941,655	2,786,109	2,759,428	2,627,073	2,661,078
Other bonds, stocks, and securities ²	3,219,382	3,266,891	3,360,948	3,410,964	3,443,577
Banking house, furniture, and fixtures.....	522,397	557,049	565,567	593,428	608,812
Other real estate owned.....	69,066	72,420	73,901	82,886	80,786
Cash in vault.....	621,817	611,067	677,925	564,022	529,764
Lawful reserve with Federal Reserve Bank.....	1,838,648	1,827,450	1,763,424	1,654,329	1,624,662
Items with Federal Reserve Bank in process of collection.....	615,116	674,005	544,815	431,378	448,765
Due from banks, bankers, and trust companies.....	1,824,041	1,774,326	1,576,622	1,324,986	1,353,614
Exchanges for clearing house, also checks on other banks in same place.....	1,228,799	1,272,584	963,881	641,528	1,085,375
Outside checks and other cash items.....	126,269	120,864	91,222	67,586	100,607
Redemption fund and due from United States Treasurer.....	38,505	39,433	38,350	35,571	36,264
Other assets.....	386,892	444,311	447,001	350,393	344,011
Total.....	32,194,301	32,113,433	31,184,198	29,447,933	29,639,259
LIABILITIES.					
Capital stock paid in.....	1,717,014	1,787,160	1,799,061	1,850,074	1,858,710
Surplus fund.....	1,480,456	1,518,953	1,526,901	1,552,418	1,557,719
Undivided profits, less expenses and taxes paid ³	655,590	779,801	794,245	753,169	716,076
Due to Federal Reserve Bank.....	24,682	28,402	21,953	21,882	24,593
Due to banks, bankers, and trust companies.....	3,461,016	3,201,791	3,062,304	2,664,847	2,688,096
Certified and cashiers' or treasurers' checks outstanding.....	648,361	714,709	593,389	435,258	563,443
Demand deposits.....	15,067,172	14,779,480	14,019,901	13,074,225	13,292,177
Time deposits.....	5,910,926	6,144,064	6,187,921	6,343,443	6,366,632
United States deposits.....	260,179	219,831	316,191	272,561	389,910
Total deposits.....	25,372,336	25,088,277	24,201,659	22,812,216	23,324,851
Bills payable with Federal Reserve Bank.....	1,122,067	1,063,748	1,026,492	828,798	616,557
Bills payable other than with Federal Reserve Bank.....	155,443	212,232	208,440	188,459	195,684
Cash letters of credit and travelers' checks outstanding.....	28,896	18,365	17,901	18,001	25,185
Acceptances.....	673,565	647,801	593,708		
Acceptances executed for customers.....				481,936	418,199 ⁶⁵
Acceptances executed by other banks for account of reporting banks.....				22,233	13,097 ⁷²²
National bank notes outstanding.....	687,653	697,391	693,415	679,083	703,654
United States Government securities borrowed.....	130,860	131,209	140,451	130,685	100,324
Other bonds and securities borrowed.....	4,582	4,844	4,377	4,086	2,830
Other liabilities.....	165,839	163,652	177,548	126,775	105,782
Total.....	32,194,301	32,113,433	31,184,198	29,447,933	29,639,259
Liability for rediscounts, including those with Federal Reserve Bank ⁴	1,558,792	1,917,989	1,894,818	1,336,813	1,243,764 ⁴⁸³
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	9.9	10.1	10.0	9.9	9.8

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.

RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Less—				Total deductions.	Loans and discounts, net.	Over-drafts.	Customers' liability on account of letters of credit.	Customers' liability on account of acceptances.	United States Government securities.	Stock of Federal Reserve Bank.
			Notes and bills rediscounted.		Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.							
			With Federal Reserve Bank.	With other banks.									
Federal Reserve Bank cities:													
Central reserve cities—													
New York.....	31	1, 651, 346	56, 733		31, 623	14, 007	102, 363	1, 548, 983	831	1, 113	115, 288	229, 926	8, 708
Chicago.....	14	479, 599	20, 043	9, 195	697		29, 935	449, 664	57	27	20, 844	19, 331	2, 413
St. Louis.....	10	135, 941	10, 657		150		10, 807	125, 134	122	121	1, 152	4, 691	841
Total central reserve cities.....	55	2, 266, 886	87, 433	9, 195	32, 470	14, 007	143, 105	2, 123, 781	1, 010	1, 261	137, 284	253, 948	11, 962
Reserve cities—													
Boston.....	13	289, 215	25, 224		1, 349	65	26, 638	262, 577	126		10, 723	7, 957	1, 304
New York (Brooklyn).....	4	57, 177					57, 177	57, 177	8		303	7, 489	182
Philadelphia.....	14	142, 886	8, 416		655		9, 071	133, 815	89		624	29, 447	1, 785
Cleveland.....	5	358, 347	56, 706		1, 547		58, 253	300, 094	136	1, 296	9, 008	6, 498	1, 583
Richmond.....	3	10, 674	1, 427				1, 427	9, 247	2			563	83
Atlanta.....	4	16, 291	2, 196	210			2, 406	13, 885	3		111	659	174
Chicago.....	14	47, 187	566				566	46, 621	19		226	10, 519	232
St. Louis.....	8	14, 323	45				45	14, 278	12			2, 682	63
Minneapolis.....	2	3, 044	35				35	3, 009	2			321	28
Kansas City.....	3	68, 512	5, 405	727			6, 132	62, 380	234		1, 966	9, 562	133
Dallas.....	3	12, 025	759				759	11, 266	27			8	89
San Francisco.....	9	223, 846	1, 397	43			1, 440	222, 406	287	50	964	36, 774	907
Total.....	82	1, 243, 527	102, 176	980	3, 551	65	106, 772	1, 136, 755	945	1, 346	23, 925	112, 479	6, 563
Total Federal Reserve Bank cities.....	137	3, 510, 413	189, 609	10, 175	36, 021	14, 072	249, 877	3, 260, 536	1, 955	2, 607	161, 209	366, 427	18, 525
Federal Reserve branch cities:													
Reserve cities—													
Buffalo.....	6	131, 793	14, 855			149	15, 004	116, 789	33		919	16, 201	798
Pittsburgh.....	6	101, 322	2, 543				2, 543	98, 779	4		376	15, 803	1, 509
Cincinnati.....	4	30, 275	923				923	29, 352	5			8, 417	240
Baltimore.....	3	19, 816	1, 982				1, 982	17, 834	11		100	1, 137	147
Jacksonville.....	1	546						546				81	7
Birmingham.....	2	16, 446						16, 446	2			378	59
New Orleans.....	7	101, 951	13, 476	130		73	13, 679	88, 272	503		4, 288	5, 101	490
Nashville.....	1	152						152				496	7
Detroit.....	10	222, 667	9, 859		500		10, 359	212, 308	21		450	34, 141	1, 188
Louisville.....	3	20, 713	479				479	20, 234	5			2, 168	69
Memphis.....	4	39, 249	6, 829	171		202	7, 202	32, 047	106		280	315	197
Little Rock.....	5	20, 702	2, 114	1, 305			3, 419	17, 283	32		66	873	89
Helena.....	4	6, 947	577				577	6, 370	17			283	43
Denver.....	2	10, 704						10, 704	4			1, 852	52
Oklahoma City.....	1	1, 975						1, 975				200	7
El Paso.....	3	6, 224	994	50			1, 044	5, 180	13			184	25
Houston.....	1	2, 049						2, 049				150	6
Salt Lake City.....	5	15, 396	328	30			358	15, 038	34			1, 164	71
Seattle.....	3	11, 630	930				930	10, 700	18		66	1, 997	60
Spokane.....	2	7, 663						7, 663	9	52		378	45
Portland.....	3	21, 646	1, 579			595	2, 174	19, 472	13		684	1, 774	73
Los Angeles.....	4	128, 743	1, 988			5	1, 993	126, 750	41	73	744	10, 973	448
Total Federal Reserve branch cities.....	80	918, 609	59, 456	1, 686	500	1, 024	62, 666	855, 943	871	125	7, 973	104, 066	5, 630
Total Federal Reserve Bank and branch cities.....	217	4, 429, 022	249, 065	11, 861	36, 521	15, 096	312, 543	4, 116, 479	2, 826	2, 732	169, 182	470, 493	24, 155
All other reserve cities:													
Columbus.....	1	4, 906						4, 906	2			1, 123	26
Toledo.....	2	20, 287	768				768	19, 519	1		360	1, 535	73
Washington.....	1	2, 632	10				10	2, 622				629	33
Charleston.....	1	1, 981						1, 981				301	12
Savannah.....	5	45, 580	7, 117	312			7, 429	38, 151	42		410	889	204
Chattanooga.....	1	5, 119	828				828	4, 291	7			227	30
Grand Rapids.....	5	21, 672	578	100			678	20, 994	19		50	1, 508	78
Cedar Rapids.....	1	2, 014						2, 014				209	8
Des Moines.....	3	15, 484	2, 487				2, 487	12, 997	2			1, 856	73
Milwaukee.....	4	49, 647	2, 602				2, 602	47, 045	30		30	4, 447	170
St. Paul.....	2	4, 821	237				237	4, 584	7			387	29
Topeka.....	1	1, 497						1, 497	3			35	8
Wichita.....	2	2, 384						2, 384				287	15
Lincoln.....	1	795	44				44	751	21			20	3
Galveston.....	2	6, 648						6, 648	2			841	39
San Antonio.....	1	6, 367	1, 074				1, 074	5, 293	13			124	35
Waco.....	1	1, 435	75				75	1, 360	4			100	13
Ogden.....	1	1, 334						1, 334				41	9
Tacoma.....	1	2, 090	20				20	2, 070				224	10
Total.....	36	196, 693	15, 840	412			16, 252	180, 441	153		850	14, 783	868
Central Reserve city banks.....	55	2, 266, 886	87, 433	9, 195	32, 470	14, 007	143, 105	2, 123, 781	1, 010	1, 261	137, 284	253, 948	11, 962
Other reserve city banks.....	198	2, 358, 829	177, 472	3, 078	4, 051	1, 089	185, 690	2, 173, 139	1, 969	1, 471	32, 748	231, 328	13, 061
Banks outside reserve cities (country banks).....	1, 342	1, 561, 729	79, 666	8, 576	185		88, 427	1, 473, 302	1, 640	5	4, 252	158, 767	8, 173
Total State bank and trust company members.....	1, 595	6, 187, 444	344, 571	20, 849	36, 706	15, 096	417, 222	5, 770, 222	4, 619	2, 737	174, 284	644, 043	33, 196

36,706
15,096
51,802

BANK CITIES, FEDERAL RESERVE BRANCH CITIES, AND OTHER RESERVE CITIES ON JUNE 30, 1921.

