

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

Report No. 18.

FEDERAL RESERVE BOARD  
Washington, September 5, 1922.

## ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON APRIL 28, JUNE 30, DECEMBER 31, 1921, MARCH 10, AND JUNE 30, 1922.

[In thousands of dollars.]

	Apr. 28, 1921 (1,550 banks).	June 30, 1921 (1,595 banks).	Dec. 31, 1921 (1,614 banks).	Mar. 10, 1922 (1,624 banks).	June 30, 1922 (1,648 banks).
<b>RESOURCES.</b>					
Assets and discounts.....	6,238,269	6,190,181	5,966,281	5,865,265	6,036,226
Drafts.....	4,533	4,619	4,634	4,236	4,458
Customers' liability on account of acceptances.....	189,514	174,284	142,896	125,462	122,941
United States Government securities.....	627,717	644,043	674,353	726,302	964,523
Check of Federal reserve banks.....	32,934	33,196	33,512	33,965	34,272
Other bonds, stocks, and securities.....	1,387,588	1,405,300	1,398,542	1,383,085	1,503,923
Banking house, furniture, and fixtures.....	194,491	198,518	212,671	217,167	227,911
Other real estate owned.....	30,510	29,060	32,804	42,565	44,327
Gold and silver certificates.....	14,921	13,125	8,727	9,393	8,888
Other cash in vault.....	147,602	143,063	128,536	124,329	130,329
Reserve with Federal reserve banks.....	577,174	584,457	615,082	597,930	683,511
Reserves with Federal reserve banks in process of collection.....	117,993	120,763	127,131	115,262	137,669
Due from banks, bankers, and trust companies.....	354,710	338,151	359,043	379,324	405,597
Changes for clearing house, also checks on other banks in same place.....	213,983	368,894	270,613	284,778	520,047
Outside checks and other cash items.....	27,801	39,377	44,133	32,306	45,457
United States securities borrowed.....			35,710	28,544	20,353
Other securities borrowed.....			381	1,146	488
Other assets.....	151,688	139,326	123,863	123,428	135,162
<b>Total.....</b>	<b>10,311,428</b>	<b>10,426,357</b>	<b>10,178,912</b>	<b>10,094,487</b>	<b>11,026,082</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	579,391	585,530	586,089	597,369	605,761
Surplus fund.....	528,112	531,918	524,574	525,379	535,806
Undivided profits, less expenses and taxes paid.....	184,483	170,389	170,115	188,149	186,213
Amount reserved for interest and taxes accrued.....	47,740	49,750	32,947	41,215	39,093
Reserve to Federal reserve banks.....	5,371	5,915	6,639	5,860	6,792
Reserve to banks, bankers, and trust companies.....	576,124	556,184	587,875	619,112	641,858
Outstanding checks of cashiers' or treasurers' checks.....	164,250	226,934	173,487	184,234	332,567
Demand deposits.....	4,475,929	4,585,885	4,572,500	4,506,706	5,112,480
Time deposits.....	2,645,703	2,671,593	2,702,110	2,825,429	3,053,502
United States deposits.....	99,625	142,457	120,308	116,569	54,142
<b>Total deposits.....</b>	<b>7,967,002</b>	<b>8,188,968</b>	<b>8,162,919</b>	<b>8,257,910</b>	<b>9,202,351</b>
Liabilities payable (including all obligations representing money borrowed, other than rediscounts).....	295,311	219,678	158,981	91,370	68,654
Checks and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	425,573	417,222	274,052	148,783	145,338
Cash letters of credit and travelers' checks outstanding.....	12,686	18,998	12,491	13,850	21,325
Acceptances executed for customers.....	194,759	178,483	144,177	124,867	124,796
Acceptances executed by other banks for account of reporting banks.....	5,179	2,479	5,687	6,687	6,593
United States securities borrowed.....			35,752	28,722	22,562
Other securities borrowed.....			381	1,146	488
Other liabilities.....	71,192	62,942	70,747	69,040	67,102
<b>Total.....</b>	<b>10,311,428</b>	<b>10,426,357</b>	<b>10,178,912</b>	<b>10,094,487</b>	<b>11,026,082</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.3	10.4	10.8	10.6	10.8

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

[In thousands of dollars.]

