

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

Report No. 21.

FEDERAL RESERVE BOARD,

Washington, August 24, 1923.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON
MARCH 10, JUNE 30, DECEMBER 29, 1922, APRIL 3 AND JUNE 30, 1923.

[In thousands of dollars.]

	Mar. 10, 1922 (1,624 banks).	June 30, 1922 (1,648 banks).	Dec. 29, 1922 (1,639 banks).	Apr. 3, 1923 (1,626 banks).	June 30, 1923 (1,620 banks).
RESOURCES.					
Loans and discounts.....	5,865,265	6,036,226	6,464,127	6,889,418	7,049,292
Overdrafts.....	4,236	4,458	6,284	5,181	5,309
Customers' liability on account of acceptances.....	125,462	122,941	164,085	175,333	147,252
United States Government securities.....	726,302	964,523	1,135,381	1,192,691	1,179,861
Stock of Federal reserve banks.....	33,965	34,272	35,403	36,670	36,962
Other bonds, stocks, and securities.....	1,383,085	1,503,923	1,517,361	1,494,519	1,512,818
Banking house, furniture, and fixtures.....	217,167	227,911	241,393	251,619	258,839
Other real estate owned.....	42,565	44,327	48,190	52,018	58,062
Gold and gold certificates.....	9,393	8,888	10,505	9,547	11,278
All other cash in vault.....	124,329	130,329	160,021	150,115	127,188
Reserve with Federal reserve banks.....	597,930	683,511	718,181	729,086	728,279
Items with Federal reserve banks in process of collection.....	115,262	137,669	180,134	176,899	162,397
Due from banks, bankers, and trust companies.....	379,324	405,597	424,176	441,096	391,948
Exchanges for clearing house, also checks on other banks in same place.....	284,778	520,047	557,683	406,091	391,734
Outside checks and other cash items.....	32,306	45,457	55,769	49,319	57,356
United States securities borrowed.....	28,544	20,353	19,471	18,449	15,629
Other securities borrowed.....	1,146	488	2,012	1,954	2,048
Other assets.....	123,428	135,162	176,841	168,865	156,872
Total.....	10,094,487	11,026,082	11,917,017	12,248,870	12,293,124
LIABILITIES.					
Capital stock paid in.....	597,369	605,761	624,656	661,559	670,154
Surplus fund.....	525,379	535,806	550,750	563,491	561,676
Undivided profits, less expenses and taxes paid.....	188,149	186,213	222,486	207,121	217,034
Amount reserved for interest and taxes accrued.....	41,215	39,093	46,022	51,888	43,969
Due to Federal reserve banks.....	5,860	6,792	11,501	7,960	9,278
Due to banks, bankers, and trust companies.....	619,112	641,858	725,717	814,205	799,481
Certified and cashiers' or treasurers' checks outstanding.....	184,234	332,567	351,059	276,968	215,147
Demand deposits.....	4,506,706	5,103,154	5,283,488	5,349,066	5,408,921
Time deposits.....	2,825,429	3,063,838	3,326,958	3,563,258	3,624,048
United States deposits.....	116,569	54,142	160,005	142,281	105,921
Total deposits.....	8,257,910	9,202,351	9,553,728	10,153,738	10,163,769
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	91,370	68,654	119,149	124,247	152,068
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	148,783	145,338	185,176	182,940	197,421
Cash letters of credit and travelers' checks outstanding.....	13,850	21,325	10,756	12,184	26,018
Acceptances executed for customers.....	124,867	124,796	166,695	179,372	147,173
Acceptances executed by other banks for account of reporting banks.....	6,687	6,593	10,021	14,982	15,410
United States securities borrowed.....	28,722	22,562	19,523	18,462	15,634
Other securities borrowed.....	1,146	488	2,012	1,954	2,048
Other liabilities.....	69,040	67,102	101,043	76,932	81,723
Total.....	10,094,487	11,026,082	11,917,017	12,248,870	12,293,124
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.6	10.8	10.8	10.7	10.6

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

[In thousands of dollars.]

