

1921

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

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON NOV. 15, DEC. 29, 1920, APR. 28, JUNE 30, AND DEC. 31, 1921.

[In thousands of dollars.]

	Nov. 15, 1920— 1,449 banks.	Dec. 29, 1920— 1,481 banks.	Apr. 28, 1921— 1,550 banks.	June 30, 1921— 1,595 banks.	Dec. 31, 1921— 1,614 banks.
RESOURCES.					
Loans and discounts.....	5,715,234	5,640,646	5,812,696	5,772,969	5,692,229
Overdrafts.....	5,695	5,708	4,533	4,619	4,634
Customers' liability on account of acceptances.....	234,758	212,494	189,514	174,284	142,896
United States Government securities.....	635,609	629,955	627,717	644,043	674,353
Stock of Federal Reserve Banks.....	30,471	30,887	32,934	33,196	33,512
Other bonds, stocks, and securities.....	1,283,226	1,340,247	1,387,588	1,405,300	1,398,542
Banking house, furniture, and fixtures.....	175,727	177,952	194,491	198,518	212,671
Other real estate owned.....	26,520	26,957	30,510	29,060	32,804
Gold and gold certificates.....	15,306	13,858	14,921	13,125	8,727
Cash in vault.....	148,412	170,682	147,602	143,063	128,536
Reserve with Federal Reserve Banks.....	609,443	578,688	577,174	584,457	615,082
Items with Federal Reserve Banks in process of collection.....	143,515	122,213	117,993	120,763	127,131
Due from banks, bankers, and trust companies.....	401,221	381,113	354,710	338,151	359,043
Exchanges for clearing house, also checks on other banks in same place.....	398,516	289,333	213,983	368,894	270,613
Outside checks and other cash items.....	44,426	34,368	27,801	39,377	44,133
U. S. securities borrowed ¹					35,710
Other securities borrowed.....					381
Other assets.....	173,130	171,693	151,688	139,326	123,863
Total.....	10,041,209	9,826,794	9,885,855	10,009,135	9,904,860
LIABILITIES.					
Capital stock paid in.....	517,980	527,520	579,391	585,530	586,089
Surplus fund.....	502,961	507,503	528,112	531,918	524,574
Undivided profits, less expenses and taxes paid.....	175,918	183,445	184,483	170,389	170,115
Amount reserved for interest and taxes accrued.....	47,070	46,852	47,740	49,750	6,947
Due to Federal Reserve Banks.....	4,316	4,053	5,371	5,915	3,639
Due to banks, bankers, and trust companies.....	577,575	534,767	576,124	556,184	587,875
Certified and cashiers' or treasurers' checks outstanding.....	268,840	210,728	164,250	226,934	173,487
Demand deposits.....	4,685,330	4,519,602	4,475,929	4,585,885	4,572,500
Time deposits.....	2,523,695	2,556,818	2,645,703	2,671,593	2,702,110
United States deposits.....	74,381	106,166	99,625	142,457	120,308
Total deposits.....	8,134,137	7,932,134	7,967,002	8,188,968	8,162,919
Bills payable with Federal Reserve Banks.....	280,506	267,245	243,775	164,189	116,819
Bills payable with War Finance Corporation.....					5,165
Bills payable other than with Federal Reserve Banks and War Finance Corporation.....	58,048	56,665	51,536	55,499	36,997
Cash letters of credit and travelers' checks outstanding.....	12,002	12,339	12,686	18,998	12,491
Acceptances.....	241,276	218,292			
Acceptances executed for customers.....			194,759	178,473	144,177
Acceptances executed by other banks for account of reporting banks.....			5,179	2,489	5,687
United States securities borrowed.....					35,752
Other securities borrowed.....					381
Other liabilities.....	71,311	74,799	71,192	62,942	70,747
Total.....	10,041,209	9,826,794	9,885,855	10,009,135	9,904,860
Liability for rediscounts with Federal Reserve Banks.....	436,092	433,514	328,164	344,571	206,511
Liability for rediscounts other than with Federal Reserve Banks.....	28,690	29,663	19,093	20,849	27,522
Ratio of reserve with Federal Reserve Banks to net deposit liability (per cent).....	10.7	10.4	10.3	10.4	10.8

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

	Nov. 15, 1920— 9,567 banks.	Dec. 29, 1920— 9,606 banks.	Apr. 28, 1921— 9,698 banks.	June 30, 1921— 9,745 banks.	Dec. 31, 1921— 9,779 banks.
RESOURCES.					
Loans and discounts.....	18,022,660	17,731,760	17,176,493	16,894,785	16,671,278
Overdrafts.....	24,887	22,676	15,302	14,588	14,582
Customers' liability on account of acceptances.....	619,377	566,678	421,992	412,571	343,559
United States Government securities.....	2,786,109	2,759,428	2,627,073	2,617,078	2,647,793
Other bonds, stocks, and securities.....	3,266,891	3,360,948	3,410,964	3,443,577	3,512,891
Banking house, furniture, and fixtures.....	557,049	565,567	593,428	608,812	642,503
Other real estate owned.....	72,420	73,901	82,886	80,786	87,152
Cash in vault.....	611,067	677,925	564,022	529,764	478,416
Reserve with Federal Reserve Banks.....	1,827,450	1,763,424	1,654,329	1,624,262	1,758,041
Items with Federal Reserve Banks in process of collection.....	674,005	544,815	431,378	448,765	477,042
Due from banks, bankers, and trust companies.....	1,774,326	1,576,622	1,324,986	1,353,614	1,449,637
Exchanges for clearing house, also checks on other banks in same place.....	1,272,584	963,881	641,528	1,085,375	777,439
Outside checks and other cash items.....	120,864	91,222	67,586	100,607	106,333
Redemption fund and due from United States Treasurer.....	39,433	38,350	35,575	36,264	36,672
U. S. securities borrowed ¹					35,710
Other securities borrowed.....					381
Other assets.....	444,311	447,001	350,391	344,011	276,749
Total.....	32,113,433	31,184,198	29,447,933	29,639,259	29,316,478
LIABILITIES.					
Capital stock paid in.....	1,787,160	1,799,061	1,850,074	1,858,710	1,867,821
Surplus fund.....	1,518,953	1,526,901	1,552,418	1,557,719	1,557,475
Undivided profits, less expenses and taxes paid ²	779,801	794,245	753,169	716,076	667,711
Due to Federal Reserve Banks.....	28,402	21,953	21,882	24,593	25,521
Due to banks, bankers, and trust companies.....	3,201,791	3,062,304	2,664,847	2,688,096	2,834,645
Certified and cashiers' or treasurers' checks outstanding.....	714,709	593,389	435,258	563,443	438,336
Demand deposits.....	14,779,480	14,019,901	13,074,225	13,292,177	13,176,122
Time deposits.....	6,144,064	6,187,921	6,343,443	6,366,632	6,450,629
United States deposits.....	219,831	316,191	272,561	389,910	306,103
Total deposits.....	25,088,277	24,201,659	22,812,216	23,324,851	23,231,356
Bills payable with Federal Reserve Banks.....	1,063,748	1,026,492	828,798	616,557	498,708
Bills payable with War Finance Corporation.....					16,540
Bills payable other than with Federal Reserve Banks and War Finance Corporation.....	212,232	208,440	188,459	195,684	140,056
Cash letters of credit and travelers' checks outstanding.....	18,365	17,901	18,001	25,185	16,437
Acceptances.....	647,801	593,708			
Acceptances executed for customers.....			481,936	418,165	346,555
Acceptances executed by other banks for account of reporting banks.....			22,233	13,722	22,245
National bank notes outstanding.....	697,391	693,415	679,083	703,654	716,968
United States securities borrowed.....	131,209	140,451	130,685	100,324	102,675
Other securities borrowed.....	4,844	4,377	4,086	2,830	6,121
Other liabilities.....	163,652	177,548	126,775	105,782	125,810
Total.....	32,113,433	31,184,198	29,447,933	29,639,259	29,316,478
Liability for rediscounts, including those with Federal Reserve Banks ³	1,917,989	1,894,818	1,336,813	1,243,764	757,639
Ratio of reserve with Federal Reserve Banks to net deposit liability (per cent).....	10.1	10.0	9.9	9.8	10.5

¹ By State bank and trust company members only.