RESOURCES.

[In thousands of dollars.]

Other bonds, stocks, and securities.	Banking house.	Furniture and fixtures.	Other real estate owned.	Gold coin and certificates.	All other 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.	Other assets.	Total.	
289,640	44,655	210	2,399	4,280	31,438	241,081	30,217	45,987	273,579	9,241	89,165	2,966,741	Federal Reserve Bank cities:
72,139	3,069	105	80	1,376	9,360	46,602	8,070	31,301	19,377	6,517	14,643	704,975	Central reserve cities—
27,686	2,970	430	603	1,376	2,018	12,040	5,835	6,498	3,007	468	741	194,406	New York.
													Chicago.
													St. Louis.
389,465	50,694	745	3,082	5,705	42,816	299,723	44,122	83,786	295,963	16,226	104,549	3,866,122	Total central reserve cities.
36,368	6,056	981	618	434	5,670	24,598	8,058	9,372	6,938	911	4,691	387,382	Reserve cities—
14,490	2,614	96	129	162	4,446	7,932	628	1,564	4,208	547	522	102,497	Boston.
70,612	6,381	251	1,970	254	3,015	18,947	4,378	9,471	2,871	332	2,230	286,472	New York (Brooklyn).
62,164	9,743	126	5,529	130	5,991	21,322	11,368	12,821	6,357	2,048	2,719	458,933	Philadelphia.
698	142	19		2	105	449	125	329	30	7	2	11,803	Cleveland.
2,758	536	134	247	16	170	652	644	1,462	338	11	245	22,045	Richmond.
20,352	2,375	189	111	251	2,303	4,307	307	4,516	951	241	527	94,047	Atlanta.
4,595	266	152	122	32	490	1,442	143	923	267	37	51	25,555	Chicago.
1,123		22	125	8	77	288	172	540	74	13	32	5,834	St. Louis.
6,613	2,000	104	75	247	1,090	5,424	5,134	12,435	1,771	2,193	87	111,448	Minneapolis.
5	241	126	292	2	340	852	561	545	140	72	104	14,670	Kansas City.
62,898	9,108	941	627	440	4,443	13,899	1,270	12,103	9,588	2,848	3,711	383,264	Dallas.
													San Francisco.
282,676	39,462	3,141	9,845	1,978	28,140	100,112	32,788	66,081	33,533	9,260	14,921	1,903,950	Total.
672,141	90,156	3,886	12,927	7,683	70,956	399,835	76,910	149,867	329,496	25,486	119,470	5,770,072	Total Federal Reserve Bank cities.
69,603	4,147	165	1,109	37	1,594	12,602	4,852	7,950	2,609	136	1,106	240,650	Federal Reserve branch cities:
74,221	1,807	235	1,729	13	1,151	11,340	3,360	4,090	1,983	533	841	217,774	Reserve cities—
22,405	3,508	106	82	24	1,301	3,664	509	2,457	618	239	99	73,026	Buffalo.
8,626	718	21	480	193	447	2,001	602	2,303		117	207	34,944	Pittsburgh.
113		1			5	52	6	165		1		978	Cincinnati.
925	711	102	439	58	567	1,691	609	1,163	317	156		23,623	Baltimore.
16,759	4,697	454	507	42	2,246	6,099	1,676	11,836	4,957	1,554	3,091	152,572	Jacksonville.
1,247	15		2		38			22			24	2,003	Birmingham.
66,827	8,290	1,236	45	142	6,879	15,428	3,223	11,694	6,897	1,237	580	370,586	New Orleans.
2,985	700	112	89	39	572	1,057	353	1,195	171	44	102	29,895	Nashville.
3,434	2,232	31	171	67	576	2,142	1,077	5,511	576	178	7	48,947	Detroit.
1,417	780	130	319	11	314	1,291	1,254	2,065	254	96	103	26,377	Louisville.
1,166	150	73	12	8	112	421	208	913	44	51		9,871	Memphis.
5,157	318	101	8	70	440	1,322	125	1,373	297	47	128	21,998	Little Rock.
460		23	2		50	153	303	480	139			3,792	Helena.
158	190	90	74	6	108	275	59	743	91	11	63	7,270	Denver.
1		2	49		35	205	51	142		73	25	2,788	Oklahoma City.
4,570	706	161	308	10	242	1,134	585	1,940	336	56	58	26,413	El Paso.
3,476	15	87	518	6	244	580	105	1,463	67	50	181	19,633	Houston.
617	365	24	135	5	161	784	453	1,337	233	63	58	12,382	Salt Lake City.
2,353		74	181	115	458	1,476	385	2,753	363	70	162	30,406	Seattle.
30,821	3,139	1,290	329	468	2,882	8,831	2,216	11,883	3,253	1,948	1,074	207,163	Spokane.
													Portland.
													Los Angeles.
317,341	32,488	4,518	6,588	1,314	20,334	72,586	22,011	73,478	23,206	6,660	7,909	1,563,091	Total Federal Reserve branch cities.
989,482	122,644	8,404	19,515	8,997	91,340	472,421	98,921	223,345	352,702	32,146	127,379	7,333,163	Total Federal Reserve Bank and branch
694	595	101	1	2	303	523		389	209	14		8,888	All other reserve cities:
3,045	920	43	345	6	623	1,643	409	1,292	339	16	233	30,402	Columbus.
686	20	20		3	29	218	38	222		10		4,530	Toledo.
382	20		12		22	102	16	311	15	2	1	3,177	Washington.
752	1,266	88	242	15	1,042	2,218	1,826	5,071	1,113	132	74	53,535	Charleston.
361		40	30	2	175	303	17	480	36	19		6,018	Savannah.
5,806	771	246	18	43	1,140	1,589		1,217	484	229	21	34,213	Chattanooga.
109	75	34		7	24	96		112	19	14		2,721	Grand Rapids.
1,720	146	107	88	17	295	539	270	894	228	41	7	19,280	Cedar Rapids.
8,537	989	95	168	55	1,452	3,595	459	3,776	855	1,742	293	73,738	Des Moines.
241	230	55		5	106	461	61	490	104	140	26	6,926	Milwaukee.
130		19	5	4	44	204		196	38	9		2,192	St. Paul.
309		21	3	5	50	207	15	314	81	34	24	3,749	Topeka.
27	20	10		1	18	70		51	8	29	10	1,039	Wichita.
151	65	8	180	19	326	387	251	2,126	202	8	37	11,290	Lincoln.
	976	76	61	16	230	424	18	164	49	6	179	7,664	Galveston.
13	62	53	25		51	94		80	27		21	1,903	San Antonio.
628			9	4	6	59		159				2,249	Waco.
121	47	76	7	1	67	191	21	130	47	10		3,022	Ogden.
													Tacoma.
23,712	6,202	1,092	1,194	205	6,003	12,923	3,401	17,474	3,854	2,455	926	276,536	Total.
389,465	50,694	745	3,082	5,705	42,816	299,723	44,122	83,786	295,963	16,226	104,549	3,866,122	Central Reserve city banks.
623,729	78,152	8,751	17,627	3,497	54,527	185,621	58,200	157,033	60,593	18,375	23,759	3,743,577	Other reserve city banks.
392,106	48,650	11,526	8,351	3,923	45,720	99,113	18,441	97,332	12,338	4,776	11,021	2,399,436	Banks outside reserve cities (country banks).
1,405,300	177,496	21,022	29,060	13,125	143,063	584,457	120,763	338,151	368,894	39,377	139,326	10,009,135	Total State bank and trust company memb

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

LIABILITIES.

[In thousands of dollars.]