	Mar. 10, 1922 (9,816 banks).	June 30, 1922 (9,892 banks).	Dec. 29, 1922 (9,859 banks).	Apr. 3, 1923 (9,850 banks).	June 30, 1923 (9,856 banks).
RESOURCES.					
Loans and discounts.....	17,145,605	17,282,290	18,061,459	18,554,983	18,864,321
Overdrafts.....	15,530	13,653	19,328	16,842	15,737
Customers' liabilities on account of acceptances.....	295,349	299,179	372,550	378,159	334,383
United States Government securities ¹	2,754,846	3,246,824	3,788,377	3,883,266	3,870,232
Other bonds, stocks, and securities ²	3,503,001	3,815,247	3,899,339	3,877,102	3,924,715
Banking house, furniture, and fixtures.....	657,343	680,225	711,917	731,082	752,048
Other real estate owned.....	100,143	108,695	123,354	134,143	145,180
Cash in vault.....	468,974	464,614	561,576	518,112	428,911
Reserve with Federal reserve banks.....	1,722,637	1,835,116	1,939,028	1,908,586	1,871,015
Items with Federal reserve banks in process of collection.....	428,162	493,335	635,926	601,519	559,308
Due from banks, bankers, and trust companies.....	1,613,918	1,646,773	1,805,579	1,774,287	1,596,184
Exchanges for clearing house, also checks on other banks in same place.....	804,275	1,350,390	1,405,121	989,629	946,179
Outside checks and other cash items.....	73,477	110,377	117,963	103,242	128,907
Redemption fund and due from United States Treasurer.....	36,481	36,741	36,800	36,869	37,084
United States securities borrowed.....	28,544	20,353	19,471	18,449	15,629
Other securities borrowed.....	1,146	488	2,012	1,954	2,048
Other assets.....	286,638	319,650	382,771	323,817	303,445
Total.....	29,936,069	31,723,950	33,882,571	33,852,041	33,795,326
LIABILITIES.					
Capital stock paid in.....	1,886,172	1,912,227	1,940,916	1,979,953	1,998,295
Surplus fund.....	1,561,043	1,584,092	1,625,765	1,630,553	1,631,702
Undivided profits, less expenses and taxes paid ³	737,802	717,600	797,233	745,076	737,081
Due to Federal reserve banks.....	23,501	26,644	39,610	34,477	33,472
Due to banks, bankers, and trust companies.....	3,141,962	3,123,741	3,452,773	3,473,760	3,183,978
Certified and cashiers' or treasurers' checks outstanding.....	534,310	783,324	857,234	601,465	468,154
Demand deposits.....	12,949,744	14,251,855	14,815,507	14,525,756	14,692,905
Time deposits.....	6,662,398	7,175,005	7,644,881	8,142,574	8,378,211
United States deposits.....	329,503	156,118	461,799	404,427	296,482
Total deposits.....	23,641,418	25,516,687	27,271,804	27,182,459	27,053,202
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	366,459	297,135	429,930	494,412	522,989
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	472,520	425,609	447,597	473,407	550,222
Cash letters of credit and travelers' checks outstanding.....	18,566	29,560	15,628	17,723	34,577
Acceptances executed for customers.....	296,199	297,683	366,539	380,245	319,381
Acceptances executed by other banks for account of reporting banks.....	20,556	23,087	33,652	41,126	45,819
National bank notes outstanding.....	719,074	725,265	723,317	727,574	719,489
United States securities borrowed.....	82,444	65,037	54,138	52,542	50,586
Other securities borrowed.....	7,249	3,385	4,960	6,115	5,025
Other liabilities.....	126,567	126,583	171,092	120,856	126,958
Total.....	29,936,069	31,723,950	33,882,571	33,852,041	33,795,326
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.2	10.1	10.2	10.0	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 interest and taxes accrued.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN FEDERAL 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.....	30	1,895,876	947	112,391	416,860	9,547	268,259	54,300	2,794	3,383
Chicago.....	12	513,489	92	9,642	46,857	2,384	101,660	8,260	2,214	760
Total central reserve cities.....	42	2,409,365	1,039	122,033	463,717	11,931	369,919	62,560	5,008	4,143
Reserve cities—										
Boston.....	10	246,310	127	7,893	15,922	1,121	29,690	6,415	1,551	241
New York (Brooklyn).....	5	63,552	14	90	20,668	240	15,481	3,456	274	398
Philadelphia.....	14	166,515	81	14	41,633	2,004	83,022	6,965	3,196	184
Cleveland.....	7	421,983	140	3,923	29,246	1,751	57,156	9,699	13,601	60
Richmond.....	4	25,078	8	400	292	155	1,984	821	18	5
Atlanta.....	3	25,898	3	24	973	237	2,474	2,496	163	9
Chicago.....	19	84,694	73	5	13,042	374	28,615	3,297	202	322
St. Louis.....	12	128,521	38	470	23,040	864	35,483	4,353	356	52
Minneapolis.....	2	3,467	8	.....	612	32	1,970	24	125	1
Kansas City.....	2	47,374	243	297	19,105	247	5,822	2,008	487	14
Dallas.....	2	7,430	14	.....	.....	49	59	830	77	6
San Francisco.....	12	431,245	370	1,766	70,731	1,495	73,086	20,393	1,422	335
Total.....	92	1,652,067	1,119	14,882	235,264	8,569	334,842	60,757	21,472	1,627
Total Federal reserve bank cities.....	134	4,061,432	2,158	136,915	698,981	20,500	704,761	123,317	26,480	5,770
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	6	141,591	78	193	46,502	888	63,252	5,844	1,240	25
Pittsburgh.....	6	110,453	5	20	29,756	1,665	65,004	2,324	6,487	54
Cincinnati.....	5	44,075	19	.....	7,973	298	21,700	4,343	53	12
Baltimore.....	3	21,577	40	.....	839	147	7,804	866	453	8
Jacksonville.....	1	772	.....	.....	132	7	152	.....	.....	.....
Birmingham.....	2	21,120	3	.....	714	74	1,437	1,298	359	36
New Orleans.....	8	105,498	415	1,248	8,590	508	15,878	9,046	1,058	71
Detroit.....	11	246,687	67	10	68,582	1,383	79,036	12,877	457	203
Louisville.....	4	27,236	7	143	3,633	112	6,188	1,242	110	11
Memphis.....	3	42,428	57	770	420	224	2,628	2,072	495	7
Little Rock.....	5	20,419	46	.....	1,856	94	760	935	613	21
Helena.....	3	4,068	4	.....	138	28	1,325	204	12	12
Denver.....	3	16,426	21	.....	6,639	90	5,952	493	.....	54
El Paso.....	1	1,205	2	.....	30	11	159	14	17	3
Salt Lake City.....	5	14,889	44	.....	1,624	90	5,889	948	417	16
Spokane.....	2	8,953	5	13	1,003	45	549	385	161	6
Portland.....	4	21,426	8	667	2,892	78	4,631	86	305	271
Los Angeles.....	3	235,295	145	723	27,682	674	33,107	11,989	658	246
Total Federal reserve branch cities.....	75	1,084,118	966	3,787	209,005	6,416	315,451	54,966	12,895	1,056
Total Federal reserve bank and branch cities.....	209	5,145,550	3,124	140,702	907,986	26,916	1,020,212	178,283	39,375	6,826
All other reserve cities:										
Columbus.....	1	10,692	1	.....	1,702	53	4,948	764	19	2
Toledo.....	2	25,578	8	.....	2,335	79	3,477	1,137	52	16
Washington.....	1	2,348	.....	139	55	33	1,106	45	295	14
Savannah.....	4	51,556	67	1,970	153	238	3,028	1,891	513	32
Indianapolis.....	1	6,578	.....	.....	3,030	60	3,970	754	.....	.....
Grand Rapids.....	4	25,823	16	10	1,216	95	5,969	1,498	47	42
Cedar Rapids.....	1	2,498	2	.....	97	8	209	108	.....	7
Des Moines.....	3	17,262	3	.....	978	73	2,645	255	329	23
Milwaukee.....	4	46,634	46	.....	8,302	193	10,385	1,447	59	46
St. Paul.....	1	3,655	5	.....	200	14	150	62	6	1
Galveston.....	2	6,138	93	.....	3,616	40	68	71	200	31
San Antonio.....	1	2,553	.....	.....	.....	6	101	24	375	.....
Waco.....	1	1,390	10	.....	.....	10	18	110	43	1
Ogden.....	1	2,180	.....	.....	195	9	855	20	18	6
Total.....	27	204,885	253	2,119	21,879	911	36,929	8,186	1,956	221
Central reserve city banks.....	42	2,409,365	1,039	122,033	463,717	11,931	369,919	62,560	5,008	4,143
Other reserve city banks.....	194	2,941,070	2,338	20,788	466,148	15,896	687,222	123,909	36,323	2,904
Banks outside reserve cities (country banks).....	1,384	1,698,857	1,932	4,431	249,996	9,135	455,677	72,370	16,731	4,231
Total State bank and trust company members.....	1,620	7,049,292	5,309	147,252	1,179,861	36,962	1,512,818	258,839	58,062	11,278