² Includes amounts reserved for taxes and interest accrued.

³ 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—					Loans and discounts, net.	Over-drafts.	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.						Total deductions.
			With Federal Reserve Bank.	With War Finance Corporation.	Other than with Federal Reserve Bank and War Finance Corporation.								
Federal Reserve Bank cities:													
Central reserve cities—													
New York.....	30	1,516,362	5,555			20,232	12,114	37,901	1,478,461	322	98,661	256,108	8,565
Chicago.....	14	468,869	12,004		15,654	4,070		31,728	437,141	55	15,803	25,950	2,317
St. Louis.....	10	127,268	4,803			27		4,830	122,438	30	793	4,740	841
Total central reserve cities.....	54	2,112,499	22,362		15,654	24,329	12,114	74,459	2,038,040	407	115,257	286,798	11,723
Reserve cities—													
Boston.....	13	286,347	17,221			1,278	60	18,559	267,788	184	8,719	9,886	1,319
New York (Brooklyn).....	4	50,917						50,917	129,351	7	62	11,192	182
Philadelphia.....	14	133,009	2,692		966			3,658	129,351	63	306	22,010	1,792
Cleveland.....	5	336,161	34,971					34,971	301,190	112	3,629	3,983	1,586
Richmond.....	3	10,008	1,176					1,176	8,832	5		435	82
Atlanta.....	4	15,026	1,664		45			1,709	13,317	14	337	581	177
Chicago.....	17	54,412	756					756	53,656	46	55	10,453	289
St. Louis.....	8	13,870							13,870	8		2,716	66
Minneapolis.....	2	2,865	183					183	2,682	2		418	30
Kansas City.....	2	53,704	4,122	192	97			4,411	49,293	193	1,170	8,644	247
Dallas.....	3	12,627	419					419	12,208	48	125	56	89
San Francisco.....	10	241,276				370		370	240,906	224	1,496	44,895	933
Total.....	85	1,210,222	63,204	192	1,108	1,648	60	66,212	1,144,010	906	15,899	115,269	6,792
Total Federal Reserve Bank cities.....	139	3,322,721	85,566	192	16,762	25,977	12,174	140,671	3,182,050	1,313	131,156	402,067	18,515
Federal Reserve branch cities:													
Reserve cities—													
Buffalo.....	6	128,085	8,600				255	8,855	119,230	30	534	18,666	877
Pittsburgh.....	6	94,074	188					188	93,886	4	100	20,939	1,609
Cincinnati.....	4	29,329	836					836	28,493	11	3	7,812	240
Baltimore.....	3	18,327	1,517					1,517	16,810	18		1,014	147
Jacksonville.....	1	625	17					17	608			55	7
Birmingham.....	2	16,803	548		135			683	16,120	4		267	59
New Orleans.....	9	104,143	11,084	75	667		129	11,955	92,188	437	6,643	4,141	513
Nashville.....	1	132							132			262	7
Detroit.....	10	229,539	3,683					3,683	225,856	58	225	28,627	1,203
Louisville.....	3	21,225	296					296	20,929	6		1,670	69
Memphis.....	4	42,372	8,660		725		139	9,514	32,858	293	545	1,113	197
Little Rock.....	5	19,377	1,925		520			2,445	16,932	16	300	828	89
Helena.....	4	6,282	229					229	6,053	8		295	43
Denver.....	2	10,307							10,307	23		2,662	53
El Paso.....	3	6,157	826		229			1,055	5,102	18		1,955	26
Salt Lake City.....	5	14,778	97					97	14,681	50		1,128	80
Spokane.....	2	6,850							6,850	18		389	45
Portland.....	3	20,821	355						20,333	11	569	1,591	73
Los Angeles.....	3	142,968				692		692	142,276	39	217	12,269	517
Total Federal Reserve branch cities.....	76	912,194	38,851	75	2,276	692	656	42,550	869,644	1,044	9,136	104,183	5,754
Total Federal Reserve Bank and branch cities.....	215	4,234,915	124,417	267	19,038	26,669	12,830	183,221	4,051,694	2,357	140,292	506,250	24,269
All other reserve cities:													
Columbus.....	1	7,993						7,993		8		2,805	34
Toledo.....	2	18,876	571					571	18,305	2	250	1,496	74
Washington.....	1	2,237						2,237	2,237	2		552	33
Charleston.....	1	1,891						1,891	1,891			432	12
Savannah.....	3	44,167	8,378	76	1,346			9,800	34,367	43	330	525	185
Chattanooga.....	1	4,974	630					630	4,344	13			30
Grand Rapids.....	5	23,012	1,013		61			1,074	21,938	21	7	1,401	78
Cedar Rapids.....	1	2,419							2,419			228	8
Des Moines.....	3	14,262	1,875					1,875	12,387	6		739	73
Milwaukee.....	4	47,883	2,581		85			2,666	45,217	35		3,988	170
St. Paul.....	1	4,441	378					378	4,063	15		387	11
Wichita.....	2	2,393							2,393	1		95	15
Galveston.....	2	6,424							6,424	23		1,564	39
San Antonio.....	1	2,672							2,672				35
Waco.....	1	1,630	26					26	1,604	2		100	12
Ogden.....	1	1,299							1,299			41	9
Tacoma.....	1	1,869							1,869	1	1	117	10
Total.....	31	188,442	15,452	76	1,492			17,020	171,422	172	588	14,470	828
Central reserve city banks.....	54	2,112,499	22,362		15,654	24,329	12,114	74,459	2,038,040	407	115,257	286,798	11,723
Other reserve city banks.....	192	2,310,858	117,507	343	4,876	2,340	716	125,782	2,185,076	2,122	25,623	233,922	13,374
Banks outside reserve cities (country banks).....	1,368	1,542,924	66,642	387	6,262	192	328	73,811	1,469,113	2,105	2,016	153,633	8,415
Total State bank and trust company members.....	1,614	5,966,281	206,511	730	26,792	26,861	13,158	274,052	5,692,229	4,634	142,896	674,353	33,512

RESOURCES.

[In thousands of dollars.]