	Apr. 28, 1921 (9,698 banks).	June 30, 1921 (9,745 banks).	Dec. 31, 1921 (9,779 banks).	Mar. 10, 1922 (9,816 banks).	June 30, 1922 (9,892 banks).
<b>RESOURCES.</b>					
Assets and discounts.....	18,591,622	18,191,423	17,468,936	17,145,605	17,282,290
Drafts.....	15,302	14,588	14,582	15,330	13,653
Customers' liability on account of acceptances.....	471,992	412,571	343,559	295,349	299,179
United States Government securities <sup>1</sup> .....	2,627,073	2,661,078	2,647,793	2,754,846	3,246,824
Other bonds, stocks, and securities <sup>2</sup> .....	3,410,964	3,443,577	3,512,891	3,503,001	3,815,247
Banking house, furniture, and fixtures.....	593,428	608,812	642,503	657,343	680,225
Other real estate owned.....	82,886	80,786	87,152	100,143	108,695
Cash in vault.....	564,022	529,764	478,416	468,974	464,614
Reserve with Federal reserve banks.....	1,654,329	1,624,662	1,758,341	1,722,637	1,835,116
Reserves with Federal reserve banks in process of collection.....	431,378	448,765	477,042	428,162	493,335
Due from banks, bankers, and trust companies.....	1,324,986	1,353,614	1,449,637	1,613,918	1,646,773
Changes for clearing house, also checks on other banks in same place.....	641,528	1,085,375	777,439	804,275	1,350,390
Outside checks and other cash items.....	67,566	100,607	106,333	73,477	110,377
Redemption fund and due from United States Treasurer.....	35,575	36,264	36,672	36,481	36,741
United States securities borrowed.....			35,710	28,544	20,353
Other securities borrowed.....			381	1,146	488
Other assets.....	350,391	344,011	276,749	286,638	319,650
<b>Total.....</b>	<b>30,863,062</b>	<b>30,935,897</b>	<b>30,114,136</b>	<b>29,936,069</b>	<b>31,723,950</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	1,850,074	1,858,710	1,867,821	1,886,172	1,912,227
Surplus fund.....	1,552,418	1,557,719	1,557,475	1,561,043	1,584,092
Undivided profits, less expenses and taxes paid <sup>3</sup> .....	753,169	716,076	667,711	737,802	717,600
Amount reserved for interest and taxes accrued.....	21,882	24,593	25,521	23,501	26,644
Reserve to banks, bankers, and trust companies.....	2,664,847	2,688,096	2,834,645	3,141,962	3,123,741
Outstanding checks of cashiers' or treasurers' checks.....	435,258	563,443	438,336	534,310	783,324
Demand deposits.....	13,074,225	13,292,177	13,176,122	12,949,744	14,262,100
Time deposits.....	6,343,443	6,366,632	6,450,629	6,662,398	7,164,670
United States deposits.....	272,561	389,910	306,103	329,503	156,118
<b>Total deposits.....</b>	<b>22,812,216</b>	<b>23,324,851</b>	<b>23,231,356</b>	<b>23,641,418</b>	<b>25,516,687</b>
Liabilities payable (including all obligations representing money borrowed, other than rediscounts).....	1,017,257	812,241	655,304	366,459	297,135
Checks and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	1,415,129	1,296,638	797,658	472,520	425,609
Cash letters of credit and travelers' checks outstanding.....	18,001	25,185	16,437	18,566	29,560
Acceptances executed for customers.....	481,936	418,165	346,555	296,199	297,633
Acceptances executed by other banks for account of reporting banks.....	22,233	13,722	22,245	20,556	23,087
National bank notes outstanding.....	679,083	703,654	716,968	719,074	725,265
United States securities borrowed.....	130,685	100,324	102,675	82,444	65,037
Other securities borrowed.....	4,086	2,830	6,121	7,249	3,385
Other liabilities.....	126,775	105,782	125,810	126,567	126,583
<b>Total.....</b>	<b>30,863,062</b>	<b>30,935,897</b>	<b>30,114,136</b>	<b>29,936,069</b>	<b>31,723,950</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	9.9	9.8	10.5	10.2	10.6

<sup>1</sup> Includes United States Government securities borrowed by national banks.  
<sup>2</sup> Includes other bonds and securities borrowed by national banks.  
<sup>3</sup> Includes amounts reserved for interest and taxes accrued.

## RESOURCES.

[ In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Overdrafts.	Customers' liability on account of acceptances.	United States Government securities.	Stock of Federal reserve banks.	Other bonds, stocks, and securities.	Banking house, furniture, and fixtures.	Other real estate owned.	Gold and gold certificates.
Federal reserve bank cities:										
Central reserve cities—										
New York.....	28	1,526,816	1,015	84,816	408,191	8,474	319,495	47,251	2,227	1,857
Chicago.....	15	485,554	74	19,390	53,800	2,408	105,552	4,043	2,308	743
St. Louis.....	11	117,271	20	414	9,899	856	33,638	4,094	460	49
Total central reserve cities.....	54	2,129,641	1,109	104,620	471,890	11,738	458,685	55,388	4,995	2,649
Reserve cities—										
Boston.....	13	278,957	109	8,107	28,276	1,343	42,551	7,574	1,474	378
New York (Brooklyn).....	5	57,121	8	24	14,673	214	15,288	3,076	400	84
Philadelphia.....	13	117,506	78	89	28,725	1,783	68,316	6,583	2,469	226
Cleveland.....	7	377,855	115	3,577	14,769	1,751	54,829	11,061	8,093	65
Richmond.....	4	12,901	3	3	119	142	1,211	541	28	6
Atlanta.....	4	14,775	3	.....	904	184	2,470	976	161	2
Chicago.....	17	57,125	36	115	9,813	309	24,592	3,211	275	297
St. Louis.....	12	21,965	17	.....	4,075	113	11,258	747	197	26
Minneapolis.....	2	2,630	3	.....	355	29	1,478	22	125	3
Kansas City.....	2	53,515	122	319	16,488	247	6,520	2,008	196	12
Dallas.....	2	6,138	10	.....	.....	56	7	704	76	8
San Francisco.....	10	275,483	229	737	51,376	939	71,496	13,374	856	171
Total.....	91	1,275,971	733	12,971	169,573	7,110	300,016	49,877	14,350	1,278
Total Federal reserve bank cities.....	145	3,405,612	1,842	117,591	641,463	18,848	758,701	105,265	19,345	3,927
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	6	121,186	78	303	20,056	877	68,353	5,080	1,132	33
Pittsburgh.....	6	84,905	12	250	25,560	1,539	70,332	2,138	6,677	30
Cincinnati.....	4	31,485	4	.....	8,976	265	21,493	3,803	59	11
Baltimore.....	3	19,327	8	.....	670	147	7,479	826	470	13
Jacksonville.....	1	621	.....	.....	38	7	143	.....	.....	.....
Birmingham.....	2	16,913	2	.....	271	59	965	1,267	354	30
New Orleans.....	8	93,643	404	1,487	4,203	509	12,664	8,971	781	60
Nashville.....	1	896	.....	.....	257	7	2,088	19	28	.....
Detroit.....	11	226,779	22	.....	37,482	1,242	58,420	11,179	189	125
Louisville.....	4	23,547	5	.....	2,220	98	5,301	1,228	116	18
Memphis.....	4	38,584	101	180	413	198	2,252	2,348	273	7
Little Rock.....	5	17,883	18	.....	376	89	1,178	942	390	6
Helena.....	4	5,610	5	.....	156	37	1,038	209	12	18
Denver.....	2	9,331	4	.....	4,960	53	5,483	424	2	78
El Paso.....	2	3,569	28	.....	.....	19	152	48	28	3
Salt Lake City.....	5	14,449	23	.....	1,435	81	4,295	981	330	10
Spokane.....	2	8,790	18	.....	743	45	573	386	113	13
Portland.....	4	22,188	9	308	2,237	78	3,500	142	460	130
Los Angeles.....	3	144,180	51	153	17,996	517	29,880	7,682	534	228
Total Federal reserve branch cities.....	77	883,886	792	2,681	128,049	5,867	295,589	47,673	11,948	813
Total Federal reserve bank and branch cities.....	222	4,289,498	2,634	120,272	769,512	24,715	1,054,290	152,938	31,293	4,740
All other reserve cities:										
Columbus.....	1	7,765	4	1	4,086	34	3,140	737	3	2
Toledo.....	2	21,151	1	.....	1,460	75	3,592	951	52	24
Washington.....	1	2,515	1	150	70	33	1,251	343	17	.....
Charleston.....	1	1,847	.....	.....	392	12	461	20	11	1
Savannah.....	3	37,039	23	917	47	185	1,093	1,412	174	168
Chattanooga.....	1	4,676	21	.....	.....	30	115	37	40	5
Indianapolis.....	1	7,470	.....	.....	903	52	4,754	742	3	2
Grand Rapids.....	4	22,058	17	29	1,525	95	5,628	1,249	38	39
Cedar Rapids.....	1	2,369	.....	.....	176	8	109	109	.....	7
Des Moines.....	3	13,587	2	1	712	74	2,311	251	239	17
Milwaukee.....	4	43,864	32	.....	4,679	178	10,713	1,325	105	56
St. Paul.....	1	3,725	8	.....	600	14	44	54	.....	1
Wichita.....	1	1,052	1	.....	12	8	50	12	3	2
Galveston.....	2	5,949	2	.....	2,443	40	132	72	180	25
San Antonio.....	1	2,772	.....	.....	.....	6	275	48	250	.....
Waco.....	1	1,606	4	.....	.....	13	8	108	33	1
Ogden.....	1	1,360	.....	.....	41	9	604	.....	9	5
Tacoma.....	1	2,092	1	.....	124	10	235	146	.....	1
Total.....	30	182,897	117	1,098	17,270	876	34,515	7,616	1,157	356
Central reserve city banks.....	54	2,129,641	1,109	104,620	471,890	11,738	458,685	55,388	4,995	2,649
Other reserve city banks.....	198	2,342,754	1,642	16,750	314,892	13,853	630,120	105,166	27,455	2,447
Banks outside reserve cities (country banks).....	1,396	1,563,831	1,707	1,571	177,741	8,681	415,118	67,357	11,877	3,792
Total State bank and trust company members.....	1,648	6,036,226	4,458	122,941	964,523	34,272	1,503,923	227,911	44,327	8,888