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.			
22,356 8,437	315,138 53,572	44,844 9,877	47,350 33,971	252,037 33,006	11,659 7,514			88,466 13,893	3,546,207 845,628	Federal reserve bank cities: Central reserve cities— New York. Chicago.
30,793	368,710	54,721	81,321	285,043	19,173			102,359	4,391,835	Total central reserve cities.
2,724 3,930 2,511 6,246 205 232 3,584 1,577 70 625 191 6,773	25,211 9,229 19,910 23,844 963 1,754 7,475 11,865 301 5,507 511 27,458	7,141 929 5,129 15,601 1,995 1,077 1,141 5,781 188 5,475 348 2,507	7,415 1,635 10,761 17,520 839 3,218 5,633 6,132 651 11,578 348 16,790	6,538 5,672 7,134 7,945 645 927 1,478 5,107 170 2,387 228 10,970	1,082 866 428 4,246 13 196 344 750 14 205 2 6,836			2,827 679 1,866 4,367 436 235 1,050 768 6 5,516 187 4,304	362,208 127,113 352,653 617,328 34,467 39,916 151,329 228,830 7,639 106,890 10,280 676,481	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. Dallas. San Francisco.
28,668	134,028	47,312	82,520	49,201	14,982	5,583		22,241	2,715,134	Total.
59,461	502,738	102,033	163,841	334,244	34,155	5,583		124,600	7,106,969	Total Federal reserve bank cities.
1,682 932 1,190 375 8 387 1,562 6,870 352 961 284 89 348 18 266 103 479 4,298	13,986 11,355 3,997 1,955 52 2,029 7,538 21,070 1,453 2,764 1,585 248 1,684 88 1,572 804 1,907 20,770	7,107 3,652 1,269 1,071 9 1,040 3,201 4,680 606 1,739 1,797 217 774 40 675 336 334 2,808	7,641 4,388 3,234 821 38 2,081 11,598 16,642 1,434 8,103 3,205 578 1,062 144 3,517 532 3,248 15,816	2,849 2,690 1,831 814 22 430 4,497 10,091 414 1,012 375 40 518 29 726 194 551 5,440	1,477 508 297 210 9 128 1,128 1,591 56 325 131 70 141 29 11 10 88 8,299			1,562 2,971 150 234 1 4,452 1,673 243 1,414 183 347 72 137 5 103 691	295,917 242,744 90,515 37,214 1,201 31,137 176,288 472,143 43,240 65,419 32,304 7,033 34,549 1,832 30,821 13,104 37,074 368,641	Federal reserve branch cities: Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Jacksonville. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. El Paso. Salt Lake City. Spokane. Portland. Los Angeles.
20,204	94,857	31,355	84,082	32,523	14,479	721	57	14,238	1,981,176	Total Federal reserve branch cities.
79,665	597,595	133,388	247,923	366,767	48,634	6,304	57	138,838	9,088,145	Total Federal reserve bank and branch cities.
589 618 24 935 310 978 21 269 1,449 60 220 13 25 5	993 2,100 151 3,036 729 1,690 118 1,038 4,130 242 663 103 119 96	312 40 2,854 136 868 81 297 549 180 265 265 90 203	406 1,925 211 7,921 2,203 868 81 1,051 5,772 402 1,461 265 90 203	305 645 39 1,357 644 543 27 294 1,618 140 110 9 5	408 251 39 239 78 231 14 164 1,298 28 3 5			114 262 31 953 759 39,026 3,190 11 188 42 31 111 80 6	20,996 38,795 4,531 76,743 20,290 39,026 3,190 24,692 82,116 5,187 13,010 3,551 1,905 3,598	All other reserve cities: Columbus. Toledo. Washington. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. St. Paul. Galveston. San Antonio. Waco. Ogden.
5,516	15,208	4,633	22,859	5,692	2,758	1,037		2,588	337,630	Total.
30,793 54,388 42,007	368,710 244,093 115,476	54,721 83,300 24,376	81,321 189,461 121,166	285,043 87,416 19,275	19,173 32,219 5,964	7,341 8,288	57 1,991	102,359 39,067 15,446	4,391,835 5,033,940 2,867,349	Central reserve city banks. Other reserve city banks. Banks outside reserve cities (country banks).
127,188	728,279	162,397	391,948	391,734	57,356	15,629	2,048	156,872	12,293,124	Total State bank and trust company members.

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

LIABILITIES.

[In thousands of dollars.]