Other bonds, stocks, and securities.	Banking house, furniture, and fixtures.	Other real estate owned.	Gold and gold certificates.	All other cash in vault.	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.	Securities borrowed.		Other assets.	Total.	
										United States.	All other.			
293,705	45,772	2,008	2,380	23,557	260,906	30,109	52,920	164,974	8,869	276	40	68,269	2,795,902	Federal Reserve Bank cities:
102,172	2,894	66	731	9,884	48,879	8,974	29,883	19,240	7,696			8,954	720,639	Central reserve cities—
28,567	5,673	428	49	1,658	12,958	6,562	6,587	4,750	591	4,502	61	690	201,918	New York.
														Chicago.
														St. Louis.
424,444	54,339	2,502	3,160	35,099	322,743	45,645	89,390	188,964	17,156	4,778	101	77,913	3,718,459	Total central reserve cities.
38,316	7,725	1,294	470	5,953	27,351	8,755	10,477	7,362	1,453	40		5,559	402,651	Reserve cities—
13,482	2,679	135	118	3,649	9,046	676	1,237	2,974	483			529	97,368	Boston.
68,609	6,731	2,418	250	2,442	17,020	4,086	9,608	2,359	251	6,833		1,811	275,940	New York (Brooklyn).
50,685	9,926	6,459	116	5,837	20,958	12,011	8,188	8,511	1,708	6,454		3,500	444,853	Philadelphia.
635	159		3	81	448	169	208	153	4	80		1	11,295	Cleveland.
2,576	667	197	5	166	722	449	2,061	798	8			518	22,593	Richmond.
25,109	3,466	292	136	3,109	4,974	389	4,851	1,221	193			520	108,759	Atlanta.
5,260	419	104	31	321	1,466	139	1,002	361	80			52	25,895	Chicago.
1,277	21	125	4	61	267	135	404	221	34			23	5,704	St. Louis.
6,126	2,008	155	22	671	6,667	4,333	10,569	1,581	218	26		8,556	100,479	Minneapolis.
7	379	629	7	364	776	958	1,123	203	27			155	17,154	Kansas City.
67,424	11,516	651	287	4,664	16,912	1,477	14,427	9,858	5,228			2,471	423,369	Dallas.
														San Francisco.
279,506	45,696	12,459	1,449	27,318	106,607	33,577	64,155	35,602	9,687	13,433		23,695	1,936,060	Total.
703,950	100,035	14,961	4,609	62,417	429,350	79,222	153,545	224,566	26,843	18,211	101	101,608	5,654,519	Total Federal Reserve Bank cities.
66,317	4,924	1,120	57	1,274	12,969	5,657	7,366	2,601	912	4,625		866	248,025	Federal Reserve branch cities:
69,198	2,038	1,727	26	992	12,158	2,339	4,590	2,720	349	900		1,576	215,051	Reserve cities—
21,451	3,754	76	13	1,158	3,135	631	2,839	950	230	561		148	71,505	Buffalo.
7,388	761	478	13	492	1,752	617	2,380		74			154	32,098	Pittsburgh.
113	1		4	32	32		33		13				866	Cincinnati.
1,193	1,058	337	38	408	1,710	953	1,422	317	77			2	23,965	Baltimore.
16,949	8,461	871	53	1,740	6,319	3,858	13,269	4,305	855	371		2,039	163,012	Jacksonville.
1,338	19	28			76		5					28	1,895	Birmingham.
50,480	10,668	105	106	5,347	15,526	3,465	13,116	7,163	1,363	182		681	364,171	New Orleans.
2,932	804	88	16	464	1,205	328	1,211	241	62			92	30,117	Nashville.
2,280	2,348	190	67	754	3,134	1,316	6,525	954	118			905	53,597	Detroit.
1,026	938	330	11	382	1,884	1,627	2,713	431	101	17		104	27,729	Louisville.
904	217	12	9	93	337	484	1,889	54	44				10,442	Memphis.
5,730	417	2	89	301	1,380	284	1,418	459	100			112	23,637	Little Rock.
295	284	44	5	51	255	107	555	131	12			122	7,162	Helena.
4,348	853	320	13	230	1,682	695	1,913	479	3			160	26,635	Denver.
591	387	102	7	134	654	448	2,443	270	79			1	12,418	El Paso.
2,356	70	225	23	465	1,593	546	2,245	563	108			162	30,933	Salt Lake City.
32,698	6,312	308	193	3,368	10,986	3,995	13,574	3,669	3,177			1,284	234,882	Spokane.
														Portland.
														Los Angeles.
287,587	44,314	6,363	739	17,657	76,787	27,350	79,506	25,307	7,677	6,656		8,436	1,578,140	Total Federal Reserve branch cities.
991,537	144,349	21,324	5,348	80,074	506,137	106,572	233,051	249,873	34,520	24,867	101	110,044	7,232,659	Total Federal Reserve Bank and branch cities.
781	716	4	1	741	1,048		462	224	4				14,821	All other reserve cities:
3,274	971	358	11	602	1,625	242	1,355	510	28			220	29,323	Columbus.
842	39		2	26	204	43	122		5			8	4,115	Toledo.
434	20	12	1	25	84	39	192	24	2				3,168	Washington.
1,002	1,395	174	84	822	1,850	1,785	4,785	1,592	168			998	50,105	Charleston.
239	37	31	1	107	247	1	448	51	52				5,601	Savannah.
5,285	1,419	32	25	1,167	1,642		1,231	519	382			25	35,172	Chattanooga.
106	108		7	35	118		118	33	26				3,206	Grand Rapids.
2,105	248	172	19	222	718	406	1,048	305	60	105		6	18,619	Cedar Rapids.
8,554	1,273	118	36	1,242	3,277	471	5,331	1,270	1,784			212	72,978	Des Moines.
125	48		1	100	171	278	548	80	276			1	6,104	Milwaukee.
338	20	3	3	41	205	9	434	103	5			32	3,697	St. Paul.
127	72	180	23	236	332	255	1,067	536	2			41	10,921	Wichita.
253	56	215		49	116		576					133	4,105	Galveston.
13	109	24		39	126		89	62				33	2,213	San Antonio.
620		9	4	7	59		219	1	1				2,269	Waco.
330	154		4	58	160	32	147	36	8			1	2,928	Ogden.
														Tacoma.
24,428	6,685	1,332	222	5,519	11,982	3,561	18,172	5,346	2,803	105		1,710	269,345	Total.
424,444	54,339	2,502	3,160	35,099	322,743	45,645	89,390	188,964	17,156	4,778	101	77,913	3,718,459	Central reserve city banks.
591,521	96,695	20,154	2,410	50,494	195,376	64,488	161,833	66,255	20,167	20,194		33,841	3,783,545	Other reserve city banks.
382,577	61,637	10,148	3,157	42,943	96,963	16,998	107,820	15,394	6,810	10,738	280	12,109	2,402,856	Banks outside reserve cities (country banks).
1,398,542	212,671	32,804	8,727	128,536	615,082	127,131	359,043	270,613	44,133	35,710	381	123,863	9,904,860	Total State banks 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 interest and taxes accrued.	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.
Federal Reserve Bank cities:											
Central reserve cities—											
New York.....	30	132,400	141,661	51,655	11,137	203	267,687	85,538	1,754,882	157,659	40,525
Chicago.....	14	35,150	42,090	14,585	7,193		42,094	7,498	319,428	214,164	12,788
St. Louis.....	10	13,325	14,815	2,931	656		11,806	5,531	78,719	60,140	2,312
Total central reserve cities.....	54	180,875	198,566	69,171	18,986	203	321,587	98,567	2,153,029	431,963	55,625
Reserve cities—											
Boston.....	13	20,350	23,610	7,297	1,108		24,729	3,790	252,007	51,029	5,404
New York (Brooklyn).....	4	3,500	2,800	1,745	251		4,174	979	78,621	3,760	1,283
Philadelphia.....	14	17,850	42,095	10,214	1,092	604	9,864	1,983	148,402	13,547	16,045
Cleveland.....	5	33,050	20,200	2,265	584		31,086	13,947	137,177	187,742	2,724
Richmond.....	3	1,200	1,550	341	36		195	40	3,178	3,846	100
Atlanta.....	4	3,640	2,325	773	33		1,312	52	5,769	7,097	
Chicago.....	17	7,450	2,691	1,187	498		999	919	31,101	61,751	682
St. Louis.....	8	1,650	555	332	56		104	92	10,485	11,798	2
Minneapolis.....	2	800	180	65	25		244	123	2,174	1,699	354
Kansas City.....	2	6,200	2,038	1,508			24,266	4,594	41,672	10,080	2,515
Dallas.....	3	2,250	735	77	61		1,539	650	8,956	1,604	571
San Francisco.....	10	21,200	9,975	2,434	226		16,010	9,070	98,306	259,741	1,970
Total.....	85	119,140	108,754	28,238	3,970	604	114,522	36,239	817,848	613,694	31,650
Total Federal Reserve Bank cities.....	139	300,015	307,320	97,409	22,956	807	436,109	134,806	2,970,877	1,045,657	87,275
Federal Reserve branch cities:											
Reserve cities—											
Buffalo.....	6	16,250	12,975	3,651	499	348	14,259	1,899	109,725	64,406	2,411
Pittsburgh.....	6	8,300	43,000	7,629	1,247		7,165	950	98,134	30,139	8,896
Cincinnati.....	4	3,715	4,615	1,179	24		218	1,311	18,419	38,702	1,366
Baltimore.....	3	2,750	2,150	832			345	403	14,895	9,229	
Jacksonville.....	1	200	31	3	5		3	38	227	200	
Birmingham.....	2	1,000	950	240	24		1,309	154	12,457	7,061	15
New Orleans.....	9	10,550	6,542	998	365		19,994	5,572	65,924	38,913	1,624
Nashville.....	1	200	50	65			108	108	477	974	
Detroit.....	10	19,000	21,100	3,805	204	3	7,229	3,016	99,471	193,957	2,816
Louisville.....	3	1,350	950	442	111		1,647	139	7,335	11,930	143
Memphis.....	4	4,400	2,205	933	95		8,926	607	18,458	15,712	347
Little Rock.....	5	2,150	825	364	60		4,780	329	10,934	6,825	72
Helena.....	4	1,100	348	379	9	7	1,369	93	3,558	2,944	
Denver.....	2	1,000	750	506	117		123	470	8,822	11,591	10
El Paso.....	3	750	101	2	22		982	223	2,594	2,083	
Salt Lake City.....	5	1,927	747	523	105		2,100	130	9,303	11,232	
Spokane.....	2	1,200	300	170	60		2,824	269	4,752	2,831	
Portland.....	3	1,300	1,110	1,065	108	38	2,755	233	12,062	11,162	
Los Angeles.....	3	12,220	4,925	3,140	272		4,681	5,137	57,452	145,479	252
Total Federal Reserve branch cities.....	76	89,362	103,674	25,926	3,327	396	80,709	21,081	554,999	605,370	17,952
Total Federal Reserve Bank and branch cities.....	215	389,377	410,994	123,335	26,283	1,203	516,818	155,887	3,525,876	1,651,027	105,227
All other reserve cities:											
Columbus.....	1	900	225	161			288	188	8,757	4,274	25
Toledo.....	2	1,600	875	232	100	40	3,542	249	8,879	13,071	
Washington.....	1	1,000	100	88			357	66	1,259	615	
Charleston.....	1	200	200	5	15	25	81	10	367	2,188	77
Savannah.....	3	2,900	3,250	289	141		7,684	238	16,205	14,754	1,748
Chattanooga.....	1	750	250	183	65		55	46	1,483	2,765	
Grand Rapids.....	5	1,600	1,510	261	29		635	122	9,933	20,431	25
Cedar Rapids.....	1	200	65	15			2	11	378	2,526	9
Des Moines.....	3	1,750	700	543	79		2,361	283	4,859	5,612	
Milwaukee.....	4	3,200	2,730	927	284		5,313	905	24,201	33,894	355
St. Paul.....	1	400	80		10		806	77	2,224	2,026	
Wichita.....	2	400	108	9			395	36	1,726	964	
Galveston.....	2	600	750	110	66	613	1,152	96	3,872	3,656	
San Antonio.....	1	200		21	28					3,296	
Waco.....	1	300	115	2	14		84	14	1,107	442	
Ogden.....	1	150	150		2			17	1	1,939	
Tacoma.....	1	300	50	2				65	1,859	650	
Total.....	31	16,450	11,158	2,848	833	678	22,755	2,423	87,110	113,103	2,239
Central reserve city banks.....	54	180,875	198,566	69,171	18,986	203	321,587	98,567	2,153,029	431,963	55,625
Other reserve city banks.....	192	224,952	223,586	57,012	8,130	1,678	217,986	59,743	1,459,957	1,332,167	51,841
Banks outside reserve cities (country banks).....	1,368	180,262	102,422	43,932	5,831	4,758	48,302	15,177	959,514	937,980	12,842
Total State bank and trust company members.....	1,614	586,089	524,574	170,115	32,947	6,639	587,875	173,487	4,572,500	2,702,110	120,308