RESOURCES.

[In thousands of dollars.]

All other cash in vault.	Reserve with Federal reserve banks.	Items with Federal reserve banks 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.			
22,849	298,390	30,526	48,262	382,554	11,372	86	40	71,783	3,266,004	Federal reserve bank cities:
8,750	58,395	9,548	38,254	35,752	5,277			11,946	841,794	Central reserve cities—
2,069	13,331	5,598	7,799	3,571	600	3,594		661	203,924	New York.
										Chicago.
										St. Louis.
33,668	370,116	45,672	94,315	421,877	17,249	3,680	40	84,390	4,311,722	Total central reserve cities.
										Reserve cities—
4,046	29,416	8,339	10,715	14,775	1,775	20		3,692	441,547	Boston.
3,868	8,517	838	1,345	7,264	671			599	113,990	New York (Brooklyn).
2,345	16,607	10,658	8,023	6,055	254	812		1,994	272,523	Philadelphia.
6,579	26,347	13,496	12,740	8,067	2,454	2,829		4,688	549,315	Cleveland.
120	343	170	679	84	6	65		72	16,493	Richmond.
260	1,012	746	2,105	260	5			560	24,423	Atlanta.
3,248	4,885	855	4,515	1,297	219			807	111,599	Chicago.
7	2,258	234	1,543	507	171	19		73	43,971	St. Louis.
81	265	170	1,573	123	10			36	6,903	Minneapolis.
1,006	7,820	4,717	9,736	1,388	258			4,773	109,125	Kansas City.
169	504	221	293	206	41			177	8,610	Dallas.
4,715	19,867	1,559	15,813	11,054	6,108			2,720	476,497	San Francisco.
27,205	117,841	42,003	69,080	51,080	11,972	3,745		20,191	2,174,996	Total.
60,873	487,957	87,675	163,395	472,957	29,221	7,425	40	104,581	6,486,718	Total Federal reserve bank cities.
										Federal reserve branch cities:
1,621	13,307	5,591	8,329	2,727	1,142			1,965	251,780	Reserve cities—
1,157	12,125	2,536	6,404	2,832	337	800		2,822	220,456	Buffalo.
1,265	3,441	611	2,128	1,081	471	436		88	75,617	Pittsburgh.
552	2,237	683	9,210		87			201	41,910	Cincinnati.
10	44	1	134	8	7				1,013	Baltimore.
586	1,723	797	2,070	301	168			1	25,507	Jacksonville.
1,849	7,051	2,416	15,854	4,886	1,169	190		2,199	158,336	Birmingham.
	26		28					36	3,385	New Orleans.
6,733	18,080	4,131	19,819	8,118	2,054	293		1,166	395,832	Nashville.
749	1,277	404	1,061	333	47			196	36,600	Detroit.
849	2,116	1,609	9,834	702	84			239	59,789	Louisville.
360	1,519	1,379	3,629	218	52			147	28,186	Memphis.
98	456	168	818	38	40				8,703	Little Rock.
293	1,420	673	867	508	58			136	24,290	Helena.
34	233	40	255	44	5			145	4,603	Denver.
214	1,524	708	2,906	431	16			102	27,505	El Paso.
132	819	338	887	196	8			1	13,062	Salt Lake City.
476	1,984	372	2,680	496	91			27	35,178	Spokane.
3,385	10,880	4,289	17,853	3,956	2,549			3,009	247,142	Portland.
20,363	80,262	26,746	104,766	26,875	8,385	1,719		12,480	1,658,894	Los Angeles.
81,236	568,219	114,421	268,161	499,832	37,606	9,144	40	117,061	8,145,612	Total Federal reserve branch cities.
										Total Federal reserve bank and branch cities.
643	1,249		504	181	76				18,425	All other reserve cities:
652	1,726	239	1,251	357	160			190	31,881	Columbus.
54	223	49	328		7				5,041	Toledo.
39	99	6	200	18	12				3,118	Washington.
841	2,007	2,562	3,433	1,376	182	90		774	52,323	Charleston.
143	248	11	572	42	28				5,968	Savannah.
165	407	408	1,128	141	122	1,246		708	18,251	Chattanooga.
963	1,557		852	485	130	107		22	34,794	Indianapolis.
29	114		186	17	12				3,136	Grand Rapids.
290	677	383	1,627	206	92				20,469	Cedar Rapids.
1,453	3,348	604	5,000	1,418	1,249			19	74,043	Des Moines.
75	252	203	338	129	180			35	5,658	Milwaukee.
19	78		150	50					1,437	St. Paul.
253	424	101	1,428	140	2			73	11,264	Wichita.
13	93		347					134	3,938	Galveston.
40	128		140	10				58	2,149	San Antonio.
7	58		157						2,250	Waco.
60	254	20	110	42	8			5	3,108	Ogden.
5,739	12,942	4,586	17,751	4,612	2,260	1,443		2,018	297,253	Tacoma.
33,668	370,116	45,672	94,315	421,877	17,249	3,680	40	84,390	4,311,722	Total.
53,307	211,045	73,335	191,597	82,567	22,617	6,907		34,689	4,131,143	Central reserve city banks.
43,354	102,350	18,662	119,685	15,603	5,591	9,766	448	16,083	2,583,217	Other reserve city banks.
										Banks outside reserve cities (country banks).
130,329	683,511	137,669	405,597	520,047	45,457	20,353	488	135,162	11,026,082	Total State bank and trust company members.