	Capital stock paid in.	Surplus fund.	Un-divided profits less expenses and taxes paid.	Amounts 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).			
								Individual deposits subject to check.	All other.			Total.	With Federal reserve banks.	With War Finance Corporation.	All other.
Federal reserve bank cities:															
Central reserve cities—															
New York.....	165,125	149,300	64,040	15,229	116	404,101	140,720	1,819,079	127,787	345,570	32,174	24,145	24,145		
Chicago.....	42,150	38,810	26,235	6,836		60,540	7,701	356,271	11,594	246,709	6,611				
Total central reserve cities.....	207,275	188,110	90,275	22,065	116	464,641	148,421	2,175,350	139,381	592,279	38,785	24,145	24,145		
Reserve cities—															
Boston.....	16,750	20,718	5,381	1,890		14,383	2,289	223,935	9,242	41,665	4,507	1,293	1,293		
New York (Brooklyn).....	4,195	3,928	1,893	280		10,035	1,258	85,407	1,992	11,166	2,658	3,600	3,550		50
Philadelphia.....	21,059	45,835	13,779	1,268	78	18,952	1,982	177,464	533	52,632	8,137	7,325	7,325		
Cleveland.....	38,150	20,210	5,045	833		36,570	5,620	200,521	12,852	230,634	2,889	300	225		75
Richmond.....	2,400	2,750	744	62		4,374	175	9,410	127	7,155	159	1,448	873		575
Atlanta.....	4,500	3,475	1,909	437		2,907	233	14,402	418	8,066	226	809	650		
Chicago.....	9,250	3,202	2,166	419		847	2,650	48,894	1,359	78,049	1,401	1,375	1,300		75
St. Louis.....	14,800	14,157	3,115	1,253		11,501	2,663	96,117	2,582	65,912	4,683	2,512	2,262		250
Minneapolis.....	800	270	15	22		341	241	2,620	204	2,799	151	55	55		
Kansas City.....	6,200	2,038	1,698	184		22,906	954	49,156	1,149	7,795	1,132	11,256	11,154		102
Dallas.....	1,500	150	69	21		801	111	4,931	829	1,014					
San Francisco.....	33,650	16,297	3,536	519	39	19,949	9,283	147,694	21,432	403,425	9,414	3,835	3,745		90
Total.....	153,254	133,030	39,350	7,188	117	143,566	27,459	1,060,551	52,719	960,362	35,357	33,808	32,432		1,376
Total Federal reserve bank cities.....	360,529	321,140	129,625	29,253	233	608,207	175,880	3,235,901	192,100	1,552,641	74,142	57,953	56,577		1,376
Federal reserve branch cities:															
Reserve cities—															
Buffalo.....	16,500	12,850	5,876	768	919	14,663	1,237	97,674	5,788	109,116	2,750	19,780	19,780		
Pittsburgh.....	8,300	47,200	9,402	1,585		11,407	1,021	106,319	982	39,455	2,043	13,246	13,246		
Cincinnati.....	4,400	5,525	1,550	115		201	1,235	23,254	1,918	51,669	51	150	150		
Baltimore.....	2,750	2,150	1,102	47		428	525	15,935	187	12,871					
Jacksonville.....	200	45	4	2		32	70	393	3	350		40	40		
Birmingham.....	1,500	950	358	57		1,523	77	17,559	124	8,967	7				
New Orleans.....	10,450	6,490	1,474	688	279	23,716	1,130	70,939	2,544	47,925	6,032	100	100		
Detroit.....	22,890	23,527	3,780	797		12,085	3,547	139,092	1,451	254,902	5,475	3,000	3,000		
Louisville.....	2,406	1,335	452	194		2,057	335	10,598	74	16,644	102	1,800	1,800		
Memphis.....	5,300	2,160	924	5		9,237	291	20,015	2,212	20,724	141	400	200		200
Little Rock.....	2,250	875	410	98		6,610	209	9,637	2,724	8,506	170	125	125		
Helena.....	600	325	288			713	64	2,325	8	2,522					
Denver.....	2,000	1,000	843	176		228	446	11,729	1,330	15,257	26	1,250	1,250		
El Paso.....	350	10	14	6		63	94	642		645					
Salt Lake City.....	2,140	873	381	188		2,014	499	10,159	1,151	13,156		101	81		20
Spokane.....	1,200	300	101	220		2,313	262	4,317	1,108	2,815	26	40	40		
Portland.....	1,500	1,115	915	169		2,987	480	14,694	251	13,513		700	700		
Los Angeles.....	16,030	6,422	5,784	573		5,739	7,953	102,361	47,833	169,559	2,363				
Total Federal reserve branch cities.....	100,766	113,152	33,658	5,688	1,198	96,016	19,415	657,642	69,688	788,596	19,186	40,732	40,512		220
Total Federal reserve bank and branch cities.....	461,295	434,292	163,283	34,941	1,431	704,223	195,295	3,893,543	261,788	2,341,237	93,328	98,685	97,089		1,596
All other reserve cities:															
Columbus.....	1,450	525	138	46		552	177	10,463	43	7,124		400	400		
Toledo.....	1,600	1,025	289	162	23	3,011	286	12,642	695	17,757		400	400		
Washington.....	1,000	100	20	2		338	27	1,251	88	1,566					
Savannah.....	4,300	3,625	1,312	136		10,433	178	25,021	2,443	22,953	4	400			400
Indianapolis.....	1,500	500	196	153		1,444	144	4,338	2,140	8,575	115				
Grand Rapids.....	1,500	1,660	297	37	6	750	215	11,590	555	21,429	51	530	530		
Cedar Rapids.....	200	65	1	3		2	17	327	13	2,562					
Des Moines.....	1,750	700	561	195		3,656	244	7,210	414	7,387		300	300		
Milwaukee.....	3,200	3,250	1,074	488	174	7,771	567	26,573	95	35,937	323	2,085	2,085		
St. Paul.....	400	80	17	6		654	62	1,888		2,065					
Galveston.....	600	750	181	52	252	1,586	49	4,444	108	4,988					
San Antonio.....	200		84	5				27		3,222					
Waco.....	300	50	25	1		198		876	239	34		75			75
Ogden.....	250	150	29	7			23			3,139					
Total.....	18,250	12,480	4,224	1,293	455	30,395	2,007	106,650	6,833	138,738	493	4,190	3,715		475
Central reserve city banks.....	207,275	188,110	90,275	22,065	116	464,641	148,421	2,175,350	139,381	592,279	38,785	24,145	24,145		
Other reserve city banks.....	272,270	258,662	77,232	14,169	1,770	269,977	48,881	1,824,843	129,240	1,887,696	55,036	78,730	76,659		2,071
Banks outside reserve cities (country banks).....	190,609	114,904	49,527	7,735	7,392	64,863	17,845	1,089,881	50,226	1,144,073	12,100	49,193	34,163	2,496	12,534
Total State bank and trust company members.....	670,154	561,676	217,034	43,969	9,278	799,481	215,147	5,090,074	318,847	3,624,048	105,921	152,068	134,967	2,496	14,605

LIABILITIES.
[In thousands of dollars.]