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LIABILITIES.

[In thousands of dollars.]

Bills payable with Federal Reserve Bank	Bills payable with War Finance Corporation.	Bills payable other than with Federal Reserve Bank and War Finance Corporation.	Cash letters of credit and travelers' checks outstanding.	Acceptances executed for customers.	Acceptances executed by other banks for account of reporting banks.	Securities borrowed.		Other liabilities.	Total.
						United States.	All other.		
7,500			10,699	98,531	4,866	276	40	30,643	2,795,902
68			65	16,629	173			8,714	720,639
3,409		286	10	793		4,502	61	2,622	201,918
10,977		286	10,774	115,953	5,039	4,778	101	41,979	3,718,459
1,654	248	380		8,798	604	40		1,603	402,651
100				62				93	97,368
4,599			111	306		6,833		2,395	275,940
3,749			1,289	3,629		6,454		957	444,853
712						80		17	11,295
480		234		337				541	22,593
835		219	16	55				356	108,759
715		60						46	25,895
40									5,704
3,945		2,465	39	1,131		26			100,479
		250	1	125				335	17,154
			72	1,500				2,865	423,369
16,829	248	3,608	1,528	15,943	604	13,433		9,208	1,936,060
27,806	248	3,894	12,302	131,896	5,643	18,211	101	51,187	5,654,519
15,359			69	534		4,625		1,015	248,025
5,703		350		100		900		2,538	215,051
925				3		561		467	71,505
1,235		200						59	32,098
		67						92	866
754	600	750	5	6,695	19	371		502	23,965
		3,583	6					21	163,012
12,355			35	225		12		145	1,895
972		37						5,061	364,171
540		420	21	545				388	30,117
500		500		300		17		73	53,529
		560						75	27,727
198								50	10,442
67		323	1					14	23,637
446		50						72	7,162
			7					5	26,635
475			1	569				55	12,418
			11	192	25			1,096	30,933
39,529	600	7,468	156	9,163	44	6,656		11,728	234,882
67,335	848	11,362	12,458	141,059	5,687	24,867	101	62,915	1,578,140
			3						14,821
425				250				60	29,323
480		149						1	4,115
262		1,430	5	964				235	3,168
556				3				4	50,105
								67	5,601
335		500							35,172
750						105		1,492	3,206
131		350						419	18,619
50									72,978
								9	6,104
								6	3,697
	560								10,921
95		40							4,105
								10	2,213
				1				1	2,269
									2,928
3,084	560	2,469	8	1,218		105		2,304	269,345
10,977		286	10,774	115,953	5,039	4,778	101	41,979	3,718,459
59,442	1,408	13,545	1,692	26,324	648	20,194		23,240	3,783,545
46,400	3,757	23,166	25	1,900		10,780	280	5,528	2,402,856
116,819	5,165	36,997	12,491	144,177	5,687	35,752	381	70,747	9,904,860

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

Total central reserve cities.