	Number of banks.	Capital stock paid in.	Surplus fund.	Undivided profits less expenses and taxes paid. <i>UP</i>	Amount reserved for taxes accrued. <i>UP</i>	Amount reserved for interest accrued. <i>UP</i>	Due to Federal Reserve Bank. <i>OK</i>	Due to banks, bankers, and trust companies. <i>J. J. ...</i>	Certified and cashiers' or treasurers' checks outstanding. <i>OK</i>
Federal Reserve Bank cities:									
Central reserve cities—									
New York	31	133,400	155,678	52,797	20,664	5,770		263,791	171,516
Chicago	14	37,850	42,590	13,231	5,052	1,110		42,334	6,454
St. Louis	10	13,325	14,713	3,401	446	427		10,983	964
Total central reserve cities	55	184,575	212,981	69,429	26,162	7,307		317,108	178,934
Reserve cities—									
Boston	13	20,350	23,610	6,917	1,208	504		13,584	5,638
New York (Brooklyn)	4	3,500	2,550	1,782	162	123		3,897	2,113
Philadelphia	14	17,711	42,013	8,773	771	548	811	8,945	606
Cleveland	5	32,950	19,825	2,127	457	14		30,529	3,356
Richmond	3	1,200	1,550	332	16	44		145	42
Atlanta	4	3,500	2,300	682	64	13		913	82
Chicago	14	5,950	1,863	1,324	262	101		865	795
St. Louis	8	1,650	505	340	45	29		255	174
Minneapolis	2	800	180	43	17	7		321	118
Kansas City	3	8,200	2,253	1,411	227			26,367	1,401
Dallas	3	2,250	725	115	25			1,308	301
San Francisco	9	20,700	9,870	2,100	301	56		11,898	5,753
Total	82	118,761	107,244	25,946	3,555	1,439	811	99,027	20,379
Total Federal Reserve Bank cities	137	303,336	320,225	95,375	29,717	8,746	811	416,135	199,313
Federal Reserve branch cities:									
Reserve cities—									
Buffalo	6	16,250	12,975	3,719	534	239		14,507	998
Pittsburgh	6	8,300	41,985	8,263	812	202		7,055	1,053
Cincinnati	4	3,715	4,295	1,475	5	238		211	555
Baltimore	3	2,750	2,150	883	23	3		419	486
Jacksonville	1	200	30	1	8			37	9
Birmingham	2	1,000	950	261	34	13		841	139
New Orleans	7	9,950	6,390	1,505	290	61		17,762	961
Nashville	1	200	50	76					53
Detroit	10	19,000	20,600	3,998	616	214		7,213	2,332
Louisville	3	1,350	950	224	9	92	15	1,154	307
Memphis	4	4,400	2,160	1,170	271	36		6,151	289
Little Rock	5	2,150	820	359	31	19		4,214	163
Helena	4	1,100	348	342	7	4		1,101	177
Denver	2	1,000	750	415	104	56		1,53	220
Oklahoma City	1	200	40	6	6			1,028	60
El Paso	3	750	102	15	11	1		1,189	108
Houston	1	200	10	38	12			97	70
Salt Lake City	5	1,775	590	531	34	102		1,295	135
Seattle	3	1,650	308	75	7	21		259	223
Spokane	2	1,200	300	197	24			2,178	372
Portland	3	1,300	1,125	1,062	108			2,382	185
Los Angeles	4	9,650	5,538	2,134	147	12		2,638	2,377
Total Federal Reserve branch cities	80	88,090	102,466	26,749	3,093	1,313	15	71,884	11,272
Total Federal Reserve Bank and branch cities	217	391,426	422,691	122,124	32,810	10,059	826	488,019	210,585
All other reserve cities:									
Columbus	1	700	155	69		10		256	115
Toledo	2	1,600	850	187	40	60	283	2,477	177
Washington	1	1,000	100	93				445	41
Charleston	1	200	200	25	10			135	1
Savannah	5	3,400	3,307	620	36	79		6,502	372
Chattanooga	1	750	250	139	16	64		69	19
Grand Rapids	5	1,600	1,010	578	3	47		473	105
Cedar Rapids	1	200	65	12				5	12
Des Moines	3	1,750	700	524	51	19	2	1,893	156
Milwaukee	4	3,200	2,480	1,193	325	67		5,522	814
St. Paul	2	800	160	35	10	1		689	89
Topeka	1	200	62	18				245	42
Wichita	2	400	104	8	3	1		545	36
Lincoln	1	100	10					59	32
Galveston	2	600	700	146	100	24	307	1,238	29
San Antonio	1	1,000	170	43	23	3		241	81
Waco	1	300	115	37	5			106	8
Ogden	1	150	150	8	3				7
Tacoma	1	300	45	14					67
Total	36	18,250	10,633	3,749	625	375	592	20,900	2,203
Central reserve city banks	55	184,575	212,981	69,429	26,162	7,307		317,108	178,934
Other reserve city banks	198	225,101	220,343	56,444	7,273	3,127	1,418	191,811	33,854
Banks outside reserve cities (country banks)	1,342	175,854	98,594	44,516	2,973	2,908	4,497	47,265	14,146
Total State bank and trust company members	1,595	585,530	531,918	170,389	36,408	13,342	5,915	556,184	226,934

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.
1,758,864	143,682	58,819	30,013	831	17,081	119,411	2,143	32,281	2,966,741
313,685	209,435	2,774	4,889	.....	105	20,474	322	4,670	704,975
80,492	54,381	4,446	6,784	800	34	1,152	.....	2,058	194,406
2,153,041	407,498	66,039	41,686	1,631	17,220	141,037	2,465	39,009	3,866,122
246,485	48,828	6,141	1,058	850	.....	11,012	.....	1,197	387,382
80,394	3,702	3,873	.....	.....	.....	303	.....	98	102,497
159,353	12,662	26,228	6,753	.....	.....	624	.....	674	286,472
156,934	194,909	3,803	2,400	.....	1,267	8,994	14	1,354	458,933
3,186	4,067	.....	1,080	125	.....	.....	.....	16	11,803
5,569	7,615	.....	580	273	3	111	.....	350	22,045
26,418	54,349	709	330	390	25	200	.....	466	94,047
10,547	11,581	191	190	.....	.....	.....	.....	48	25,555
2,378	1,870	.....	.....	100	.....	.....	.....	.....	5,834
48,348	11,702	3,703	3,155	2,715	.....	1,966	.....	.....	111,448
7,906	1,864	.....	.....	175	1	.....	.....	.....	14,670
77,336	244,070	523	7,300	.....	80	971	.....	2,306	383,264
824,844	597,219	45,171	22,846	4,628	1,376	24,181	14	6,509	1,903,950
2,977,885	1,004,717	111,210	64,532	6,259	18,596	165,218	2,479	45,518	5,770,072
113,920	58,877	2,133	14,792	400	67	919	.....	320	240,650
100,700	32,460	8,137	6,931	508	.....	376	.....	992	217,774
21,140	38,443	1,570	645	.....	.....	.....	.....	734	73,026
16,800	10,271	.....	999	.....	.....	100	.....	60	34,944
337	276	4	.....	.....	.....	.....	.....	76	978
12,028	7,402	225	225	500	5	.....	.....	.....	23,623
61,290	44,255	832	2,420	1,738	18	4,467	.....	633	152,572
391	995	.....	238	.....	.....	.....	.....	.....	2,003
99,054	197,389	4,155	14,717	800	16	450	.....	32	370,586
6,619	12,352	138	1,679	.....	5	.....	.....	5,001	29,895
17,404	14,416	.....	160	1,990	.....	280	.....	220	48,947
10,021	6,843	170	602	850	.....	66	.....	69	26,377
2,923	2,802	.....	25	991	.....	.....	.....	51	9,871
7,422	11,634	.....	170	.....	.....	.....	.....	74	21,978
1,624	828	.....	.....	.....	.....	.....	.....	.....	3,792
3,405	1,090	.....	248	330	3	.....	.....	18	7,270
1,708	534	.....	100	.....	.....	.....	.....	19	2,788
8,721	12,232	.....	751	130	1	.....	.....	116	26,413
4,097	11,424	.....	1,417	79	6	66	.....	1	19,633
5,175	2,876	.....	.....	.....	60	.....	.....	.....	12,382
12,251	11,208	.....	70	.....	.....	684	.....	31	30,406
45,290	137,414	.....	82	.....	101	744	.....	1,036	207,163
552,320	616,021	17,364	46,271	8,316	282	8,152	.....	9,483	1,563,091
3,530,205	1,620,738	128,574	110,803	14,575	18,878	173,370	2,479	55,001	7,333,163
4,197	3,293	77	.....	.....	16	.....	.....	.....	8,888
10,813	13,100	16	350	15	.....	360	.....	74	30,402
1,526	692	.....	430	202	.....	.....	.....	1	4,530
384	2,208	14	.....	.....	.....	.....	.....	.....	3,177
18,099	16,506	445	783	2,866	.....	410	.....	110	53,535
1,413	3,078	.....	220	.....	.....	.....	.....	.....	6,018
9,883	20,394	36	.....	.....	.....	50	.....	34	34,213
253	2,174	.....	.....	.....	.....	.....	.....	.....	2,721
4,990	5,864	.....	1,403	350	.....	.....	.....	1,578	19,280
23,335	35,337	994	200	.....	68	30	.....	173	73,738
2,386	2,309	.....	172	257	.....	.....	.....	18	6,926
1,350	275	.....	.....	.....	.....	.....	.....	.....	2,192
1,770	867	2	.....	.....	.....	.....	.....	13	3,749
496	255	.....	20	67	.....	.....	.....	.....	1,039
4,398	3,743	.....	.....	.....	.....	.....	.....	5	11,290
2,370	3,012	.....	180	525	.....	.....	.....	16	7,664
843	404	.....	85	.....	.....	.....	.....	.....	1,903
.....	1,921	.....	.....	.....	.....	.....	.....	10	2,249
1,826	644	25	.....	100	.....	.....	.....	1	3,022
90,332	116,076	1,609	3,843	4,382	84	850	.....	2,033	276,536
2,153,041	407,498	66,039	41,686	1,631	17,220	141,037	2,465	39,009	3,866,122
1,467,496	1,329,316	64,144	72,960	17,326	1,742	33,183	14	18,025	3,743,577
965,348	934,779	12,274	49,543	36,532	36	4,263	.....	5,908	2,399,436
4,585,885	2,671,593	142,457	164,189	55,489	18,998	178,483	2,479	62,942	10,009,135

Federal Reserve Bank cities:
Central reserve cities—
New York.
Chicago.
St. Louis. 8

Total central reserve cities.

Reserve cities—
Boston.
New York (Brooklyn).
Philadelphia.
Cleveland.
Atlanta.
Chicago.
St. Louis.
Minneapolis.
Kansas City.
Dallas.
San Francisco.

Total.

Total Federal Reserve Bank cities.

Federal Reserve branch cities:
Reserve cities—
Buffalo.
Pittsburgh.
Cincinnati.
Baltimore.
Jacksonville.
Birmingham.
New Orleans.
Nashville.
Detroit.
Louisville.
Memphis.
Little Rock.
Helena.
Denver.
Oklahoma City.
El Paso.
Houston.
Salt Lake City.
Seattle.
Spokane.
Portland.
Los Angeles.

Total Federal Reserve branch cities.

Total Federal Reserve Bank and branch cities.

All other reserve cities:
Columbus.
Toledo.
Washington.
Charleston.
Savannah.
Chattanooga.
Grand Rapids.
Cedar Rapids.
Des Moines.
Milwaukee.
St. Paul.
Topeka.
Wichita.
Lincoln.
Galveston.
San Antonio.
Waco.
Ogden.
Tacoma.

Total.

Central reserve city banks.
Other reserve city banks.
Banks outside reserve cities (country banks).

Total State bank and trust company members.

RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Less—				Loans and discounts, net.	Over-drafts.	Cus-tomers' liability on account of letters of credit.	Cus-tomers' liability on account of acceptances.	United States Government securities.	Stock of Federal Reserve Bank.	
			Notes and bills rediscounted.		Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.							Total deductions.
			With Federal Reserve Bank.	With other banks.									
Maine	3	15,946	1,013			1,013	14,933	17		1,914	55		
Massachusetts	31	369,661	27,578	1	1,349	28,993	340,668	144		13,990	1,626		
Rhode Island	3	80,742					80,742	4	734	12,760	465		
Connecticut (District 1)	4	15,215	404			404	14,811	36		2,469	99		
Connecticut (District 2)	1	4,783					4,783	9	374	1,346	39		
Total New England States	42	486,347	28,995	1	1,349	30,410	455,937	210	11,966	32,479	2,284		
New York	96	2,015,895	79,161	91	31,723	125,131	1,890,764	916	1,113	266,974	10,512		
New Jersey (District 2)	37	152,016	542		75	617	151,399	9		28,145	725		
New Jersey (District 3)	8	8,344	137			137	8,207	1		3,116	83		
Pennsylvania (District 3)	36	170,172	9,121	34	655	9,810	160,362	100		33,583	2,019		
Pennsylvania (District 4)	20	124,824	2,656			2,656	122,168	9		20,625	1,709		
Delaware	4	13,636	155	99		254	13,382	25	5	2,605	118		
Maryland	6	21,224	1,982			1,982	19,242	12		1,411	151		
District of Columbia	1	2,632	10			10	2,622			629	33		
Total Eastern States	208	2,508,743	93,764	224	32,453	140,597	2,368,146	1,072	1,118	357,088	15,350		
Virginia	16	26,943	3,282	609		3,891	23,052	9		982	196		
West Virginia (District 4)	3	6,025					6,025	6		516	42		
West Virginia (District 5)	6	10,463	20			20	10,443	24		1,041	61		
North Carolina	15	39,684	1,762	132		1,894	37,790	29		959	210		
South Carolina	18	13,567	1,853	461		2,314	11,253	57		866	93		
Georgia	70	85,097	13,784	804		14,588	70,509	138		2,766	574		
Florida	12	10,220	345	20		365	9,855	6		2,092	75		
Alabama	18	32,386	1,847	20		1,867	30,519	26	5	1,211	140		
Mississippi (District 8)	3	6,424	1,181			1,181	5,243	7			26		
Louisiana (District 6)	12	105,077	13,868	159		14,100	90,977	524		5,426	503		
Louisiana (District 11)	2	4,640	204	83		287	4,353	42	4,288	210	27		
Texas	192	96,665	10,251	429		10,680	85,985	287		4,224	637		
Arkansas	35	40,842	4,845	1,525		6,370	34,472	84		2,459	208		
Kentucky (District 4)	6	4,488	91	104		195	4,293	15		436	40		
Kentucky (District 8)	5	23,568	519	34		553	23,015	14		2,323	80		
Tennessee (District 6)	4	5,493	855			855	4,638	8		739	39		
Tennessee (District 8)	11	42,059	7,178	204		7,584	34,475	115		595	212		
Total Southern States	428	553,641	61,885	4,584		66,744	486,897	1,391		26,845	3,163		
Ohio	84	548,188	61,497	146	1,557	63,200	484,988	207	1,296	27,011	2,502		
Indiana (District 7)	20	24,420	808	300		1,108	23,312	28		2,040	138		
Indiana (District 8)	2	2,697	219	60		279	2,418	2		18	10		
Illinois (District 7)	66	567,667	21,222	9,288	697	31,207	536,460	137	27	33,709	2,836		
Illinois (District 8)	14	15,651	214	35		249	15,402	31		1,515	93		
Michigan (District 7)	148	373,070	15,220	1,446	500	17,166	355,904	154	600	57,727	1,952		
Michigan (District 9)	11	6,923	118	32		150	6,773	7		721	36		
Wisconsin (District 7)	26	69,972	4,088	322		4,410	65,562	68		6,117	251		
Wisconsin (District 9)	10	5,387	253	46		299	5,088	12		481	18		
Minnesota	30	37,081	1,315	41		1,356	35,725	56	2	1,805	157		
Iowa	104	96,064	10,605	319		10,924	85,140	70		6,424	402		
Missouri (District 8)	32	156,539	11,211	48	150	11,409	145,130	145	121	7,979	938		
Missouri (District 10)	6	72,979	5,726	797		6,523	66,456	241	1,966	9,816	161		
Total Middle Western States	553	1,976,638	132,496	12,880	2,904	148,280	1,828,358	1,158	1,444	155,363	9,494		
North Dakota	5	1,106	82			82	1,024	3		33	6		
South Dakota	18	15,451	1,099	176		1,275	14,176	26		303	56		
Nebraska	21	8,174	559	78		637	7,537	53		446	38		
Kansas	8	6,984	28	81		109	6,875	15		810	39		
Montana	59	30,190	3,410	271		3,681	26,509	56		1,162	174		
Wyoming	4	1,331	118			118	1,213	1		12	9		
Colorado	3	10,978					10,978	4		1,876	53		
New Mexico (District 10)	2	599	71	43		114	485	1		60	3		
New Mexico (District 11)	5	1,839	384			384	1,455	1			11		
Oklahoma (District 10)	16	10,562	254	445		699	9,863	39		762	44		
Oklahoma (District 11)	4	1,162	332	119		451	711	3		2	6		
Total Western States	145	88,376	6,337	1,213		7,550	80,826	202		5,466	439		
Washington	54	41,645	1,852	423		2,275	39,370	52	52	4,811	225		
Oregon	33	32,994	2,460	384		3,439	29,555	27		2,644	137		
California	46	445,834	8,604	632	595	9,241	436,593	389	123	54,899	1,820		
Idaho	46	17,055	4,613	230		4,843	12,212	40		1,419	99		
Utah	36	30,801	2,873	180		3,053	27,748	74		2,738	163		
Arizona (District 11)	2	632	51	12		63	569	4		63	3		
Arizona (District 12)	2	4,738	641	86		727	4,011			228	19		
Total Pacific States	219	573,699	21,094	1,947	600	23,641	550,058	586	175	66,802	2,466		
Total State bank and trust company members	1,595	6,187,444	344,571	20,849	36,706	15,096	417,222	5,770,222	4,619	2,737	174,284	33,196	

RESOURCES.

[In thousands of dollars.]