LIABILITIES.

[In thousands of dollars.]

Total.	Notes and bills rediscounted.			Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.	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.
	With Federal reserve banks.	With War Finance Corporation.	All other.						United States.	All other.		
41,138	400			28,813	11,925	20,030	87,225	5,573	86	40	26,269	3,266,004
27,959	4,688			23,271		159	19,576	70			8,163	841,794
688	688					21	414		3,594		518	203,924
69,785	5,776			52,084	11,925	20,210	107,215	5,643	3,680	40	34,950	4,311,722
8,271	7,385			886		57	7,699	768	20		1,685	441,547
60	60					26					297	113,990
1,084	1,084					201	80		812		2,482	272,523
615	308			300	7	45	3,577		2,829		1,242	549,315
706	706						3		65		62	16,493
116	116										506	24,423
490	490					94	22				613	111,599
									19		43	43,971
85	85											6,903
187	113		74				319					109,125
											320	8,610
180	174		6			138	743				1,868	476,497
11,794	10,521		74	1,192	7	561	12,443	768	3,745		9,118	2,174,996
81,579	16,297		74	53,276	11,932	20,771	119,658	6,411	7,425	40	44,068	6,486,718
3,049	2,940				109	158	303				755	251,780
							250				2,397	220,456
369	369								800		512	75,617
170	170								436		46	41,910
											20	1,013
											282	25,507
207	81				126	19	1,510	29	190		369	158,336
											19	3,385
			8			63			293		348	395,832
						5					5,369	36,600
525				525			180				392	59,789
282	182		100			12					23	28,186
130	130										73	8,703
											64	24,290
83	83										22	4,603
8	8										78	27,505
						18					12	13,062
						1	308				79	35,178
						93	153				1,931	247,142
4,831	3,963		108	760	389	2,704	29	29	1,719		12,853	1,658,894
86,410	20,260		182	53,276	12,692	21,160	122,362	6,440	9,144	40	56,921	8,145,612
						12					81	18,425
							150				56	31,881
												5,041
756	756						917		90		414	52,323
												3,118
												5,968
280	280						25		1,246		141	18,251
									107			34,794
												3,136
67	67					2					1,438	20,469
											846	74,043
											14	5,658
												1,437
												11,264
146	146										16	3,938
											1	2,149
											10	2,250
											1	3,108
1,249	1,249					14	1,092		1,443		3,018	297,253
69,785	5,776			52,084	11,925	20,210	107,215	5,643	3,680	40	34,950	4,311,722
17,874	15,733		182	1,192	767	964	16,239	797	6,907		24,989	4,131,143
57,679	52,046	541	5,027	41	24	151	1,342	153	11,975	448	7,163	2,583,217
145,338	73,555	541	5,209	53,317	12,716	21,325	124,796	6,593	22,562	488	67,102	11,026,082