Reserve cities—
 Boston.
 New York (Brooklyn).
 Philadelphia.
 Cleveland.
 Richmond.
 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.
 Jacksonv. Il.
 Birmingham.
 New Orleans.
 Nashville.
 Detroit.
 Louisville.
 Memphis.
 Little Rock.
 Helena.
 Denver.
 El Paso.
 Salt Lake City.
 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.
 Wichita.
 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.	Overdrafts.	Customers' liability on account of letters of credit.	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 War Finance Corporation.	Other than with Federal Reserve Bank and War Finance Corporation.								
Maine.....	3	16,688	1,211				1,211	15,477	7		2,325	55	
Massachusetts.....	30	364,418	18,722		47	1,278	60	20,107	234	8,928	15,860	1,642	
Rhode Island.....	3	77,677						77,677	7	353	15,898	465	
Connecticut (District 1).....	4	15,366	956					14,410	20		1,788	99	
Connecticut (District 2).....	1	4,910	450					4,460	2	38	1,409	39	
Total New England States.....	41	479,059	21,339		47	1,278	60	22,724	270	9,319	37,280	2,300	
New York.....	95	1,876,959	18,971		86	20,232	12,369	51,658	413	99,509	301,863	10,460	
New Jersey (District 2).....	37	145,138	261			128		389	13	114	29,354	759	
New Jersey (District 3).....	8	8,551	96					96	1		3,232	83	
Pennsylvania (District 3).....	39	164,235	3,235		966			4,201	72	306	26,751	2,071	
Pennsylvania (District 4).....	20	116,583	406		100			506	8	156	25,421	1,712	
Delaware.....	4	14,017	51		77			128	12		2,317	118	
Maryland.....	7	20,634	1,538	21				1,559	19		1,344	157	
District of Columbia.....	1	2,237						2,237	2		552	33	
Total Eastern States.....	211	2,348,354	24,558	21	1,229	20,360	12,369	58,537	540	100,085	390,834	15,393	
Virginia.....	15	25,786	2,704		644			-3,348	13	3	771	194	
West Virginia (District 4).....	4	8,433						8,433	5		1,038	51	
West Virginia (District 5).....	9	12,324	222		47			269	17		699	73	
North Carolina.....	16	38,018	2,104	27	37			2,168	33	366	824	213	
South Carolina.....	18	13,338	1,403		330			1,733	43	10	1,025	94	
Georgia.....	76	82,908	14,958	76	1,615			16,649	322	777	2,256	575	
Florida.....	12	11,321	1,306		15	64		1,385	5		1,510	75	
Alabama.....	21	33,506	2,817		149			3,294	33	20	671	153	
Mississippi (District 8).....	3	5,559	769					769	15		1	26	
Louisiana (District 6).....	14	107,049	11,527	75	741		129	12,472	447	6,653	4,213	526	
Louisiana (District 11).....	2	5,249						5,249	43		216	27	
Texas.....	190	85,069	6,538	43	384			6,965	431	269	4,101	640	
Arkansas.....	36	38,638	4,322		713			5,035	223	365	2,247	215	
Kentucky (District 4).....	5	4,334	1		103			104	17		617	38	
Kentucky (District 8).....	5	24,211	359		27			386	15		1,827	80	
Tennessee (District 6).....	4	5,317	663					663	14		272	39	
Tennessee (District 8).....	11	45,079	8,771		725		139	9,635	308	545	1,345	212	
Total Southern States.....	441	546,139	58,464	221	5,530	64	596	64,875	1,984	9,008	23,633	3,231	
Ohio.....	86	521,502	40,721		78			40,799	192	3,940	22,261	2,532	
Indiana (District 7).....	20	23,601	888					888	29	113	1,516	138	
Indiana (District 8).....	2	2,625	323		32			355	3		22	11	
Illinois (District 7).....	72	562,025	13,641		15,767	4,070		33,478	151	15,858	40,090	2,798	
Illinois (District 8).....	15	14,471	109		25			134	26		1,661	103	
Michigan (District 7).....	153	390,507	8,787	8	1,437			10,232	161	241	49,080	1,979	
Michigan (District 9).....	11	6,406	50		112			162	11		737	37	
Wisconsin (District 7).....	26	67,149	-3,435		286			3,721	49	19	5,109	251	
Wisconsin (District 9).....	10	4,918	215		32			247	9		317	18	
Minnesota.....	32	36,337	1,534	15	106			1,655	47	2	1,652	148	
Iowa.....	106	94,858	10,417	193	429			11,039	90		4,845	405	
Missouri (District 8).....	33	147,906	5,147		12	27		5,186	51	793	7,932	943	
Missouri (District 10).....	5	57,881	4,263	192	153			4,608	324	1,170	8,837	275	
Total Middle Western States.....	571	1,930,186	89,530	408	18,469	4,097		112,504	1,143	22,136	144,059	9,638	
North Dakota.....	5	1,197	55		10			65	2		13	6	
South Dakota.....	19	15,861	947		180			1,127	17		259	53	
Nebraska.....	15	5,371	550		60			610	17		329	25	
Kansas.....	7	5,327	13		156			169	9		658	32	
Montana.....	58	29,193	2,035		117			2,152	57	4	1,064	173	
Wyoming.....	4	1,206	153					153	2		10	9	
Colorado.....	3	10,511						10,511	23		3,011	54	
New Mexico (District 10).....	2	593	76		46			122	3		62	3	
New Mexico (District 11).....	4	1,412	191					191	2		10	8	
Oklahoma (District 10).....	8	2,461	270		9			279	11	11	80	14	
Oklahoma (District 11).....	4	1,138	365		76			441	5		14	6	
Total Western States.....	129	74,270	4,655		654			5,309	148	15	5,510	383	
Washington.....	53	27,128	391		101			492	36	1	2,751	168	
Oregon.....	34	32,263	1,019	80	57		133	1,289	23	581	2,503	145	
California.....	51	479,546	2,745		506	1,062		4,313	368	1,751	64,376	1,964	
Idaho.....	43	15,084	1,955		131			2,086	35		862	94	
Utah.....	36	29,474	1,659		31			1,690	85		2,254	174	
Arizona (District 11).....	2	651	82		12			94	1		64	3	
Arizona (District 12).....	2	4,127	114		25			139	1		227	19	
Total Pacific States.....	221	588,273	7,965	80	863	1,062	133	10,103	549	2,333	73,037	2,567	
Total State bank and trust company members.....	1,614	5,966,281	206,511	730	26,792	26,861	13,158	274,052	4,634	142,896	674,353	33,512	

26861
121550
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RESOURCES.

[In thousands of dollars.]