Notes and bills rediscounted (including acceptances of other banks and 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.	
Total.	Notes and bills rediscounted.			Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.				United States.	All other.			
	With Federal reserve banks.	With War Finance Corporation.	All other.										
81,644	10,030			52,241	19,373	18,859	114,529	13,773			30,016	3,546,207	Federal reserve bank cities:
9,381	6,155			3,226		4,838	9,668	7			18,277	845,628	Central reserve cities—
91,025	16,185			55,467	19,373	23,697	124,197	13,780			48,293	4,391,835	New York.
													Chicago.
													Total central reserve cities.
10,766	6,359			4,401	6	12	6,583	1,585			1,209	362,208	Reserve cities—
207	207					74		26			394	127,113	Boston.
710	710					20	19		1,300		1,560	352,653	New York (Brooklyn).
8,211	7,967			204	40	17	3,923				1,503	617,328	Philadelphia.
4,327	2,601		1,106	620			400		610		326	34,467	Cleveland.
1,930	1,930					5	19				580	39,916	Richmond.
1,333	1,333					10	5				369	151,329	Atlanta.
5,066	4,916			150		16	470		3,673		310	228,830	Chicago.
121	121											7,639	St. Louis.
230			153			183	114				1,895	106,890	Minneapolis.
549	549										305	10,280	Kansas City.
2,659	2,397			262		165	1,770				2,814	676,481	Dallas.
													San Francisco.
36,109	29,167		1,259	5,637	46	502	13,303	1,611	5,583		11,265	2,715,134	Total.
127,134	45,352		1,259	61,104	19,419	24,199	137,500	15,391	5,583		59,558	7,106,969	Total Federal reserve bank cities.
													Federal reserve branch cities:
6,943	6,285			586	72	74	124				855	295,917	Reserve cities—
224	224					20			480		1,060	242,744	Buffalo.
50	50								74		323	90,515	Pittsburgh.
1,178	1,178										41	37,214	Cincinnati.
											122	1,201	Baltimore.
1,866	1,604			262		15						31,137	Jacksonville.
825	825					20	2,278	11			346	176,288	Birmingham.
419	419					50			167	57	498	472,143	New Orleans.
2,845	2,715			130		2	172				6,650	43,240	Detroit.
612	612						770				395	65,419	Louisville.
188	188					7					71	32,304	Memphis.
												7,033	Little Rock.
						1					263	34,549	Helena.
7	7										8	1,832	Denver.
390	390					12					152	30,821	El Paso.
							672					13,104	Salt Lake City.
648	648					105	723				78	37,074	Spokane.
											2,548	368,641	Portland.
16,195	15,145			978	72	306	4,739	11	721	57	13,410	1,981,176	Los Angeles.
143,329	60,497		1,259	62,082	19,491	24,505	142,239	15,402	6,304	57	72,968	9,088,145	Total Federal reserve branch cities.
													Total Federal reserve bank and branch cities.
						1					77	20,996	All other reserve cities:
839	839						139				66	38,795	Columbus.
3,899	3,728		63	108		1,390	580					4,531	Toledo.
											69	76,743	Washington.
396	396								1,037		148	20,290	Savannah.
1,098	1,098						10					39,026	Indianapolis.
223	223											3,190	Grand Rapids.
											1,177	24,692	Cedar Rapids.
						16					340	82,116	Des Moines.
											15	5,187	Milwaukee.
												13,010	St. Paul.
88	88										13	3,551	Galveston.
											1	1,905	San Antonio.
												3,598	Waco.
6,543	6,372		63	108		1,407	729		1,037		1,906	337,630	Ogden.
91,025	16,185			55,467	19,373	23,697	124,197	13,780			48,293	4,391,835	Total.
58,847	50,684		1,322	6,723	118	2,215	18,771	1,622	7,341	57	26,581	5,033,940	Central reserve city banks.
47,549	43,998	179	3,357	13	2	106	4,205	8	8,293	1,991	6,849	2,867,349	Other reserve city banks.
197,421	110,867	179	4,679	62,203	19,493	26,018	147,173	15,410	15,634	2,048	81,723	12,293,124	Bank outside reserve cities (country banks).
													Total State bank and trust company members.

81.646

RESOURCES.

[In thousands of dollars.]