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.  
 Jacksonville.  
 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.  
 Indianapolis.  
 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.	Overdrafts.	Customers' liability on account of acceptances.	United States Government securities.	Stock of Federal reserve banks.	Other bonds, stocks, and securities.	Banking house, furniture, and fixtures.	Other real estate owned.	Gold and gold certificates.
Maine.....	3	14,979	6	.....	1,624	55	6,640	240	6	14
Massachusetts.....	30	360,028	137	8,107	34,720	1,668	60,006	9,683	1,503	456
Rhode Island.....	3	87,688	6	153	29,154	465	51,766	2,944	138	1,132
Connecticut (District 1).....	4	14,633	23	.....	3,143	99	3,402	558	115	12
Connecticut (District 2).....	1	4,390	1	.....	1,404	39	1,671	193	65	21
Total New England States.....	41	481,718	173	8,260	70,045	2,326	123,485	13,618	1,827	1,635
New York.....	94	1,884,942	1,139	85,459	465,544	10,409	462,599	62,676	4,537	2,168
New Jersey (District 2).....	37	140,612	13	474	37,015	772	83,070	5,358	451	310
New Jersey (District 3).....	8	9,364	1	.....	2,472	86	8,201	578	34	47
Pennsylvania (District 3).....	44	160,521	87	120	34,287	2,151	93,131	9,895	2,882	316
Pennsylvania (District 4).....	21	109,069	23	250	29,541	1,763	80,390	3,930	6,950	52
Delaware.....	4	14,565	21	53	1,224	119	7,029	751	35	14
Maryland.....	8	21,969	10	.....	912	159	8,088	900	479	17
District of Columbia.....	1	2,515	1	150	70	33	1,251	343	17	.....
Total Eastern States.....	217	2,343,557	1,295	86,506	571,065	15,492	743,759	84,431	15,385	2,924
Virginia.....	15	28,101	9	18	396	254	2,043	1,138	93	28
West Virginia (District 4).....	4	8,010	4	5	955	51	1,845	719	99	10
West Virginia (District 5).....	11	13,322	27	.....	627	86	1,848	467	9	15
North Carolina.....	16	41,592	33	158	763	217	797	2,126	196	28
South Carolina.....	18	12,832	30	.....	630	94	912	459	141	10
Georgia.....	82	76,744	168	924	1,598	602	4,037	3,218	642	208
Florida.....	14	11,202	8	11	2,020	88	1,324	1,029	62	14
Alabama.....	25	35,601	31	129	499	168	1,545	1,776	781	82
Mississippi (District 6).....	2	787	1	.....	.....	5	20	43	.....	.....
Mississippi (District 8).....	5	6,743	19	3	94	33	202	255	37	11
Louisiana (District 6).....	14	96,942	415	1,487	4,215	523	12,990	9,055	802	67
Louisiana (District 11).....	2	5,104	12	.....	227	27	157	53	127	2
Texas.....	187	71,642	290	14	3,435	549	1,265	3,381	1,529	106
Arkansas.....	37	37,060	60	43	1,196	218	2,227	1,661	831	24
Kentucky (District 4).....	5	4,348	18	.....	646	38	1,593	227	76	9
Kentucky (District 8).....	6	26,486	15	.....	2,365	109	5,317	1,330	116	38
Tennessee (District 6).....	4	5,763	22	.....	257	39	2,204	69	71	5
Tennessee (District 8).....	12	41,449	116	180	465	215	2,326	2,434	275	13
Total Southern States.....	459	523,728	1,278	2,972	20,388	3,316	42,652	29,440	5,887	670
Ohio.....	87	569,899	179	3,634	36,143	2,759	102,107	23,041	9,073	235
Indiana (District 7).....	20	29,948	33	.....	2,097	189	9,498	1,923	349	64
Indiana (District 8).....	3	2,404	2	.....	3	12	107	167	72	7
Illinois (District 7).....	73	583,204	178	19,505	68,668	2,917	138,428	8,847	2,815	1,168
Illinois (District 8).....	16	16,074	31	.....	2,724	110	4,307	589	214	37
Michigan (District 7).....	154	383,593	171	30	57,837	2,041	119,969	19,063	1,219	403
Michigan (District 9).....	11	6,337	7	.....	515	37	2,401	193	11	20
Wisconsin (District 7).....	26	63,113	58	.....	6,032	259	13,535	1,913	293	112
Wisconsin (District 9).....	10	4,869	7	.....	263	18	410	142	25	14
Minnesota.....	34	35,641	73	.....	2,350	153	4,508	770	358	71
Iowa.....	108	91,874	115	12	3,018	413	5,516	2,626	802	186
Missouri (District 8).....	38	145,542	49	414	14,438	1,005	45,868	5,144	700	83
Missouri (District 10).....	5	57,401	135	319	16,930	275	6,657	2,022	223	40
Total Middle Western States.....	585	1,989,899	1,038	23,914	211,018	10,188	453,311	66,440	16,154	2,440
North Dakota.....	5	1,150	2	.....	9	6	36	38	58	.....
South Dakota.....	20	15,698	29	.....	36	49	217	395	249	18
Nebraska.....	15	5,188	25	.....	371	25	122	164	40	27
Kansas.....	7	4,105	17	.....	488	26	213	145	3	25
Montana.....	58	30,188	60	.....	1,013	176	3,745	1,218	622	56
Wyoming.....	4	1,208	1	.....	1	8	29	41	7	1
Colorado.....	3	9,536	4	.....	4,981	54	5,507	425	3	87
New Mexico (District 10).....	2	569	1	.....	43	3	28	18	14	.....
New Mexico (District 11).....	4	2,022	4	.....	62	8	77	35	41	1
Oklahoma (District 10).....	7	2,164	17	.....	107	13	272	83	11	6
Oklahoma (District 11).....	4	1,147	1	.....	14	5	88	24	26	1
Total Western States.....	129	72,975	161	.....	7,125	373	10,334	2,586	1,074	222
Washington.....	54	31,249	49	.....	3,305	175	4,122	1,635	446	118
Oregon.....	36	33,806	28	319	2,971	153	5,987	779	647	181
California.....	48	512,334	352	890	75,415	1,958	113,743	26,923	1,804	608
Idaho.....	41	13,344	23	.....	333	87	748	477	419	26
Utah.....	34	27,564	58	.....	2,366	170	5,139	1,372	500	46
Arizona (District 11).....	2	666	1	.....	49	3	26	29	6	1
Arizona (District 12).....	2	5,386	2	80	443	31	617	181	178	17
Total Pacific States.....	217	624,349	513	1,289	84,882	2,577	130,382	31,396	4,000	997
Total State bank and trust company members.....	1,648	6,036,226	4,458	122,941	964,523	34,272	1,503,923	227,911	44,327	8,838

RESOURCES.