Other bonds, stocks, and securities.	Banking house.	Furniture and fixtures.	Other real estate owned.	Gold coin and certificates.	All other 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.	Other assets.	Total.	
5,609	191	25	18	10	337	1,028	228	627	84	59	157	25,292	Maine.
50,093	7,706	1,253	664	530	8,437	29,351	10,148	12,247	7,347	1,156	4,831	501,049	Massachusetts.
45,231	1,877	689	127	953	3,397	6,300	393	3,964	953	396	1,324	160,309	Rhode Island.
2,342	371	59	249	18	463	1,224	95	691	129	61	123	23,240	Connecticut (District 1).
1,457	193	.....	66	10	247	519	85	167	147	.....	.....	9,585	Connecticut (District 2).
104,732	10,338	2,026	1,124	1,521	12,881	38,422	10,949	17,696	8,660	1,815	6,435	719,475	Total New England States.
430,612	57,155	1,157	4,451	4,649	43,040	275,068	39,572	62,881	282,428	10,310	92,174	3,590,616	New York.
78,761	4,027	668	301	261	4,910	14,418	5,415	9,995	1,436	259	2,234	303,208	New Jersey (District 2).
9,300	470	73	32	46	397	1,171	94	321	119	18	155	23,603	New Jersey (District 3).
86,501	8,274	430	2,155	372	4,112	20,775	4,842	10,815	3,061	449	2,407	341,159	Pennsylvania (District 3).
84,548	3,033	421	2,175	40	2,007	13,300	3,467	6,195	2,096	587	912	263,843	Pennsylvania (District 4).
5,563	626	123	35	18	523	1,252	678	975	164	20	.....	26,140	Delaware.
9,100	768	29	480	194	488	2,093	606	2,341	.....	119	218	37,352	Maryland.
686	20	20	.....	3	29	218	38	222	.....	10	.....	4,530	District of Columbia.
705,071	74,373	2,921	9,629	5,583	55,506	328,295	54,712	93,745	289,304	11,772	98,100	4,590,451	Total Eastern States.
1,445	664	92	55	14	518	983	217	992	156	18	15	29,408	Virginia.
1,867	667	59	91	4	198	394	130	273	38	2	5	10,392	West Virginia (District 4).
786	178	21	1	12	322	589	569	396	79	27	.....	14,549	West Virginia (District 5).
793	1,793	243	159	59	1,071	1,667	1,147	3,779	572	85	49	50,995	North Carolina.
793	334	95	80	9	222	464	30	983	52	31	35	15,437	South Carolina.
3,906	2,176	498	654	57	1,587	3,519	2,475	7,475	1,540	206	390	98,994	Georgia.
1,345	610	206	53	26	514	797	151	1,734	142	27	24	17,657	Florida.
1,538	1,036	182	794	229	916	2,499	718	1,848	485	213	85	42,444	Alabama.
177	203	10	9	7	124	302	.....	862	5	3	50	7,028	Mississippi (District 8).
17,130	4,733	493	507	47	2,334	6,286	1,676	12,001	4,984	1,559	3,093	156,561	Louisiana (District 6).
133	13	46	81	62	56	191	34	723	36	10	7	6,024	Louisiana (District 11).
1,087	3,256	1,238	1,171	141	2,726	5,356	1,043	8,651	665	326	1,845	118,638	Texas.
2,355	1,149	386	547	32	773	2,356	1,261	3,836	328	157	258	50,827	Arkansas.
672	185	57	5	6	106	236	.....	304	19	14	73	6,461	Kentucky (District 4).
3,000	779	135	89	39	650	1,157	353	1,292	197	47	102	33,272	Kentucky (District 8).
1,608	23	45	32	2	180	349	17	513	36	19	24	8,272	Tennessee (District 6).
3,506	2,295	54	173	70	627	2,271	1,077	5,743	580	185	14	52,272	Tennessee (District 8).
42,141	20,094	3,860	4,501	816	12,924	29,416	10,898	51,405	9,914	2,929	6,069	719,231	Total Southern States.
109,287	19,634	1,342	6,693	312	11,822	34,340	13,224	23,496	8,566	2,686	3,556	760,696	Ohio.
5,167	649	144	315	66	801	1,366	.....	1,660	263	61	366	36,876	Indiana (District 7).
226	145	19	80	11	75	174	26	1,119	14	5	60	3,402	Indiana (District 8).
100,376	7,209	590	333	1,766	12,768	53,651	8,519	39,885	20,717	7,078	15,305	862,436	Illinois (District 7).
4,380	331	92	222	47	584	1,050	.....	1,593	45	230	16	25,631	Illinois (District 8).
134,846	13,814	2,808	662	383	12,392	25,501	4,249	20,361	8,359	1,817	1,401	642,930	Michigan (District 7).
2,527	140	37	22	21	295	447	.....	380	36	25	10	11,477	Michigan (District 9).
11,016	1,370	283	261	101	1,863	4,646	459	5,357	947	1,785	321	100,490	Wisconsin (District 7).
449	94	47	23	8	124	255	1	322	3	19	34	6,978	Wisconsin (District 9).
4,217	669	186	204	81	648	2,027	345	2,829	404	264	130	49,749	Minnesota.
4,154	1,824	665	276	153	1,738	3,706	396	4,435	500	374	45	110,302	Iowa.
33,002	3,441	638	737	87	2,652	13,806	5,978	7,959	3,288	514	810	228,377	Missouri (District 8).
6,768	2,000	121	91	276	1,218	5,653	5,134	13,676	2,012	2,207	87	117,883	Missouri (District 10).
416,415	51,320	6,972	9,919	3,312	46,980	146,622	38,331	122,072	45,154	17,065	22,141	2,957,227	Total Middle Western States.
25	18	16	20	.....	14	36	.....	53	2	.....	5	1,255	North Dakota.
343	280	86	107	17	264	693	58	1,442	87	15	39	17,992	South Dakota.
52	194	78	40	26	140	465	.....	619	25	52	37	9,802	Nebraska.
508	79	62	37	24	218	608	15	1,062	139	45	34	10,570	Kansas.
3,173	837	356	403	54	699	1,565	255	3,326	146	73	124	38,918	Montana.
12	18	24	1	1	39	71	.....	69	5	.....	.....	1,475	Wyoming.
5,177	318	102	8	72	444	1,336	125	1,376	297	47	128	22,341	Colorado.
14	8	9	15	.....	21	35	.....	52	7	7	.....	717	New Mexico (District 10).
44	37	19	28	1	16	58	13	63	3	4	.....	1,753	New Mexico (District 11).
1,072	140	106	62	9	280	764	339	1,558	194	5	7	15,244	Oklahoma (District 10).
61	9	14	14	9	12	38	.....	69	5	1	11	965	Oklahoma (District 11).
10,481	1,938	872	735	213	2,147	5,669	805	9,689	910	249	385	121,032	Total Western States.
7,066	1,176	429	846	91	1,210	2,997	583	5,038	462	185	367	65,026	Washington.
4,161	352	245	266	149	816	2,167	385	3,622	413	117	178	45,981	Oregon.
108,385	16,558	3,161	1,226	1,366	9,513	28,006	3,495	30,526	13,549	5,087	5,401	721,855	California.
1,017	373	186	240	23	315	719	11	951	103	39	146	17,893	Idaho.
5,515	960	312	431	46	466	1,820	585	2,880	387	102	104	44,331	Utah.
38	14	14	5	1	30	45	.....	116	5	1	.....	908	Arizona (District 11).
278	.....	24	138	4	275	279	9	411	33	16	.....	5,725	Arizona (District 12).
126,460	19,433	4,371	3,152	1,680	12,625	36,033	5,068	43,544	14,952	5,547	6,196	901,719	Total Pacific States.
1,405,300	177,496	21,022	29,060	13,125	143,063	584,457	120,763	338,151	368,894	39,377	139,326	10,009,135	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	555	25	61		897	70
Massachusetts.....	31	26,661	28,076	9,370	1,388	703	375	16,226	6,123
Rhode Island.....	3	7,000	8,500	4,644	651	1,088	83	633	430
Connecticut (District 1).....	4	1,750	1,550	721	66	74	109	45	119
Connecticut (District 2).....	1	1,000	300	221		59	69	59	12
Total New England States.....	42	37,411	39,251	15,511	2,130	1,985	636	17,860	6,754
New York.....	96	170,465	181,685	63,706	21,760	6,315	212	286,667	175,613
New Jersey (District 2).....	37	15,790	8,576	6,252	424	273	1,420	4,628	2,261
New Jersey (District 3).....	8	1,400	1,370	398		35	8	59	161
Pennsylvania (District 3).....	36	22,271	45,581	10,249	774	569	988	9,144	759
Pennsylvania (District 4).....	20	11,789	45,255	9,447	857	253		7,219	1,249
Delaware.....	4	2,150	1,787	1,240	50	13	127	477	187
Maryland.....	6	2,855	2,192	894	24	9	20	419	503
District of Columbia.....	1	1,000	100	93				445	41
Total Eastern States.....	208	227,720	286,546	92,279	23,889	7,467	2,775	309,058	180,774
Virginia.....	16	3,832	2,718	739	65	108	3	390	140
West Virginia (District 4).....	3	750	650	206	13	27	202	135	14
West Virginia (District 5).....	6	690	1,454	160	63	9	9	910	271
North Carolina.....	15	4,795	2,207	1,325	3	78	913	5,116	820
South Carolina.....	18	1,988	1,127	335	16	6	48	219	24
Georgia.....	70	11,230	7,785	2,050	124	118	25	7,559	507
Florida.....	12	1,935	571	234	33			1,013	76
Alabama.....	18	2,570	2,133	453	50	18	43	1,738	192
Mississippi (District 8).....	3	475	383	79		26		16	4
Louisiana (District 6).....	12	10,285	6,477	1,559	290	73	12	17,823	991
Louisiana (District 11).....	2	675	225	194	1	6		847	34
Texas.....	192	15,357	6,174	1,821	215	32	374	5,840	996
Arkansas.....	35	4,973	1,949	677	32	19	9	4,839	337
Kentucky (District 4).....	6	970	350	46	16	14	3	10	18
Kentucky (District 8).....	5	1,650	1,021	236	15	117	15	1,240	314
Tennessee (District 6).....	4	1,005	305	217	16	64		80	72
Tennessee (District 8).....	11	4,790	2,270	1,262	275	51	6	6,152	295
Total Southern States.....	428	67,970	37,799	11,593	1,227	766	1,662	53,927	5,105
Ohio.....	84	50,927	33,089	7,187	689	389	805	35,477	5,306
Indiana (District 7).....	20	3,028	1,554	548	21	12		1,344	154
Indiana (District 8).....	2	240	110	34	2			60	14
Illinois (District 7).....	66	48,195	46,441	15,561	5,377	1,326		44,000	7,593
Illinois (District 8).....	14	2,315	776	712	30	43		2,030	224
Michigan (District 7).....	148	35,638	29,484	7,390	852	320		9,784	3,357
Michigan (District 9).....	11	780	439	139	21	20		36	44
Wisconsin (District 7).....	26	5,205	3,165	1,614	354	76		5,808	901
Wisconsin (District 9).....	10	452	154	53	5	9		82	52
Minnesota.....	30	3,735	1,596	539	83	40		2,272	482
Iowa.....	104	8,946	4,448	2,119	91	53	2	4,482	479
Missouri (District 8).....	32	15,760	15,572	3,871	507	472		11,554	1,162
Missouri (District 10).....	6	8,850	2,533	1,451	239	14		27,664	1,721
Total Middle Western States.....	553	184,071	139,361	41,218	8,271	2,774	807	144,593	21,489
North Dakota.....	5	175	28	2				2	5
South Dakota.....	18	1,305	268	113	13	1		2,743	506
Nebraska.....	21	990	277	75	2	5	18	127	113
Kansas.....	8	975	340	88	5	1		1,074	131
Montana.....	59	4,300	1,509	685	19	12		1,796	593
Wyoming.....	4	215	66	21				149	11
Colorado.....	3	1,025	765	422	104	58		153	220
New Mexico (District 10).....	2	90	20	8					9
New Mexico (District 11).....	5	240	119	15			3	27	15
Oklahoma (District 10).....	16	1,190	271	82	9	1		1,806	203
Oklahoma (District 11).....	4	165	28	3	1			17	6
Total Western States.....	145	10,670	3,691	1,514	153	78	21	7,894	1,812
Washington.....	54	5,803	1,662	626	37	30		2,562	859
Oregon.....	33	2,960	1,615	1,220	119	11		2,503	272
California.....	46	42,027	19,383	5,395	469	94	5	15,745	9,366
Idaho.....	46	2,428	837	171	4	9	9	233	181
Utah.....	36	3,882	1,616	716	79	127		1,447	269
Arizona (District 11).....	2	63	52	17		1		3	9
Arizona (District 12).....	2	525	105	129	30			359	44
Total Pacific States.....	219	57,688	25,270	8,274	738	272	14	22,852	11,000
Total State bank and trust company members.....	1,595	585,530	531,918	170,389	36,408	13,342	5,915	556,184	226,934