	Number of banks.	Loans and discounts, gross.	Overdrafts.	Customers' liability on account of accept- ances.	United States Gov- ernment securities.	Stock of Federal reserve banks.	Other bonds, stocks, and securities.	Banking- house, fur- niture, and fixtures.	Other real estate owned.	Gold and gold certi- ficates.
Maine.....	4	17,446	7	.....	3,732	62	7,210	265	6	17
Massachusetts.....	26	332,437	146	8,359	26,885	1,436	47,102	8,595	1,583	315
Rhode Island.....	3	99,654	8	792	37,693	570	47,267	2,664	146	1,018
Connecticut (District 1).....	4	16,000	17	.....	4,078	102	2,996	946	114	71
Connecticut (District 2).....	1	5,256	4	17	2,139	39	1,925	193	65	15
Total New England States.....	38	470,793	182	9,168	74,527	2,209	106,500	12,663	1,914	1,436
New York.....	98	2,295,095	1,117	112,775	520,641	11,550	413,010	71,991	4,786	4,024
New Jersey (District 2).....	42	178,371	17	604	49,451	975	88,452	6,622	561	638
New Jersey (District 3).....	9	13,463	1	.....	2,891	91	8,832	654	149	36
Pennsylvania (District 3).....	47	222,464	93	83	49,511	2,464	111,265	11,197	3,631	296
Pennsylvania (District 4).....	21	137,654	15	20	36,070	1,897	76,779	4,171	6,864	101
Delaware.....	4	16,928	11	48	2,131	164	6,745	758	34	25
Maryland.....	8	24,746	43	.....	1,034	159	8,423	986	466	11
District of Columbia.....	1	2,348	.....	139	55	33	1,106	45	295	14
Total Eastern States.....	230	2,891,069	1,297	113,669	661,784	17,333	714,612	96,424	16,786	5,145
Virginia.....	13	38,756	15	600	541	258	2,977	1,406	99	28
West Virginia (District 4).....	4	11,090	8	.....	863	60	1,699	703	163	9
West Virginia (District 5).....	13	14,733	32	6	1,492	99	1,616	585	13	21
North Carolina.....	14	44,706	27	1,189	2,376	227	1,406	2,429	291	22
South Carolina.....	19	13,814	48	.....	862	95	1,357	506	204	11
Georgia.....	84	103,141	297	2,074	2,116	710	6,084	5,317	1,327	73
Florida.....	14	14,258	20	.....	2,466	87	1,720	989	83	19
Alabama.....	24	41,557	43	783	863	181	1,964	1,775	844	93
Mississippi (District 6).....	2	783	5	.....	5	4	19	43	1	1
Mississippi (District 8).....	6	8,070	15	.....	124	36	244	277	74	12
Louisiana (District 6).....	14	109,827	429	1,254	8,776	525	16,241	9,165	1,082	84
Louisiana (District 11).....	2	6,189	40	.....	221	27	623	237	90	3
Texas.....	187	70,214	312	12	5,237	520	950	3,474	2,359	118
Arkansas.....	37	41,010	113	.....	3,080	220	1,612	1,728	1,256	43
Kentucky (District 4).....	4	4,445	26	.....	685	37	1,125	182	85	7
Kentucky (District 8).....	6	30,491	16	143	3,828	124	6,257	1,344	116	32
Tennessee (District 6).....	3	5,421	14	.....	.....	32	113	46	51	8
Tennessee (District 8).....	11	45,574	70	770	490	243	2,745	2,165	524	10
Total Southern States.....	457	604,079	1,530	6,831	34,025	3,485	48,752	32,371	8,662	594
Ohio.....	87	662,905	263	3,946	54,810	2,916	110,578	22,851	15,266	417
Indiana (District 7).....	20	31,023	35	9	4,398	197	8,610	2,443	301	46
Indiana (District 8).....	3	2,298	2	.....	86	11	129	193	59	14
Illinois (District 7).....	69	634,001	222	9,647	64,552	2,926	137,045	12,813	2,596	1,226
Illinois (District 8).....	15	16,109	26	.....	2,384	109	4,389	658	78	37
Michigan (District 7).....	153	412,970	266	20	92,005	2,178	147,350	21,756	1,739	504
Michigan (District 9).....	10	6,153	11	.....	559	33	2,199	191	22	25
Wisconsin (District 7).....	24	66,649	67	4	9,781	272	13,562	2,019	332	107
Wisconsin (District 9).....	9	4,657	7	.....	221	16	476	149	34	11
Minnesota.....	32	28,843	57	.....	2,240	129	3,199	637	579	39
Iowa.....	106	99,624	108	.....	3,656	412	6,523	2,653	1,617	202
Missouri (District 8).....	46	168,953	87	470	31,059	1,072	55,515	5,877	662	133
Missouri (District 10).....	5	52,264	254	297	19,823	275	5,998	2,086	613	26
Total Middle Western States.....	579	2,186,449	1,405	14,393	285,574	10,546	495,573	74,326	23,898	2,787
North Dakota.....	4	863	2	.....	9	5	46	27	70	1
South Dakota.....	20	16,730	40	.....	94	49	338	422	522	20
Nebraska.....	14	4,742	19	17	282	23	68	155	130	14
Kansas.....	8	3,631	18	.....	259	22	480	150	15	20
Montana.....	47	24,339	56	.....	1,654	137	4,368	1,127	722	51
Wyoming.....	4	1,306	3	.....	6	9	28	41	7	3
Colorado.....	4	16,620	21	.....	6,655	91	5,972	494	.....	55
New Mexico (District 10).....	1	125	1	.....	29	2	1	11	.....	.....
New Mexico (District 11).....	4	2,132	9	.....	8	9	78	37	29	1
Oklahoma (District 10).....	3	733	3	.....	41	5	36	31	4	6
Oklahoma (District 11).....	4	1,008	1	.....	9	5	97	26	44	1
Total Western States.....	113	72,229	173	17	9,046	357	11,512	2,521	1,543	172
Washington.....	50	28,544	29	13	3,500	165	4,132	1,583	597	90
Oregon.....	37	33,537	28	672	4,042	159	7,752	864	563	311
California.....	43	717,362	556	2,489	103,557	2,417	115,650	36,197	2,538	663
Idaho.....	36	10,222	27	.....	548	79	643	423	463	22
Utah.....	33	28,527	80	.....	2,834	178	7,107	1,388	728	56
Arizona (District 11).....	2	766	1	.....	42	3	32	28	6	1
Arizona (District 12).....	2	5,715	1	.....	382	31	553	51	364	1
Total Pacific States.....	203	824,673	722	3,174	114,905	3,032	135,869	40,534	5,259	1,144
Total State banks and trust company members.....	1,620	7,049,292	5,309	147,252	1,179,861	36,962	1,512,818	258,839	58,062	11,278