[In thousands of dollars.]

All other cash in vault.	Reserve with Federal reserve banks.	Items with Federal reserve banks in process of collection.	Due from banks, 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.			
361	1,083	292	844	212	212			137	26,705	Maine.
6,204	35,426	10,372	14,270	15,438	1,938	20		3,843	563,819	Massachusetts.
3,747	7,692	440	5,866	1,350	544			1,654	194,739	Rhode Island.
319	1,125	125	802	167	33			44	24,600	Connecticut (District 1).
229	243	128	45	91	105				8,625	Connecticut (District 2).
10,860	45,569	11,357	21,827	17,258	2,832	20		5,678	818,488	Total New England States.
32,620	332,223	40,980	67,542	394,396	13,633	286	40	75,890	3,937,083	New York.
4,126	14,519	5,139	9,029	1,944	338			3,248	306,418	New Jersey (District 2).
415	1,399	169	741	154	25			1,527	25,213	New Jersey (District 3).
3,571	19,924	11,470	10,101	6,514	458	842		2,187	358,457	Pennsylvania (District 3).
1,921	13,970	2,564	8,926	3,016	398	960		2,914	266,687	Pennsylvania (District 4).
459	1,202	608	1,406	381	20			18	27,905	Delaware.
625	2,385	694	9,288	28	98			207	45,859	Maryland.
54	223	49	328		7				5,041	District of Columbia.
43,791	385,845	61,673	107,361	406,433	14,977	2,088	40	85,991	4,972,613	Total Eastern States.
524	1,008	300	1,342	329	18	65		89	35,755	Virginia.
180	395	318	818	58				20	13,487	West Virginia (District 4).
388	640	19	1,286	126	12	100		1	18,973	West Virginia (District 5).
959	1,747	907	5,001	643	10	361		46	55,584	North Carolina.
241	521	52	1,071	63	64			55	17,175	South Carolina.
1,576	3,896	3,311	7,193	1,728	251	177		1,950	108,223	Georgia.
436	772	146	1,909	250	42	15		55	19,383	Florida.
1,152	2,774	1,051	3,543	480	335			12	49,959	Alabama.
20	38	5	131	7	1			28	1,086	Mississippi (District 6).
116	299	20	821	6	3	24		80	8,766	Mississippi (District 7).
1,985	7,201	2,459	16,217	4,914	1,175	190	26	2,205	162,868	Louisiana (District 6).
147	373	45	1,650	75	5			42	8,046	Louisiana (District 11).
1,816	4,218	413	7,255	550	259	721		2,889	100,332	Texas.
829	2,693	1,415	5,718	316	130	335		304	55,060	Arkansas.
109	213	1	260	25	24			156	7,743	Kentucky (District 4).
826	1,457	404	1,502	352	54			196	40,567	Kentucky (District 8).
148	282	11	606	42	28			50	9,597	Tennessee (District 6).
928	2,274	1,609	10,045	707	91	90		246	63,463	Tennessee (District 8).
12,380	30,801	12,486	66,368	10,671	2,502	2,078	26	8,424	776,067	Total Southern States.
12,974	39,188	15,052	25,057	11,189	3,550	3,899	31	5,615	863,625	Ohio.
880	1,769	482	3,058	380	213	1,268		1,221	53,372	Indiana (District 7).
62	63	38	103	33	1	9		51	3,134	Indiana (District 8).
13,235	66,087	10,639	47,947	37,642	5,680	17		12,909	1,019,886	Illinois (District 7).
521	1,288	56	1,761	105	265	2,434		10	30,526	Illinois (District 8).
12,216	28,238	5,105	28,581	9,871	2,609	3,738	269	1,727	676,680	Michigan (District 7).
263	419		278	36	17			7	10,541	Michigan (District 9).
1,835	4,556	612	6,794	1,535	1,311			21	101,979	Wisconsin (District 7).
91	209		489	5	13			3	6,558	Wisconsin (District 9).
632	1,922	481	3,937	449	392	76		161	51,974	Minnesota.
1,581	3,832	483	6,364	505	457	805		20	118,609	Iowa.
3,002	15,955	5,833	10,020	4,088	786	3,691	9	737	257,364	Missouri (District 8).
1,126	8,096	4,717	11,500	1,520	272			4,781	116,014	Missouri (District 10).
48,418	171,622	43,498	145,889	67,358	15,566	15,937	309	27,263	3,310,262	Total Middle Western States.
15	38		84	5				15	1,456	North Dakota.
265	740	111	2,508	74	10			239	20,638	South Dakota.
109	311		596	16	9			14	7,017	Nebraska.
114	295		774	65	4			27	6,301	Kansas.
956	1,628	258	3,911	172	69	27		91	44,190	Montana.
29	56		82	12	1			2	1,478	Wyoming.
307	1,420	693	867	508	58			136	24,586	Colorado.
21	38		37	10	10				792	New Mexico (District 10).
24	106		144	9	4			4	2,541	New Mexico (District 11).
102	317		775	25	1	15		14	3,922	Oklahoma (District 10).
14	30		48	1	1	5		20	1,430	Oklahoma (District 11).
1,956	4,979	1,062	9,826	897	167	47	5	562	114,351	Total Western States.
881	2,602	396	3,400	461	101	35		181	49,156	Washington.
892	2,880	372	4,170	539	135			50	53,909	Oregon.
10,051	35,953	6,039	39,848	15,777	9,057	24	19	6,646	857,441	California.
238	602	44	904	94	25	31	63	130	17,588	Idaho.
416	2,198	716	4,102	476	52	80	20	237	45,512	Utah.
29	64		291	2	1	13	6		1,187	Arizona (District 11).
417	396	26	1,611	81	42				9,508	Arizona (District 12).
12,924	44,695	7,593	54,326	17,430	9,413	183	108	7,244	1,034,301	Total Pacific States.
130,329	683,511	137,669	405,597	520,047	45,457	20,353	488	135,162	11,026,082	Total State bank and trust company members.