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.	
8,628	12,187	36	960		2			46	25,292	Maine.
319,747	69,686	6,907	2,493	875	1	11,167		1,251	501,049	Massachusetts.
61,787	70,257	3,009				754		1,473	160,309	Rhode Island.
12,233	4,151	708	587	1,110				17	23,240	Connecticut (District 1).
3,809	2,901	181	600			374			9,585	Connecticut (District 2).
406,204	159,182	10,841	4,640	1,985	3	12,295		2,787	719,475	Total New England States.
2,106,577	287,739	65,750	48,559	1,863	17,148	120,963	2,143	33,451	3,590,616	New York.
134,788	121,860	2,951	2,816	114	6	245		804	303,208	New Jersey (District 2).
8,045	10,483	112	1,238	279				15	23,603	New Jersey (District 3).
175,651	37,982	26,624	8,727	84		902		854	341,159	Pennsylvania (District 3).
118,250	50,889	8,392	7,907	688		551		1,097	263,843	Pennsylvania (District 4).
17,898	1,298	400	470		8	28		7	26,140	Delaware.
17,392	11,867		1,014			100		63	37,352	Maryland.
1,526	692		480	202				1	4,530	District of Columbia.
2,580,127	522,810	104,229	71,161	3,230	17,162	122,789	2,143	36,292	4,590,451	Total Eastern States.
9,171	10,545	1	1,266	394	3			33	29,408	Virginia.
2,789	5,191	43	262	30				5	10,392	West Virginia (District 4).
5,903	4,348	569	37	31				95	14,549	West Virginia (District 5).
16,222	13,443	46	2,128	3,252		590		57	50,995	North Carolina.
3,902	6,527	14	525	649		40		17	15,437	South Carolina.
30,128	29,457	445	2,331	6,243	3	524		465	98,994	Georgia.
7,117	6,125	4	425	28				96	17,657	Florida.
22,492	10,409	261	714	1,358	5			8	42,444	Alabama.
3,698	1,702		645						7,028	Mississippi (District 8).
63,324	45,120	832	2,747	1,906	18	4,467		637	156,561	Louisiana (District 6).
2,721	1,099		142	80					6,024	Louisiana (District 11).
63,944	16,989	9	2,382	4,374	5			126	118,638	Texas.
21,911	10,179	170	2,076	3,419		166		71	50,827	Arkansas.
2,772	1,635	23	278	134				192	6,461	Kentucky (District 4).
7,619	14,083	138	1,726	92	5			5,001	33,272	Kentucky (District 8).
1,889	4,096		473	55					8,272	Tennessee (District 6).
18,758	15,336		422	2,150		280		225	52,272	Tennessee (District 8).
284,360	196,284	2,555	17,934	24,840	39	6,142		7,028	719,231	Total Southern States.
252,178	347,732	6,050	5,671	1,757	1,284	9,720	14	2,421	760,696	Ohio.
12,327	16,415	160	694	95		500		24	36,876	Indiana (District 7).
1,382	1,485			75					3,402	Indiana (District 8).
364,753	292,775	3,545	5,917	490	130	20,674	322	5,337	862,436	Illinois (District 7).
8,886	9,794	27	553	140				101	25,631	Illinois (District 8).
173,053	348,487	4,289	25,170	4,280	18	600		208	642,930	Michigan (District 7).
3,589	6,132	73	204						11,477	Michigan (District 9).
33,122	47,634	995	821	454	68	84		189	100,490	Wisconsin (District 7).
1,710	4,134	8	78	235				6	6,978	Wisconsin (District 9).
12,863	26,189		646	1,265		2		37	49,749	Minnesota.
25,198	56,490	3	3,635	2,507	3			1,846	110,302	Iowa.
95,187	68,222	4,637	7,142	999	34	1,152		2,106	228,377	Missouri (District 8).
50,831	12,708	3,745	3,182	2,946		1,966		33	117,883	Missouri (District 10).
1,035,079	1,238,197	23,532	53,713	15,243	1,537	34,698	336	12,308	2,957,227	Total Middle Western States.
220	698		15	110					1,255	North Dakota.
4,641	5,782	33	998	1,534				55	17,992	South Dakota.
3,835	3,842	46	237	220				15	9,802	Nebraska.
5,791	2,051	27	21	50				16	10,570	Kansas.
14,080	12,889	70	268	2,589		6		102	38,918	Montana.
548	373		49	43					1,475	Wyoming.
7,629	11,721		170					74	22,341	Colorado.
362	174		29	25					717	New Mexico (District 10).
584	696		49	49				5	1,753	New Mexico (District 11).
8,616	2,535		185	346					15,244	Oklahoma (District 10).
558	153			34					965	Oklahoma (District 11).
46,864	40,914	176	1,972	5,000		6		267	121,032	Total Western States.
23,959	26,796	79	1,991	472	73	66		11	65,026	Washington.
19,577	16,187	33	309	403		722		50	45,981	Oregon.
164,763	447,268	975	8,350	2,034	181	1,765		4,035	721,855	California.
7,291	3,638	37	2,088	964	1			2	17,893	Idaho.
14,046	19,463		2,031	498	1			156	44,331	Utah.
549	152			55	1			6	908	Arizona (District 11).
3,066	702			765					5,725	Arizona (District 12).
233,251	514,206	1,124	14,769	5,191	257	2,553		4,260	901,719	Total Pacific States.
4,585,885	2,671,593	142,457	164,189	55,489	18,998	178,483	2,479	62,942	10,009,135	Total State bank and trust company members.

10 ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1921.

[In thousands of dollars.]

	District No. 1 (41 banks).	District No. 2 (134 banks).	District No. 3 (48 banks).	District No. 4 (113 banks).	District No. 5 (62 banks).	District No. 6 (116 banks).	District No. 7 (364 banks).	District No. 8 (102 banks).	District No. 9 (133 banks).	District No. 10 (60 banks).	District No. 11 (205 banks).	District No. 12 (217 banks).	Total United States (1,595 banks).
RESOURCES.													
Loans and discounts.....	451,154	2,046,946	181,951	617,474	104,402	206,498	1,066,378	260,155	89,295	103,407	93,073	549,489	5,770,222
Overdrafts.....	201	934	126	237	131	702	457	398	160	354	337	582	4,619
Customers' liability on account of letters of credit.....		1,113	5	1,296			27	121				175	2,737
Customers' liability on account of acceptances.....	11,592	117,459	930	10,360	730	4,817	22,253	1,598	8	1,966		2,571	174,284
United States Government securities.....	31,133	296,465	39,304	48,588	5,888	12,234	106,017	14,889	4,505	13,782	4,499	66,739	644,043
Stock of Federal Reserve Bank.....	2,245	11,276	2,220	4,293	744	1,331	5,579	1,567	447	347	684	2,463	33,196
Other bonds, stocks, and securities.....	103,275	510,830	101,364	196,374	13,603	25,527	255,559	46,646	10,734	13,603	1,363	126,422	1,405,300
Banking house.....	10,145	61,375	9,370	23,519	3,757	8,578	24,866	8,343	2,038	2,757	3,329	19,419	177,496
Furniture and fixtures.....	2,026	1,825	626	1,879	500	1,424	4,490	1,334	728	502	1,331	4,357	21,022
Other real estate owned.....	1,058	4,818	2,222	8,964	775	2,040	1,847	1,857	779	254	1,299	3,147	29,060
Gold coin and certificates.....	1,511	4,920	436	362	291	361	2,469	293	181	408	214	1,679	13,125
All other cash in vault.....	12,634	48,197	5,032	14,133	2,650	5,531	29,562	5,485	2,044	2,360	2,840	12,595	143,063
Lawful reserve with Federal Reserve Bank.....	37,903	290,005	23,198	48,270	6,014	13,450	88,870	21,116	5,023	8,932	5,688	35,988	584,457
Items with Federal Reserve Bank in process of collection.....	10,864	45,072	5,614	16,821	2,607	5,037	13,623	8,695	659	5,613	1,090	5,068	120,763
Due from banks, bankers, and trust companies.....	17,529	73,043	12,111	30,268	8,713	23,571	71,698	21,404	8,352	18,412	9,622	43,428	338,151
Exchanges for clearing house, also checks on other banks in same place.....	8,513	284,011	3,344	10,719	859	7,187	30,786	4,457	678	2,679	714	14,947	368,894
Outside checks and other cash items.....	1,672	10,712	487	3,289	290	2,024	11,115	1,141	396	2,363	342	5,546	39,377
Other assets.....	6,435	94,408	2,562	4,546	317	3,616	17,438	1,310	342	293	1,863	6,196	139,326
Total.....	709,890	3,903,409	390,902	1,041,392	152,271	323,928	1,753,034	400,809	126,369	178,032	128,288	900,811	10,009,135
LIABILITIES.													
Capital stock paid in.....	36,411	187,255	25,821	64,436	15,160	27,025	101,012	30,203	10,747	13,335	16,500	57,625	585,530
Surplus fund.....	38,951	190,561	48,738	79,344	9,798	17,271	85,092	22,081	3,994	4,272	6,598	25,218	531,918
Undivided profits, less expenses and taxes paid.....	15,290	70,179	11,887	16,886	3,546	4,513	27,232	6,871	1,531	2,147	2,050	8,257	170,389
Amount reserved for taxes accrued.....	2,130	22,184	824	1,575	171	513	6,695	861	141	359	217	738	36,408
Amount reserved for interest accrued.....	1,926	6,647	617	683	210	273	1,787	728	82	79	39	271	13,342
Due to Federal Reserve Bank.....	567	1,701	1,123	1,010	993	80	2	30		18	377	14	5,915
Due to banks, bankers, and trust companies.....	17,801	291,354	9,680	42,841	7,499	28,213	65,418	25,891	6,931	30,973	6,734	22,849	556,184
Certified and cashiers' or treasurers' checks outstanding.....	6,742	177,886	1,107	6,587	1,799	1,838	12,484	2,350	1,682	2,408	1,060	10,991	226,934
Demand deposits.....	402,395	2,245,174	201,594	375,989	54,116	124,950	608,453	157,441	37,103	77,612	68,356	232,702	4,585,885
Time deposits.....	156,281	412,500	49,763	405,447	47,422	95,207	761,801	120,801	55,824	33,404	19,089	514,054	2,671,593
United States deposits.....	10,660	68,882	27,136	14,508	630	1,542	8,992	4,972	184	3,818	9	1,124	142,457
Bills payable with Federal Reserve Bank.....	4,040	51,975	10,435	14,118	5,400	6,690	36,237	11,919	2,209	3,873	2,524	14,769	164,189
Bills payable other than with Federal Reserve Bank.....	1,985	1,977	363	2,609	4,528	9,590	7,826	7,520	5,733	3,630	4,592	5,136	55,489
Cash letters of credit and travelers' checks outstanding.....	3	17,154	8	1,284	3	26	219	39			6	256	18,998
Acceptances executed for customers.....	11,921	121,582	930	10,346	730	4,991	21,858	1,598	8	1,966		2,553	178,483
Acceptances executed by other banks for account of reporting banks.....		2,143		14			322						2,479
Other liabilities.....	2,787	34,255	876	3,715	266	1,206	7,604	7,504	200	138	137	4,254	62,942
Total.....	709,890	3,903,409	390,902	1,041,392	152,271	323,928	1,753,034	400,809	126,369	178,032	128,288	900,811	10,009,135
Liability for rediscounts with Federal Reserve Bank.....	28,995	79,703	9,413	64,244	8,909	30,699	51,943	25,367	6,277	6,756	11,222	21,043	344,571
Liability for rediscounts with other banks.....	1	91	133	250	1,202	1,003	11,675	1,906	566	1,444	643	1,935	20,849

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1921, BY CLASSES OF BANKS.