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.			
350	1,333	304	798	246	66			222	32,064	Maine.
4,890	31,324	9,280	11,168	7,197	1,211			3,037	494,965	Massachusetts.
4,056	7,951	710	5,588	1,034	188			1,254	210,593	Rhode Island.
351	1,027	203	1,374	314	66			34	27,693	Connecticut (District 1).
180	228	139	246	94	8				10,548	Connecticut (District 2).
9,827	41,863	10,636	19,174	8,885	1,539			4,547	775,863	Total New England States.
31,664	354,412	57,561	64,610	262,406	14,431			92,476	4,312,549	New York.
3,692	15,395	6,411	9,192	2,027	547			2,803	365,758	New Jersey (District 2).
332	1,291	197	425	160	11			63	28,596	New Jersey (District 3).
3,867	24,002	6,404	13,479	7,754	675	1,300		2,052	460,537	Pennsylvania (District 3).
1,727	13,535	3,669	7,195	2,869	613	790		3,090	297,059	Pennsylvania (District 4).
467	1,169	780	1,016	237	54			289	30,856	Delaware.
422	2,122	1,075	941	841	217			240	41,726	Maryland.
24	151	40	211		39			31	4,531	District of Columbia.
42,195	412,077	76,137	97,069	276,294	16,587	2,090		101,044	5,541,612	Total Eastern States.
470	1,442	2,402	1,512	836	17	610		454	52,423	Virginia.
180	472	228	284	167	10			15	15,951	West Virginia (District 4).
255	979	881	947	112	17	100		1	21,889	West Virginia (District 5).
906	2,463	1,355	6,001	1,086	44	159		1,867	66,554	North Carolina.
190	547	147	1,307	89	79	4		33	19,293	South Carolina.
1,551	5,770	3,934	12,675	2,395	521	27		1,509	149,521	Georgia.
560	1,017	133	2,430	263	57	11		138	24,251	Florida.
941	3,319	1,206	4,055	669	223			238	58,754	Alabama.
8	51	5	157	17	1			58	1,158	Mississippi (District 6).
134	364		596	21	1	19	60	100	10,147	Mississippi (District 8).
1,725	7,803	3,201	11,945	4,533	1,138	19	30	4,460	182,237	Louisiana (District 6).
133	244	41	529	84	4			25	8,490	Louisiana (District 11).
1,671	4,531	710	6,244	665	207	406	2	2,962	100,594	Texas.
773	2,909	1,808	5,994	500	200	262		356	61,864	Arkansas.
66	309		295	64	43			75	7,444	Kentucky (District 4).
394	1,605	606	1,679	429	65			243	47,372	Kentucky (District 8).
107	385		422	71	46			8	6,724	Tennessee (District 6).
1,053	2,940	1,739	8,324	1,022	332	45		1,416	69,462	Tennessee (District 8).
11,117	37,150	18,396	65,396	13,023	3,005	1,662	92	13,958	904,128	Total Southern States.
12,400	38,871	18,809	32,201	13,249	5,882	610	10	5,514	1,001,498	Ohio.
1,034	2,187	264	3,821	1,035	313	1,070		1,063	57,849	Indiana (District 7).
50	152	33	158	24	3			45	3,257	Indiana (District 8).
12,987	63,711	11,116	45,573	34,918	8,084	18		15,173	1,056,608	Illinois (District 7).
473	1,087		1,615	59	372	2,143		109	29,648	Illinois (District 8).
12,609	32,699	6,134	27,031	12,604	2,271	3,344	1,784	2,032	779,296	Michigan (District 7).
283	450		565	71	16	85		5	10,668	Michigan (District 9).
1,893	5,352	549	7,868	1,815	1,398			208	111,876	Wisconsin (District 7).
83	235		418	5	8			56	6,376	Wisconsin (District 9).
445	1,607	370	2,484	454	147	50		100	41,380	Minnesota.
1,465	4,588	451	6,064	795	617	577		61	129,413	Iowa.
2,638	15,430	6,073	9,088	6,261	889	3,717	4	937	308,865	Missouri (District 8).
788	5,902	5,475	13,712	2,499	288			5,524	115,824	Missouri (District 10).
47,148	172,271	49,274	150,598	73,789	20,288	11,614	1,798	30,827	3,652,558	Total Middle Western States.
19	44		87	3				3	1,179	North Dakota.
277	748	132	1,890	88	10			146	21,506	South Dakota.
88	278		504	14	9			7	6,350	Nebraska.
115	255		520	29	5			9	5,528	Kansas.
764	1,452	321	3,578	169	97			58	38,893	Montana.
30	58	3	127	7	4				1,632	Wyoming.
356	1,701	774	1,160	518	141			347	34,905	Colorado.
9	10		24		3				215	New Mexico (District 10).
16	63		87	2	3			11	2,485	New Mexico (District 11).
16	47		158	6	1				1,087	Oklahoma (District 10).
12	20		48		1	2	11	29	1,314	Oklahoma (District 11).
1,702	4,676	1,230	8,183	836	274	2	11	610	115,094	Total Western States.
687	2,245	343	2,188	404	133	59		86	44,798	Washington.
907	2,816	334	4,424	614	143	60		140	57,366	Oregon.
12,326	51,752	5,326	37,354	16,876	15,266	42	87	5,352	1,125,810	California.
222	560	12	878	192	24	8	60	109	14,492	Idaho.
520	2,310	685	5,311	777	47	79		199	50,826	Utah.
27	46		71	2	2	13			1,040	Arizona (District 11).
510	513	24	1,302	42	48				9,537	Arizona (District 12).
15,199	60,242	6,724	51,528	18,907	15,663	261	147	5,886	1,303,869	Total Pacific States.
127,188	728,279	162,397	391,948	391,734	57,356	15,629	2,048	156,872	12,293,124	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND

LIABILITIES.

[In thousands of dollars.]