LIABILITIES.

[In thousands of dollars.]

Table with columns: Capital stock paid in, Surplus fund, Undivided profits, less expenses and taxes paid, Amount reserved for interest and taxes accrued, Due to Federal reserve banks, Due to banks, bankers, and trust companies, Certified and cashiers' or treasurers' checks outstanding, Demand deposits, Time deposits, United States deposits, Bills payable (including all obligations representing money borrowed, other than rediscounts). Rows include Maine, New England States, New York, Eastern States, Virginia, Southern States, Ohio, Middle Western States, North Dakota, Western States, Washington, Pacific States, and Total State bank and trust company members.

356,874

86,320

469,625

188,310

59,740

98,654

5,113,409

3,068,508

03.154

63.838



LIABILITIES.  
[In thousands of dollars.]

Total.	Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).			Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.	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.	
	With Federal reserve banks.	With War Finance Corporation.	All other.						United States.	All other.			
9,541	8,655			886		57	7,699	768	20		42	26,705	Maine.
437	437					68	153				1,762	563,819	Massachusetts.
											2,239	194,739	Rhode Island.
											18	24,600	Connecticut (District 1).
												8,625	Connecticut (District 2).
9,978	9,092			886		125	7,852	768	20		4,061	818,488	Total New England States.
47,889	7,042			28,813	12,034	20,214	87,782	5,634	286	40	28,120	3,937,083	New York.
344	216		128			8	466				1,033	306,418	New Jersey (District 2).
80	80										12	25,213	New Jersey (District 3).
2,255	1,953		302			232	80		842		2,672	358,457	Pennsylvania (District 3).
152	126		26				250		960		2,486	266,637	Pennsylvania (District 4).
91			91			5	53				402	27,905	Delaware.
185	170		15				150				52	45,859	Maryland.
												5,041	District of Columbia.
50,996	9,587		562	28,813	12,034	20,459	88,781	5,634	2,088	40	34,777	4,972,613	Total Eastern States.
1,730	1,520		210			2	18		65		76	35,755	Virginia.
							5				5	13,487	West Virginia (District 4).
330	330								135			18,973	West Virginia (District 5).
710	686	15	9				146	12	2,461		54	55,584	North Carolina.
1,441	1,202		239								36	17,175	South Carolina.
5,872	5,707	24	141				921				1,019	108,223	Georgia.
277	267		10				11		15		84	19,383	Florida.
1,624	1,624					24	119				290	49,959	Alabama.
42	38		4									1,086	Mississippi (District 6).
1,278	1,278								24			8,766	Mississippi (District 8).
480	313		41		126	19	1,510	29	190	26	369	162,868	Louisiana (District 6).
											21	8,046	Louisiana (District 11).
6,315	6,100	92	92	31		1			721		426	100,332	Texas.
3,036	2,781		255			12	49		335		79	55,060	Arkansas.
72	13		59								183	7,743	Kentucky (District 4).
25	25					5					5,369	40,567	Kentucky (District 8).
37	37										20	9,597	Tennessee (District 6).
603	65		13		525		180		90		397	63,463	Tennessee (District 8).
23,872	21,986	131	1,073	31	651	63	2,959	41	4,213	26	8,428	776,067	Total Southern States.
4,125	3,793		15	310	7	64	3,633		3,899	31	2,107	863,625	Ohio.
707	592		91		24				1,268		188	53,372	Indiana (District 7).
324	320		4						9			3,134	Indiana (District 8).
28,843	5,572			23,271		264	19,598	70	17		9,090	1,019,886	Illinois (District 7).
71	71								2,434		93	30,526	Illinois (District 8).
3,697	2,762		935			66	25		3,741	269	820	676,680	Michigan (District 7).
100	21		79									10,541	Michigan (District 9).
922	797		125								888	101,979	Wisconsin (District 7).
104	97		7								2	6,558	Wisconsin (District 9).
611	545		66						76		35	51,974	Minnesota.
6,150	5,674	326	150			2			876		1,648	118,609	Iowa.
1,126	1,121		5			21	414		3,691	9	561	257,364	Missouri (District 8).
222	148		74				319					116,014	Missouri (District 10).
47,002	21,513	326	1,551	23,581	31	417	23,989	70	16,011	309	15,432	3,310,262	Total Middle Western States.
70	60		10								2	1,456	North Dakota.
469	425		44								57	20,638	South Dakota.
370	334		36								6	7,017	Nebraska.
64		36	28									6,301	Kansas.
2,245	2,111	22	112						27		58	44,190	Montana.
84	84										1	1,478	Wyoming.
											64	24,586	Colorado.
73	53		20									792	New Mexico (District 10).
167	71		96									2,541	New Mexico (District 11).
219	199		20						15			3,922	Oklahoma (District 10).
527	447		80						5	5		1,430	Oklahoma (District 11).
4,288	3,784	58	446						47	5	188	114,351	Total Western States.
1,037	855		182			24			35		33	49,156	Washington.
723	607	26	90			1	319				91	53,909	Oregon.
5,079	3,882		1,191	6		235	896		24	19	3,966	857,441	California.
1,367	1,297		70			1			31	63	3	17,588	Idaho.
969	932		37						80	20	119	45,512	Utah.
27	18		9						13	6	4	1,187	Arizona (District 11).
									80			9,508	Arizona (District 12).
9,202	7,591	26	1,579	6		261	1,215	80	183	108	4,216	1,034,301	Total Pacific States.
145,338	73,553	541	5,211	53,317	12,716	21,325	124,796	6,593	22,562	488	67,102	11,026,082	Total State bank and trust company members.