[In thousands of dollars.]

	Central reserve city banks.				Other reserve city banks (198 banks).	Country banks (1,342 banks).	Total United States (1,595 banks).
	New York (31 banks).	Chicago (14 banks).	St. Louis (10 banks).	Total (55 banks).			
RESOURCES.							
Loans and discounts.....	1,548,983	449,664	125,134	2,123,781	2,173,139	1,473,302	5,770,222
Overdrafts.....	831	57	122	1,010	1,969	1,640	4,619
Customers' liability on account of letters of credit.....	1,113	27	121	1,261	1,471	5	2,737
Customers' liability on account of acceptances.....	115,288	20,844	1,152	137,284	32,748	4,252	174,284
United States Government securities.....	229,926	19,331	4,691	253,948	231,328	158,767	644,043
Stock of Federal Reserve Bank.....	8,708	2,413	841	11,962	13,061	8,173	33,196
Other bonds, stocks, and securities.....	289,640	72,139	27,686	389,465	623,729	392,106	1,405,300
Banking house.....	44,655	3,069	2,970	50,694	78,152	48,650	177,496
Furniture and fixtures.....	210	105	430	745	8,751	11,526	21,022
Other real estate owned.....	2,399	80	603	3,082	17,627	8,351	29,060
Gold coin and certificates.....	4,280	1,376	49	5,705	3,497	3,923	13,125
All other cash in vault.....	31,438	9,360	2,018	42,816	54,527	45,720	143,063
Lawful reserve with Federal Reserve Bank.....	241,081	46,602	12,040	299,723	185,621	99,113	584,457
Items with Federal Reserve Bank in process of collection.....	30,217	8,070	5,835	44,122	58,200	18,441	120,763
Due from banks, bankers, and trust companies.....	45,987	31,301	6,498	83,786	157,033	97,332	338,151
Exchanges for clearing house, also checks on other banks in same place.....	273,579	19,377	3,007	295,963	60,593	12,338	368,894
Outside checks and other cash items.....	9,241	6,517	468	16,226	18,375	4,776	39,377
Other assets.....	89,165	14,643	741	104,549	23,756	11,021	139,326
Total.....	2,966,741	704,975	194,406	3,866,122	3,743,577	2,399,436	10,009,135
LIABILITIES.							
Capital stock paid in.....	133,400	37,850	13,325	184,575	225,101	175,854	585,530
Surplus fund.....	155,678	42,590	14,713	212,981	220,343	98,594	531,918
Undivided profits, less expenses and taxes paid.....	52,797	13,231	3,401	69,429	56,444	44,516	170,389
Amount reserved for taxes accrued.....	20,664	5,052	446	26,162	7,273	2,973	36,408
Amount reserved for interest accrued.....	5,770	1,110	427	7,307	3,127	2,908	13,342
Due to Federal Reserve Bank.....					1,418	4,497	5,915
Due to banks, bankers, and trust companies.....	263,791	42,334	10,983	317,108	191,811	47,265	556,184
Certified and cashiers' or treasurers' checks outstanding.....	171,516	6,454	964	178,934	33,854	14,146	226,934
Demand deposits.....	1,758,864	313,685	80,492	2,153,041	1,467,496	965,348	4,585,885
Time deposits.....	143,682	209,435	54,381	407,498	1,329,316	934,779	2,671,593
United States deposits.....	58,819	2,774	4,446	66,039	64,144	12,274	142,457
Bills payable with Federal Reserve Bank.....	30,013	4,889	6,784	41,686	72,960	49,543	164,189
Bills payable other than with Federal Reserve Bank.....	831		800	1,631	17,326	36,532	55,489
Cash, letters of credit, and travelers' checks outstanding.....	17,081	105	34	17,220	1,742	36	18,998
Acceptances executed for customers.....	119,411	20,474	1,152	141,037	33,183	4,263	178,483
Acceptances executed by other banks for account of reporting banks.....	2,143	322		2,465	14		2,479
Other liabilities.....	32,281	4,670	2,058	39,009	18,025	5,908	62,942
Total.....	2,966,741	704,975	194,406	3,866,122	3,743,577	2,399,436	10,009,135
Liability for rediscounts with Federal Reserve Bank.....	56,733	20,043	10,657	87,433	177,472	79,666	344,571
Liability for rediscounts with other banks.....		9,195		9,195	3,078	8,576	20,849
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	12.6	12.7	12.6	12.6	9.8	7.2	10.4

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, JUNE 30, 1921.

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[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 Bank.	Per cent to net amount on which reserve is computed.
Federal Reserve Bank cities:					
Central reserve cities—					
New York.....	29,716	1,907,261	247,944	241,081	12.6
Chicago.....	16,389	368,445	47,898	46,602	12.7
St. Louis.....	5,914	95,563	12,423	12,040	12.6
Total central reserve cities.....	52,019	2,371,269	308,265	299,723	12.6
Reserve cities—					
Boston.....	5,523	261,510	26,151	24,598	9.4
New York (Brooklyn).....	1,644	82,759	8,276	7,932	9.6
Philadelphia.....	6,358	163,152	16,315	18,947	11.6
Cleveland.....	2,394	221,140	22,114	21,322	9.6
Richmond.....	297	4,406	441	449	10.2
Atlanta.....	1,449	7,844	784	652	8.3
Chicago.....	4,114	42,723	4,272	4,307	10.1
St. Louis.....	937	14,054	1,405	1,442	10.3
Minneapolis.....	347	2,939	294	288	9.8
Kansas City.....		60,287	6,029	5,424	9.0
Dallas.....		8,828	883	852	9.7
San Francisco.....	6,848	152,095	15,210	13,899	9.1
Total.....	29,911	1,021,737	102,174	100,112	9.8
Total Federal Reserve Bank cities.....	81,930	3,393,006	410,439	399,835	11.8
Federal Reserve branch cities:					
Reserve cities—					
Buffalo.....	752	132,429	13,243	12,602	9.5
Pittsburgh.....	2,075	111,188	11,119	11,340	10.2
Cincinnati.....	2,818	32,673	3,267	3,664	11.2
Baltimore.....	2,000	19,881	1,988	2,001	10.1
Jacksonville.....	126	420	42	52	12.4
Birmingham.....	1,109	14,249	1,425	1,691	11.9
New Orleans.....	1,109	75,930	7,593	6,099	8.0
Nashville.....		720	72	38	5.3
Detroit.....	12,269	158,271	15,827	15,428	10.2
Louisville.....	288	10,369	1,037	1,057	9.7
Memphis.....	960	21,965	2,196	2,142	9.8
Little Rock.....	120	12,998	1,300	1,291	9.9
Helena.....	197	4,074	407	421	10.3
Denver.....	1,422	10,912	1,091	1,322	12.1
Oklahoma City.....		2,038	204	153	7.5
Houston.....	26	1,868	187	205	11.0
El Paso.....	88	4,224	422	275	6.5
Salt Lake City.....	1,486	12,446	1,245	1,134	9.1
Seattle.....	1,311	7,682	768	580	7.6
Spokane.....	111	6,676	668	784	11.7
Portland.....	979	15,658	1,566	1,476	9.4
Los Angeles.....	12,337	86,514	8,651	8,831	10.2
Total Federal Reserve branch cities.....	41,583	743,185	74,318	72,586	9.8
Total Federal Reserve Bank and branch cities.....	123,513	4,136,191	484,757	472,421	11.4
All other reserve cities:					
Columbus.....	227	5,185	518	523	10.1
Toledo.....	189	15,829	1,583	1,643	10.4
Washington.....		1,960	196	218	11.1
Charleston.....	206	1,046	105	102	9.8
Savannah.....	1,141	23,056	2,306	2,218	9.6
Chattanooga.....	445	2,336	234	303	13.0
Grand Rapids.....	1,123	16,001	1,600	1,589	9.9
Cedar Rapids.....	114	905	90	96	10.6
Des Moines.....	110	7,518	752	539	7.2
Milwaukee.....	110	35,292	3,529	3,595	10.2
St. Paul.....	20	3,222	322	461	14.3
Topeka.....		1,485	149	204	13.7
Wichita.....	106	2,307	231	207	9.0
Lincoln.....		604	60	70	11.6
Galveston.....	1,005	5,521	552	387	7.0
San Antonio.....		3,365	336	424	12.6
Waco.....		971	97	94	9.7
Ogden.....	152	576	58	59	10.2
Tacoma.....	131	2,019	202	191	9.5
Total.....	5,079	129,198	12,920	12,923	10.0
Central reserve city banks.....	52,019	2,371,269	308,265	299,723	12.6
Other reserve city banks.....	76,573	1,894,120	189,412	185,621	9.8
Banks outside reserve cities (country banks).....	73,505	1,377,270	96,409	99,113	7.2
Total State bank and trust company members.....	202,097	5,642,659	594,086	584,457	10.4

12 ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1921 (INCLUDING 8,150 NATIONAL BANKS AND 1,595 STATE BANKS AND TRUST COMPANIES).

(In thousands of dollars.)