Other bonds, stocks, and securities.	Banking house, furniture, and fixtures.	Other real estate owned.	Gold and gold certificates.	All other cash in vault.	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.	Securities borrowed.		Other assets.	Total.	
										United States.	All other.			
5,861	235	13	10	334	948	285	771	112	59			183	26,675	Maine.
52,801	9,696	1,354	555	8,313	32,925	10,431	14,346	7,848	1,642	40		5,643	516,569	Massachusetts.
44,166	2,472	127	866	3,727	6,702	199	4,123	1,065	257			1,417	159,521	Rhode Island.
2,230	460	99	18	362	1,113	157	616	294	68			24	21,758	Connecticut (District 1).
1,545	193	66	16	236	260	95	172	50	82				8,663	Connecticut (District 2).
106,603	13,056	1,659	1,465	12,972	41,948	11,167	20,028	9,369	2,108	40		7,267	733,186	Total New England States.
425,245	60,325	4,039	2,692	32,565	295,195	40,193	69,039	172,167	10,789	5,178	40	71,376	3,426,389	New York.
83,127	5,112	395	261	4,080	12,265	4,889	9,861	1,887	529	196		2,324	299,915	New Jersey (District 2).
9,401	572	35	38	357	917	217	546	179	16	10		104	24,163	New Jersey (District 3).
86,729	8,876	2,693	308	3,601	19,517	4,571	11,728	2,721	326	7,051		1,988	339,343	Pennsylvania (District 3).
79,161	3,546	2,216	43	1,822	13,924	2,370	7,219	2,829	426	1,180		1,684	259,794	Pennsylvania (District 4).
5,297	748	35	21	538	1,227	351	1,235	170	36	20			26,014	Delaware.
7,940	835	479	16	543	1,874	622	2,420	1	96			167	35,588	Maryland.
842	39		2	26	204	43	122		5			8	4,115	District of Columbia.
697,742	80,053	9,892	3,381	43,532	345,123	53,256	102,170	179,954	12,223	13,635	40	77,651	4,415,321	Total Eastern States.
1,390	758	61	19	474	850	356	892	381	23	114		26	28,763	Virginia.
1,775	720	101	6	438	509	242	353	59	4	100		27	13,861	West Virginia (District 4).
2,004	322	74	13	402	664	7	675	145	614	110		1	17,875	West Virginia (District 5).
804	2,115	161	31	919	2,107	1,347	4,841	509	121	7		33	50,281	North Carolina.
856	458	143	11	248	483	126	1,194	69	100	40		21	16,526	South Carolina.
3,964	2,812	592	117	1,479	3,452	2,266	8,685	2,586	260	102		1,982	98,486	Georgia.
1,295	870	52	24	545	757	105	2,193	245	36	15		5	17,668	Florida.
1,700	1,494	635	77	965	2,446	1,140	2,615	581	532			16	43,290	Alabama.
242	223	11	5	162	265		1,059	23	58			48	6,928	Mississippi (District 8).
17,295	8,531	891	58	1,874	6,510	3,858	13,596	4,360	858	371		2,049	166,667	Louisiana (District 6).
204	60	77	2	125	366	60	808	172	21			56	7,486	Louisiana (District 11).
1,967	3,337	1,888	99	2,396	4,933	1,551	9,322	1,249	457	848	12	2,101	113,755	Texas.
1,914	1,635	617	26	938	2,955	1,627	4,567	580	154	548		201	52,415	Arkansas.
697	227		7	79	224		452	42	43			64	6,737	Kentucky (District 4).
2,948	906	88	36	545	1,337	328	1,399	260	79	39		92	33,804	Kentucky (District 8).
1,577	69	60	1	113	328	1	459	51	52			28	7,718	Tennessee (District 6).
2,382	2,434	192	70	825	3,289	1,316	6,765	976	133	68		914	57,218	Tennessee (District 8).
43,014	26,971	5,643	602	12,527	31,525	14,330	59,875	12,288	3,545	2,362	12	7,664	739,478	Total Southern States.
94,268	21,099	7,678	256	11,458	33,352	13,651	19,545	11,545	2,235	9,039	215	4,473	738,752	Ohio.
4,291	820	276	64	670	1,478	9	2,186	217	66	82		437	35,105	Indiana (District 7).
84	163	76	4	74	71	49	109	55		24		75	3,090	Indiana (District 8).
135,249	7,939	502	988	14,121	56,055	9,675	37,964	21,043	8,110	38		9,588	888,716	Illinois (District 7).
4,319	528	200	28	589	1,025	96	1,664	88	234	2,225		16	27,139	Illinois (District 8).
109,164	18,342	1,015	346	10,477	25,659	3,891	21,441	9,087	2,349	1,888		1,170	636,526	Michigan (District 7).
2,362	193	11	20	264	455		672	45	33	53		2	11,141	Michigan (District 9).
10,983	1,846	210	83	1,623	4,349	477	7,048	1,395	1,819			225	98,914	Wisconsin (District 7).
414	140	23	12	119	220		351	4	16			35	6,349	Wisconsin (District 9).
4,323	659	247	64	638	1,705	534	2,575	518	457	99		105	48,455	Minnesota.
4,928	2,537	553	157	1,547	3,845	626	4,976	737	538	1,057		31	110,691	Iowa.
34,433	6,374	553	88	2,150	14,842	6,701	8,307	5,133	701	4,782	71	791	237,365	Missouri (District 8).
6,282	2,022	182	50	811	6,927	4,333	11,785	1,849	225	26		8,559	106,930	Missouri (District 10).
411,063	62,662	11,526	2,160	44,541	149,983	40,042	118,933	51,716	16,783	19,313	286	25,507	2,949,173	Total Middle Western States.
36	38	28		22	39		71	2	1				1,390	North Dakota.
350	385	172	21	241	652	108	1,702	68	22			12	18,796	South Dakota.
20	156	19	21	88	246		410	22	15			5	6,134	Nebraska.
492	119	31	22	149	404	9	1,042	131	7			40	8,303	Kansas.
2,848	1,181	425	48	753	1,523	542	4,659	229	88	39		91	40,765	Montana.
62	41	6	1	24	59	7	167	29	1	3		2	1,476	Wyoming.
5,753	418	2	90	309	1,400	284	1,498	459	100			112	24,024	Colorado.
25	17	14		18	43		59	7	13				735	New Mexico (District 10).
64	18	28	1	9	59		122	4	8			2	1,556	New Mexico (District 11).
424	99	15	6	91	225	49	327	27	13			7	3,581	Oklahoma (District 10).
94	23	23	1	12	24		45	6	2	7	7	10	976	Oklahoma (District 11).
10,168	2,495	763	211	1,716	4,674	999	10,102	984	270	49	7	281	107,736	Total Western States.
4,332	1,543	400	81	942	2,202	536	5,070	449	126	84	2	57	45,416	Washington.
4,634	671	366	72	878	2,437	547	3,272	605	156			195	48,059	Oregon.
114,404	23,388	1,552	677	10,436	33,834	5,527	34,324	14,502	8,827	36	5	4,889	796,093	California.
968	528	383	19	316	563	20	827	97	25	68	23	130	17,956	Idaho.
5,282	1,252	477	54	502	2,435	703	3,436	570	52	123		222	45,405	Utah.
34	31	6		29	44		100	5	1		6		881	Arizona (District 11).
298	21	137	5	145	314	4	906	74	17				6,156	Arizona (District 12).
129,952	27,434	3,321	908	13,248	41,829	7,337	47,935	16,302	9,204	311	36	5,493	959,966	Total Pacific States.
1,398,542	212,671	32,804	8,727	128,536	615,082	127,131	359,043	270,613	44,133	35,710	381	123,863	9,904,860	Total State bank and trust company members.

LIABILITIES.

[In thousands of dollars.]