53,317  
12,716  
66,033



RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, JUNE 30, 1922. 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 banks.	Per cent to net amount on which reserve is computed.
<b>Federal reserve bank cities:</b>					
<b>Central reserve cities—</b>					
New York.....	46,283	2,112,220	274,587 211,222	298,390	14.1
Chicago.....	21,568	433,110	56,304 43,311	58,395	13.5
St. Louis.....	2,680	103,895	13,506 10,390	13,331	12.8
<b>Total central reserve cities.....</b>	<b>70,531</b>	<b>2,649,225</b>	<b>264,397</b> <b>311,222</b>	<b>370,116</b>	<b>14.0</b>
<b>Reserve cities—</b>					
Boston.....	9,412	904,535	297,300 90,453	29,416	9.2
New York (Brooklyn).....	1,542	92,117	92,117	8,517	9.2
Philadelphia.....	12,869	169,880	16,988	16,607	9.8
Cleveland.....	3,246	267,875	26,788	26,347	9.8
Richmond.....	530	6,048	605	343	5.7
Atlanta.....	1,764	9,604	960	1,012	10.5
Chicago.....	4,560	52,579	5,258	4,885	9.3
St. Louis.....	1,652	23,174	2,317	2,258	9.7
Minneapolis.....	1,416	4,152	415	265	6.4
Kansas City.....	.....	75,294	7,530	7,820	10.4
Dallas.....	138	5,310	531	504	9.5
San Francisco.....	6,765	196,567	19,657	19,867	10.1
<b>Total.....</b>	<b>43,894</b>	<b>1,997,195</b>	<b>197,991</b> <b>190,711</b>	<b>117,841</b>	<b>9.8</b>
<b>Total Federal reserve bank cities.....</b>	<b>114,425</b>	<b>3,856,366</b>	<b>385,637</b> <b>402,322</b>	<b>487,957</b>	<b>12.7</b>
<b>Federal reserve branch cities:</b>					
<b>Reserve cities—</b>					
Buffalo.....	1,026	136,420	13,642	13,307	9.8
Pittsburgh.....	2,308	114,994	11,499	12,125	10.5
Cincinnati.....	2,605	34,059	3,406	3,441	10.1
Baltimore.....	8,649	23,136	2,314	2,237	9.7
Jacksonville.....	102	419	42	44	10.5
Birmingham.....	1,758	16,255	1,626	1,723	10.6
New Orleans.....	2,576	86,115	8,611	7,051	8.2
Nashville.....	.....	2,413	241	26	1.1
Detroit.....	20,033	191,912	19,191	18,080	9.4
Louisville.....	147	13,507	1,351	1,277	9.5
Memphis.....	1,517	26,299	2,630	2,116	8.0
Little Rock.....	963	14,970	1,497	1,519	10.1
Helena.....	619	4,104	410	456	11.1
Denver.....	1,466	12,812	1,281	1,420	11.1
El Paso.....	.....	2,960	296	233	7.9
Salt Lake City.....	2,021	13,600	1,360	1,524	11.2
Spokane.....	123	8,054	805	819	10.2
Portland.....	565	19,781	1,978	1,984	10.0
Los Angeles.....	17,534	115,266	11,527	10,880	9.4
<b>Total Federal reserve branch cities.....</b>	<b>64,012</b>	<b>837,076</b>	<b>83,707</b>	<b>80,262</b>	<b>9.6</b>
<b>Total Federal reserve bank and branch cities.....</b>	<b>178,437</b>	<b>4,693,442</b>	<b>469,344</b> <b>603,042</b>	<b>568,219</b>	<b>12.1</b>
<b>All other reserve cities:</b>					
Columbus.....	216	12,499	1,250	1,249	10.0
Toledo.....	.....	17,348	1,735	1,726	9.9
Washington.....	.....	2,117	212	223	10.5
Charleston.....	85	1,022	102	99	9.7
Savannah.....	264	25,165	2,516	2,007	8.0
Chattanooga.....	447	2,495	249	248	9.9
Indianapolis.....	10	6,935	693	407	5.9
Grand Rapids.....	458	16,438	1,644	1,557	9.5
Cedar Rapids.....	185	1,111	111	114	10.3
Des Moines.....	238	9,458	946	677	7.2
Milwaukee.....	758	35,909	3,591	3,348	9.3
St. Paul.....	.....	2,940	294	252	8.6
Wichita.....	.....	831	83	78	9.4
Galveston.....	46	5,216	522	424	8.1
San Antonio.....	347	947	95	93	9.8
Waco.....	.....	1,153	115	128	11.1
Ogden.....	125	568	57	58	10.2
Tacoma.....	80	1,880	188	254	13.5
<b>Total.....</b>	<b>3,259</b>	<b>144,032</b>	<b>14,403</b>	<b>12,942</b>	<b>9.0</b>
Central reserve city banks.....	70,531	2,649,225	344,349 204,923	370,116	14.0
Other reserve city banks.....	111,165	2,188,243	1008 218,824	211,045	9.6
Banks outside reserve cities (country banks).....	92,283	1,474,854	147,485 103,240	102,350	6.9
<b>Total State bank and trust company members.....</b>	<b>273,979</b>	<b>6,312,322</b> <b>65,087</b>	<b>661,232</b> <b>605,740</b>	<b>683,511</b>	<b>10.8</b>