	District No. 1 (438 banks).	District No. 2 (793 banks.)	District No. 3 (699 banks.)	District No. 4 (879 banks.)	District No. 5 (619 banks.)	District No. 6 (494 banks.)	District No. 7 (1,427 banks.)	District No. 8 (580 banks.)	District No. 9 (1,014 banks.)	District No. 10 (1,087 banks.)	District No. 11 (862 banks.)	District No. 12 (853 banks.)	Total United States (9,745 banks.)
RESOURCES.													
Loans and discounts.....	1,265,603	4,842,252	1,026,542	1,571,535	798,516	611,252	2,610,142	711,503	680,679	837,394	576,828	1,362,539	16,894,785
Overdrafts.....	652	1,745	311	787	787	1,199	1,970	1,030	1,009	1,919	1,412	1,767	14,588
Customers' liability on account of acceptances.....	46,012	253,209	11,180	16,743	6,312	6,255	46,540	2,386	1,936	3,170	1,283	17,545	412,571
United States Government securities ¹	150,518	761,892	246,239	288,970	157,829	110,186	318,567	108,160	78,914	115,400	93,085	231,318	2,661,078
Other bonds, stocks, and securities ²	260,953	1,069,866	432,467	497,537	106,015	66,497	456,811	117,537	78,478	82,060	24,258	251,098	3,443,577
Banking house, furniture, and fixtures.....	39,375	126,244	42,517	73,836	36,153	29,943	86,176	25,414	25,163	32,208	29,791	61,992	608,812
Other real estate owned.....	6,413	9,834	5,869	14,181	3,996	4,290	6,997	5,173	5,197	3,841	6,332	8,663	80,786
Cash in vault.....	40,852	134,940	40,022	53,130	25,706	20,609	85,762	18,481	18,184	27,467	20,502	44,109	529,764
Lawful reserve with Federal Reserve Bank.....	103,919	620,510	105,724	135,317	55,571	42,654	234,130	59,377	43,630	71,781	43,687	108,362	1,624,662
Items with Federal Reserve Bank in process of collection.....	38,136	125,106	45,146	44,016	28,846	13,109	51,619	26,815	7,410	29,437	17,287	21,838	448,765
Due from banks, bankers, and trust companies.....	72,345	189,756	82,496	120,335	62,107	70,555	231,480	67,482	78,241	146,997	72,391	159,429	1,353,614
Exchanges for clearing house, also checks on other banks in same place.....	27,732	803,217	36,795	27,264	18,248	13,964	76,014	11,368	8,487	18,434	6,475	37,377	1,085,375
Outside checks and other cash items.....	7,029	25,564	6,291	5,797	4,626	4,359	18,163	2,382	5,694	5,730	4,360	10,612	100,607
Redemption fund and due from United States Treasurer.....	2,480	4,525	2,914	4,634	3,301	2,231	4,278	2,052	1,696	2,380	2,494	3,279	36,264
Other assets.....	18,549	240,833	11,314	8,425	1,630	4,502	25,643	2,719	3,871	1,759	3,754	21,012	344,011
Total.....	2,080,568	9,209,493	2,095,827	2,862,507	1,309,643	1,001,605	4,254,292	1,161,879	1,038,589	1,379,977	903,939	2,340,940	29,639,259
LIABILITIES.													
Capital stock paid in.....	139,843	430,635	114,460	187,030	104,382	81,801	276,184	95,870	76,793	97,918	90,330	163,464	1,858,710
Surplus fund.....	124,499	467,436	173,900	184,021	75,201	54,952	199,234	54,480	41,304	52,473	50,224	79,995	1,557,719
Undivided profits, less expenses and taxes paid ³	68,568	238,513	55,094	68,934	29,382	20,605	100,100	25,468	22,157	25,948	21,672	39,635	716,076
Due to Federal Reserve Banks.....	2,637	7,078	2,705	2,421	6,561	426	912	205	41	22	1,347	238	24,593
Due to banks, bankers, and trust companies.....	109,564	1,086,218	160,300	165,078	80,001	71,670	402,999	113,611	78,596	191,767	64,402	163,890	2,688,096
Certified and cashiers' or treasurers' checks outstanding.....	16,489	401,948	11,431	14,472	9,630	4,913	30,260	5,526	11,451	18,564	9,032	29,727	563,443
Demand deposits.....	1,058,963	4,792,722	908,090	1,169,808	491,591	389,720	1,656,546	479,371	351,226	637,893	459,661	896,586	13,292,177
Time deposits.....	393,492	981,168	449,637	846,779	356,258	257,001	1,281,845	271,819	372,937	247,633	108,700	799,363	6,366,632
United States deposits.....	30,223	196,591	41,043	34,357	10,313	4,788	29,688	11,524	7,551	9,222	6,124	8,486	389,910
Bills payable with Federal Reserve Bank.....	23,037	156,159	92,320	46,190	47,952	39,718	89,069	28,760	12,278	21,625	16,952	42,497	616,557
Bills payable other than with Federal Reserve Bank.....	7,896	6,249	4,238	10,174	18,968	20,913	28,127	12,233	21,671	20,316	22,277	22,622	195,684
Cash letters of credit and travelers' checks outstanding.....	170	20,303	182	1,670	292	68	1,351	62	36	129	184	738	25,185
Acceptances executed for customers.....	46,734	259,060	10,583	16,733	6,304	6,549	45,839	2,404	1,766	3,170	1,260	17,788	418,190
Acceptances executed by other banks for account of reporting banks.....	1,037	9,540	1,036	47	8	178	1,259	25	271	.....	67	254	13,607
National bank notes outstanding.....	48,653	86,764	56,310	92,229	60,410	42,316	84,750	41,182	33,224	46,554	47,408	63,854	703,654
United States Government securities borrowed.....	4,479	14,496	10,937	16,076	10,187	3,720	12,253	9,096	6,097	4,941	2,691	5,351	100,324
Other bonds and securities borrowed.....	178	363	5	466	27	477	31	459	10	485	43	286	2,830
Other liabilities.....	4,106	54,250	3,556	6,022	2,176	1,790	13,845	9,809	1,180	1,317	1,565	6,166	105,782
Total.....	2,080,568	9,209,493	2,095,827	2,862,507	1,309,643	1,001,605	4,254,292	1,161,879	1,038,589	1,379,977	903,939	2,340,940	29,639,259
Liability for rediscounts, including those with Federal Reserve Bank ⁴	68,797	219,635	52,006	109,841	* 815 84,745	74,374	256,798	61,378	75,954	68,130	59,660	* 3 112,448	4,836 1,243,764

* Corrections made by Comptroller's Office

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1921, BY CLASSES OF BANKS (INCLUDING 8,150 NATIONAL BANKS AND 1,595 STATE BANKS AND TRUST COMPANIES).

(In thousands of dollars.)

	Central reserve city banks.				Other reserve city banks (572 banks).	Country banks (9,072 banks).	Total United States (9,745 banks).
	New York (61 banks).	Chicago (25 banks).	St. Louis (15 banks).	Total (101 banks).			
RESOURCES.							
Loans and discounts.....	3,636,950	998,374	272,043	4,907,367	5,348,144	6,639,274	16,894,785
Overdrafts.....	1,217	249	194	1,660	3,929	8,999	14,588
Customers' liability on account of acceptances.....	248,789	39,531	1,809	290,129	111,177	11,265	412,571
United States Government securities ¹	527,355	37,580	19,120	584,055	704,826	1,372,197	2,661,078
Other bonds, stocks, and securities ²	550,555	105,837	44,527	700,919	1,049,159	1,693,499	3,443,577
Banking house, furniture, and fixtures.....	81,706	15,354	8,199	105,259	205,593	297,960	608,812
Other real estate owned.....	3,491	183	2,810	6,484	31,311	42,991	80,786
Cash in vault.....	88,811	27,053	3,832	119,696	152,639	257,429	529,764
Lawful reserve with Federal Reserve Bank.....	508,884	118,487	27,294	654,665	490,128	479,869	1,624,662
Items with Federal Reserve Bank in process of collection.....	91,002	26,758	17,496	135,256	252,967	60,542	448,765
Due from banks, bankers, and trust companies.....	109,264	92,362	18,335	219,961	523,412	610,241	1,353,614
Exchanges for clearing house, also checks on other banks in same place.....	782,051	51,058	7,132	840,241	194,719	50,415	1,085,375
Outside checks and other cash items.....	18,230	8,662	813	27,705	46,420	26,482	100,607
Redemption fund and due from United States Treasurer.....	1,992	27	445	2,464	8,790	25,010	36,264
Other assets.....	232,889	18,755	1,372	253,016	64,336	26,659	344,011
Total.....	6,883,186	1,540,270	425,421	8,848,877	9,187,550	11,602,832	29,639,259
LIABILITIES.							
Capital stock paid in.....	299,500	92,550	37,625	429,675	570,738	858,297	1,858,710
Surplus fund.....	373,009	85,579	23,733	482,321	504,895	570,503	1,557,719
Undivided profits, less expenses and taxes paid ³	186,444	44,277	10,170	240,891	212,560	262,625	716,076
Due to Federal Reserve Banks.....	118	.....	.....	118	7,787	16,688	24,593
Due to banks, bankers, and trust companies.....	1,018,789	268,186	57,641	1,344,616	1,055,356	288,124	2,688,096
Certified and cashiers' or treasurers' checks outstanding.....	388,861	15,445	2,089	406,395	93,827	63,221	563,443
Demand deposits.....	3,684,924	717,201	173,133	4,575,258	3,967,202	4,749,717	13,292,177
Time deposits.....	259,486	232,079	83,459	575,024	1,986,162	3,805,446	6,366,632
United States deposits.....	178,236	13,800	8,307	200,343	141,406	48,161	389,910
Bills payable with Federal Reserve Bank.....	107,652	20,741	10,014	138,407	224,350	253,800	616,557
Bills payable other than with Federal Reserve Bank.....	1,095	.....	800	1,895	53,370	140,419	195,684
Cash letters of credit and travelers' checks outstanding.....	20,209	1,132	55	21,396	3,432	357	25,185
Acceptances executed for customers.....	254,833	39,014	1,809	295,656	111,552	10,982	418,190
Acceptances executed by other banks for account of reporting banks.....	9,341	1,077	.....	10,418	2,769	510	13,697
National bank notes outstanding.....	37,626	545	8,774	46,945	168,722	487,987	703,654
United States Government securities borrowed.....	12,510	2,650	4,457	19,617	52,427	28,280	100,324
Other bonds and securities borrowed.....	59	.....	.....	59	999	1,772	2,830
Other liabilities.....	50,494	5,994	3,355	59,843	29,996	15,943	105,782
Total.....	6,883,186	1,540,270	425,421	8,848,877	9,187,550	11,602,832	29,639,259
Liability for rediscounts, including those with Federal Reserve Bank ⁴	172,144	113,711	24,794	310,649	530,194	402,921	1,243,764
Ratio of reserve with Federal Reserve Bank to net deposit liability (per cent).....	12.1	13.2	12.7	12.3	10.1	7.4	9.8

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.