	Num-ber of banks.	Capital stock paid in.	Surplus fund.	Undivided profits less expenses and taxes paid.	Amount reserved for interest and taxes accrued.	Due to Federal Reserve Bank.	Due to banks, bank-ers, and trust com-panies.	Certified and cashiers' or treasurers' checks out-standing.	Demand deposits.	Time deposits.	United States deposits.
Maine.....	3	1,000	825	537	98		967	88	9,396	12,235	401
Massachusetts.....	30	26,661	28,064	9,329	1,570	208	27,669	4,375	326,875	70,613	6,014
Rhode Island.....	3	7,000	8,500	5,138	1,360	90	790	351	60,283	72,273	1,820
Connecticut (District 1).....	4	1,750	1,550	784	99	180	40	265	12,266	3,871	176
Connecticut (District 2).....	1	1,000	300	218	102	45	94	48	3,209	2,873	236
Total New England States.....	41	37,411	39,239	16,006	3,229	523	29,560	5,127	412,029	161,865	8,647
New York.....	95	169,522	168,165	62,422	12,357	1,297	290,071	89,891	2,092,988	315,166	44,850
New Jersey (District 2).....	37	16,345	10,045	6,097	728	1,622	4,644	1,452	128,104	123,212	2,647
New Jersey (District 3).....	8	1,400	1,400	352	7	44	47	67	8,276	10,534	114
Pennsylvania (District 3).....	39	23,220	46,444	11,678	1,208	916	10,095	2,246	166,683	43,849	16,325
Pennsylvania (District 4).....	20	11,789	46,379	8,794	1,356	13	7,294	1,099	114,554	47,719	8,976
Delaware.....	4	2,150	1,803	1,231	72	131	463	184	16,383	2,463	821
Maryland.....	7	2,955	2,299	852	15	33	349	424	15,873	11,236	
District of Columbia.....	1	1,000	100	88			357	66	1,259	615	
Total Eastern States.....	211	228,381	276,635	91,514	15,743	4,056	313,320	95,429	2,544,120	554,794	73,733
Virginia.....	15	3,800	2,706	785	144		455	105	9,454	9,671	100
West Virginia (District 4).....	4	950	750	240	50	342	459	73	4,249	5,698	558
West Virginia (District 5).....	9	890	1,556	129	121	76	863	764	6,443	5,963	212
North Carolina.....	16	4,990	2,180	1,322	62	284	6,011	365	18,033	13,733	2,084
South Carolina.....	18	1,988	1,125	181	25	49	126	201	4,925	6,749	77
Georgia.....	76	11,297	7,925	1,761	216	10	9,188	421	30,725	27,339	1,848
Florida.....	12	1,935	577	266	21	45	959	146	7,593	5,097	
Alabama.....	21	2,820	2,263	363	71	48	2,193	327	21,935	11,722	151
Mississippi (District 8).....	3	475	383	80	39		118	16	4,202	1,310	
Louisiana (District 6).....	14	10,885	6,629	1,062	366	51	20,103	5,621	68,031	39,661	1,624
Louisiana (District 11).....	2	675	225	186		108	703	69	3,218	2,140	
Texas.....	190	14,287	5,966	1,006	270	651	5,271	1,844	61,417	15,776	584
Arkansas.....	36	5,174	2,005	687	63		5,627	564	23,621	9,992	72
Kentucky (District 4).....	5	945	333	45	41	2		12	3,107	1,746	71
Kentucky (District 8).....	5	1,650	1,021	494	111		1,738	143	8,480	13,664	143
Tennessee (District 6).....	4	1,005	306	251	66		60	154	2,041	3,765	
Tennessee (District 8).....	11	4,790	2,317	1,056	110		8,929	619	20,232	16,651	347
Total Southern States.....	441	68,556	38,267	9,914	1,776	1,666	62,803	11,444	297,706	190,677	7,871
Ohio.....	86	51,505	34,161	6,953	1,079	231	36,668	16,573	221,438	337,731	4,448
Indiana (District 7).....	20	3,025	1,564	668	32		1,212	240	12,113	15,147	103
Indiana (District 8).....	2	240	110	26	6	14	23	18	2,480	59	
Illinois (District 7).....	72	47,095	46,771	16,755	7,884		43,955	8,759	370,697	304,387	13,659
Illinois (District 8).....	15	2,440	985	554	122		2,292	160	7,698	10,322	10
Michigan (District 7).....	153	35,928	30,647	7,087	516	51	9,836	3,900	173,532	346,518	3,119
Michigan (District 9).....	11	780	449	91	48		13	86	3,514	5,663	236
Wisconsin (District 7).....	26	5,205	3,419	1,289	349		5,661	1,001	33,586	45,896	473
Wisconsin (District 9).....	10	452	155	67	13		48	71	1,371	3,808	1
Minnesota.....	32	3,460	1,550	627	138		2,160	535	12,187	25,680	354
Iowa.....	106	9,046	4,483	1,853	180	8	4,864	650	25,005	56,484	137
Missouri (District 8).....	33	15,748	15,773	3,366	729		12,242	5,678	93,903	74,452	2,314
Missouri (District 10).....	5	6,850	2,318	1,537	9		25,543	4,830	44,489	11,041	2,536
Total Middle Western States.....	571	181,774	142,385	40,873	11,105	304	144,517	42,501	1,002,013	1,237,188	27,390
North Dakota.....	5	175	28	12	2		4	43	279	703	
South Dakota.....	19	1,330	274	134	1		3,005	205	5,251	5,779	102
Nebraska.....	15	640	190	33			55	27	2,385	2,311	23
Kansas.....	7	775	282	70			662	137	4,560	1,687	19
Montana.....	58	4,255	1,490	688	14	7	2,555	458	16,573	12,534	72
Wyoming.....	4	215	66	5			215	22	501	396	
Colorado.....	3	1,025	765	506	120		123	475	9,071	11,678	13
New Mexico (District 10).....	2	90	20	1	1			7	414	114	
New Mexico (District 11).....	4	180	94	2	4		32	32	520	692	
Oklahoma (District 10).....	8	365	103	16	15		77	66	2,134	674	100
Oklahoma (District 11).....	4	150	19	2	2		10	21	494	232	
Total Western States.....	129	9,200	3,331	1,469	159	7	6,738	1,493	42,182	36,800	329
Washington.....	53	4,207	1,353	494	81	2	3,032	603	20,115	14,941	32
Oregon.....	34	3,160	1,626	1,279	121	38	2,907	355	20,603	16,413	8
California.....	51	46,508	19,016	7,671	534	19	22,076	15,651	207,062	467,488	2,282
Idaho.....	43	2,270	773	160	25	21	172	253	7,043	2,899	16
Utah.....	36	4,034	1,792	659	164	3	2,242	270	15,853	18,590	
Arizona (District 11).....	2	63	52	11				9	486	162	
Arizona (District 12).....	2	525	105	65	10		508	352	3,288	293	
Total Pacific States.....	221	60,767	24,717	10,339	935	83	30,937	17,493	274,450	520,786	2,338
Total State bank and trust company mem-bers.....	1,614	586,089	524,574	170,115	32,947	6,639	587,875	173,487	4,572,500	2,702,110	120,308

LIABILITIES.

In thousands of dollars.

Bills payable with Federal Reserve Bank.	Bills payable with War Finance Corporation.	Bills payable other than with Federal Reserve Bank and War Finance Corporation.	Cash letters of credit and travelers' checks outstanding.	Acceptances executed for customers.	Acceptances executed by other banks for reporting banks.	Securities borrowed.		Other liabilities.	Total.	
						United States.	All other.			
1,075			2					51	26,675	Maine.
3,189	248	380		9,069	604	40		1,661	516,569	Massachusetts.
150				353				1,413	159,521	Rhode Island.
420		340						17	21,758	Connecticut (District 1).
500				38					8,663	Connecticut (District 2).
5,334	248	720	2	9,460	604	40		3,142	733,186	Total New England States.
26,494		435	10,768	99,379	4,866	5,178	40	32,500	3,426,389	New York.
3,751		30	3	114		196		925	299,915	New Jersey (District 2).
1,646		225				10		41	24,163	New Jersey (District 3).
6,460		214	111	306		7,051		2,537	339,343	Pennsylvania (District 3).
7,215		640		156		1,180		2,630	259,794	Pennsylvania (District 4).
285						20		8	26,014	Delaware.
1,242		245						65	35,588	Maryland.
480		149						1	4,115	District of Columbia.
47,573		1,938	10,882	99,955	4,866	13,635	40	38,707	4,415,321	Total Eastern States.
827	250	323		3		114		26	28,763	Virginia.
346		35				100		11	13,861	West Virginia (District 4).
620		84				150		4	17,875	West Virginia (District 5).
386	125	307		366		7		26	50,281	North Carolina.
420	77	518		10		40		15	16,526	South Carolina.
1,450	530	3,464	5	1,410		102		795	98,486	Georgia.
769		104				15		141	17,668	Florida.
231		1,142	5	10				9	43,290	Alabama.
788	600	3,643	6	6,705	19	371		502	6,928	Mississippi (District 8).
162									166,667	Louisiana (District 6).
1,718	735	2,838	2	125		848	12	405	7,486	Louisiana (District 11).
1,859		1,744		365		548		94	113,755	Texas.
218		75						142	52,415	Arkansas.
1,155		105				39		5,061	6,737	Kentucky (District 4).
10		35						25	33,804	Kentucky (District 8).
685		455	21	545		68		393	7,718	Tennessee (District 6).
									57,218	Tennessee (District 8).
11,644	2,317	15,177	39	9,539	19	2,402	12	7,649	739,478	Total Southern States.
8,876		2,881	1,293	3,940		9,039	215	1,721	738,752	Ohio.
467	10	259	1	113		82		69	35,105	Indiana (District 7).
20		70				24			3,090	Indiana (District 8).
1,903	30	607	81	16,684	173	38		9,238	888,716	Illinois (District 7).
50		28				2,225		253	27,139	Illinois (District 8).
20,044	178	2,621	44	228		1,889		388	636,526	Michigan (District 7).
1,026						53			11,141	Michigan (District 9).
1,026		497		19				493	98,914	Wisconsin (District 7).
70	75	215						3	6,349	Wisconsin (District 9).
627	55	969				99		14	48,455	Minnesota.
2,758	928	1,508				1,058		1,729	110,691	Iowa.
4,239		554	10	793		4,782	71	2,711	237,365	Missouri (District 8).
3,977		2,584	39	1,131		26		20	106,930	Missouri (District 10).
44,265	1,276	12,793	1,468	22,908	173	19,315	286	16,639	2,949,173	Total Middle Western States.
30	13	100						1	1,390	North Dakota.
778	483	1,381						73	18,796	South Dakota.
123	207	135	1					4	6,134	Nebraska.
100								11	8,303	Kansas.
106	478	1,340	5	4		39		147	40,765	Montana.
53						3			1,476	Wyoming.
198								50	24,024	Colorado.
51		35						2	735	New Mexico (District 10).
									1,556	New Mexico (District 11).
27								4	3,581	Oklahoma (District 10).
7		25				7	7		976	Oklahoma (District 11).
1,473	1,181	3,016	6	4		49	7	292	107,736	Total Western States.
227	48	157	10	1		84	2	27	45,416	Washington.
620	65	220	1	581				62	48,059	Oregon.
793		973	83	1,729	25	36	5	4,142	796,093	California.
3,537	10	683				68	23	3	17,956	Idaho.
1,328	20	243				123		84	45,405	Utah.
25		67						6	881	Arizona (District 11).
		1,010							6,156	Arizona (District 12).
6,530	143	3,353	94	2,311	25	311	36	4,318	959,966	Total Pacific States.
116,819	5,165	36,997	12,491	144,177	5,687	35,752	381	70,747	9,904,860	Total State bank and trust company members.

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, DECEMBER 31, 1921. 11

[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 reserve with Federal Reserve Bank.	Per cent to net amount on which reserve is computed.
Federal Reserve Bank cities:					
Central reserve cities—					
New York.....	15,386	1,912,076	248,570	260,906	13.6
Chicago.....	15,897	376,242	48,911	48,879	13.0
St. Louis.....	5,891	97,926	12,730	12,958	13.2
Total central reserve cities.....	37,174	2,386,244	310,211	322,743	13.5
Reserve cities—					
Boston.....	7,385	276,626	27,663	27,351	9.9
New York (Brooklyn).....	1,409	81,424	8,142	9,046	11.1
Philadelphia.....	3,602	152,466	15,247	17,020	11.2
Cleveland.....	495	210,318	21,032	20,958	10.0
Richmond.....	295	4,332	433	448	10.3
Atlanta.....	1,944	7,898	790	722	9.1
Chicago.....	4,543	49,626	4,963	4,974	10.0
St. Louis.....	1,306	14,024	1,402	1,466	10.5
Minneapolis.....	400	2,691	269	267	9.9
Kansas City.....	220	57,074	5,707	6,667	11.7
Dallas.....	220	9,562	956	776	8.1
San Francisco.....	6,399	181,945	18,195	16,912	9.3
Total.....	27,998	1,047,986	104,799	106,607	10.2
Total Federal Reserve Bank cities.....	65,172	3,434,230	415,010	429,350	12.5
Federal Reserve branch cities:					
Reserve cities—					
Buffalo.....	836	130,765	13,077	12,969	9.9
Pittsburgh.....	2,247	107,889	10,789	12,158	11.3
Cincinnati.....	2,891	30,030	3,003	3,135	10.4
Baltimore.....	2,249	17,664	1,766	1,752	9.9
Jacksonville.....	295	295	29	32	10.8
Birmingham.....	1,229	14,575	1,458	1,710	11.7
New Orleans.....	1,493	83,225	8,322	6,819	7.6
Nashville.....	872	872	87	76	8.7
Detroit.....	13,496	157,658	15,766	15,526	9.8
Louisville.....	167	11,087	1,109	1,205	10.9
Memphis.....	402	24,312	2,431	3,134	12.9
Little Rock.....	387	13,706	1,371	1,884	13.7
Helena.....	1,235	4,718	472	337	7.1
Denver.....	1,568	12,299	1,230	1,380	11.2
El Paso.....	170	3,801	380	255	6.7
Salt Lake City.....	939	12,755	1,275	1,682	13.2
Spokane.....	68	5,601	560	654	11.7
Portland.....	430	15,513	1,551	1,593	10.3
Los Angeles.....	11,420	101,096	10,110	10,986	10.9
Total Federal Reserve branch cities.....	41,227	747,861	74,786	76,787	10.3
Total Federal Reserve Bank and branch cities.....	106,399	4,182,091	489,796	506,137	12.1
All other reserve cities:					
Columbus.....	210	10,039	1,004	1,048	10.4
Toledo.....	202	14,726	1,473	1,625	11.0
Washington.....	170	1,701	170	204	12.0
Charleston.....	139	1,023	102	84	8.2
Savannah.....	240	20,631	2,063	1,850	9.0
Chattanooga.....	399	2,313	231	247	10.7
Grand Rapids.....	993	16,062	1,606	1,642	10.2
Cedar Rapids.....	138	1,136	114	118	10.4
Des Moines.....	129	7,557	756	718	9.5
Milwaukee.....	1,060	34,575	3,458	3,277	9.5
St. Paul.....	23	2,832	283	171	6.0
Wichita.....	122	2,022	202	205	10.1
Galveston.....	429	5,401	540	332	6.1
San Antonio.....	576	989	99	116	11.7
Waco.....	53	1,240	124	126	10.2
Ogden.....	203	583	58	59	10.1
Tacoma.....	150	2,054	205	160	7.8
Total.....	5,066	124,884	12,488	11,982	9.6
Central reserve city banks.....	37,174	2,386,244	310,211	322,743	13.5
Other reserve city banks.....	74,291	1,920,731	192,073	195,376	10.2
Banks outside reserve cities (country banks).....	81,361	1,370,891	95,962	96,963	7.1
Total State bank and trust company members.....	192,826	5,677,866	598,246	615,082	10.8