	Capital stock paid in.	Surplus fund.	Un-divided 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).			
								Individual deposits subject to check.	All other.			Total.	With Federal reserve banks.	With War Finance Corporation.	All other.
Maine.....	1,100	950	763	73		742	256	10,590	743	15,422	289	1,100	1,000		100
Massachusetts.....	22,750	25,273	8,135	2,333	547	17,917	3,252	303,499	10,394	69,702	5,054	2,500	2,363		137
Rhode Island.....	8,000	11,000	3,867	2,197	67	1,503	535	74,692	2,238	102,954	1,304				
Connecticut (District 1).....	1,850	1,550	1,040	81	119	247	528	13,624	391	6,020	410	1,540	1,490		50
Connecticut (District 2).....	1,000	300	269	65		242	40	3,717		4,021	77	600	600		
Total New England States.....	34,700	39,073	14,074	4,749	733	20,651	4,611	406,122	13,766	198,119	7,134	5,740	5,453		287
New York.....	204,302	177,189	79,017	17,033	2,266	434,721	144,258	2,160,210	142,671	588,454	38,585	55,009	54,939		70
New Jersey (District 2).....	19,125	13,572	6,743	1,020	2,568	6,365	2,698	155,195	2,732	146,269	3,119	2,995	2,565		430
New Jersey (District 3).....	1,500	1,665	538	33	67	65	88	10,229	78	12,177	16	1,879	1,554		325
Pennsylvania (District 3).....	29,110	53,286	15,923	1,380	803	19,542	2,737	210,655	1,721	100,376	8,769	11,360	9,976		1,384
Pennsylvania (District 4).....	12,375	50,990	10,783	1,695		11,602	1,236	125,864	2,489	61,671	2,231	13,942	13,889		53
Delaware.....	3,150	2,315	1,259	107	261	409	139	18,626	76	3,081	990				
Maryland.....	2,980	2,321	1,132	61	49	440	549	17,211	197	15,479		40	40		
District of Columbia.....	1,000	100	20	2		338	27	1,251	88	1,566					
Total Eastern States.....	273,542	301,438	115,415	21,331	6,014	473,482	151,732	2,699,241	150,052	929,073	53,710	85,225	82,963		2,262
Virginia.....	4,851	3,758	1,092	178	33	4,587	350	14,527	372	13,490	159	1,601	936		665
West Virginia (District 4).....	1,150	850	221	104	75	570	36	5,197	46	6,936	72	605	530		75
West Virginia (District 5).....	1,340	1,966	204	108	75	2,138	214	7,785	124	6,868	128	567	503		64
North Carolina.....	5,516	2,058	988	179	162	7,830	1,318	24,711	291	15,599	543	1,174	1,025		149
South Carolina.....	2,013	1,164	296	27	67	208	42	5,155	34	8,683	109	312	103	46	163
Georgia.....	13,926	9,713	4,075	599	9	13,514	496	48,338	3,778	38,532	256	3,262	975	525	1,762
Florida.....	2,320	593	416	36	48	1,840	134	10,186	261	7,332	100	295	280		15
Alabama.....	3,521	2,489	663	191	191	3,115	233	29,553	234	16,171	307	209	21	23	165
Mississippi (District 6).....	125	18	3	2		104	4	552	19	260					
Mississippi.....	750	421	104	30		116	14	5,588	9	2,557		35			35
Louisiana (District 6).....	10,870	6,649	1,588	712	290	23,789	1,151	73,865	2,549	49,385	6,032	303	100		203
Louisiana (District 11).....	675	225	200	14		609	53	4,583	3	2,096					
Texas.....	12,637	4,586	1,434	92	262	3,994	722	50,734	1,909	14,278	15	2,813	230	117	2,466
Arkansas.....	5,459	1,886	782	108		7,627	423	23,133	5,051	13,823	170	660	237		373
Kentucky (District 4).....	900	325	68	14	4	54	15	3,378	291	2,149	50	50	50		
Kentucky (District 8).....	2,706	1,456	458	244		2,212	339	11,628	210	18,899	102	1,865	1,800		65
Tennessee (District 6).....	805	251	282	53		92	22	1,856	82	3,049					
Tennessee (District 8).....	5,745	2,356	1,001	28		9,237	297	21,904	2,253	21,890	141	505	245		260
Total Southern States.....	75,309	40,764	13,875	2,719	1,216	81,636	5,863	342,673	17,516	241,997	8,184	14,256	7,085	711	6,460
Ohio.....	60,125	37,287	10,789	1,454	358	42,878	8,768	317,645	19,069	479,467	3,609	2,994	2,490		504
Indiana (District 7).....	4,827	2,067	966	224		2,765	333	17,195	3,119	23,693	251	571	405		166
Indiana (District 8).....	290	73	17		22	62	34	1,533	34	1,098					
Illinois (District 7).....	55,245	43,766	29,491	7,396	177	62,419	10,883	432,047	13,216	347,414	8,091	1,927	1,712	17	198
Illinois (District 8).....	2,555	1,058	742	141	26	2,118	187	8,374	693	10,849	5	660	600		60
Michigan (District 7).....	39,460	33,559	7,136	1,225	387	15,230	4,685	214,119	11,796	428,185	5,954	9,076	8,699		377
Michigan (District 9).....	680	455	91	88		42	74	3,466	53	5,568	36	20	20		
Wisconsin (District 7).....	5,060	4,024	1,458	536	174	8,291	701	37,866	369	49,332	425	2,401	2,180		221
Wisconsin (District 9).....	402	126	44	6		48	77	1,514	5	4,019		19	9	10	
Minnesota.....	3,025	1,267	340	106		2,620	662	10,289	417	21,773	151	169	55	9	105
Iowa.....	9,421	4,262	2,136	309	12	7,588	631	29,296	1,231	64,395		1,427	680	302	445
Missouri (District 8).....	19,980	16,327	4,465	1,466	105	12,325	3,134	128,034	3,200	101,443	5,038	3,157	2,746	33	378
Missouri (District 10).....	6,900	2,293	1,756	198		24,722	1,169	53,453	1,157	9,341	1,145	11,261	11,159		102
Total Middle Western States.....	207,970	146,564	59,431	13,149	1,261	181,108	31,338	1,254,831	54,359	1,546,577	24,705	33,682	30,755	371	2,556
North Dakota.....	150	26	1			6	5	255		697		23		23	
South Dakota.....	1,355	263	37	4	1	4,987	286	4,988	154	7,046	107	1,143	206	586	351
Nebraska.....	590	167	37	13		102	27	2,035	262	2,771		118	70	48	
Kansas.....	455	261	57	4		381	48	2,829	124	1,241	31	10			10
Montana.....	3,265	1,201	643	52		2,007	400	14,213	75	14,554	55	1,291	89	572	630
Wyoming.....	215	66	7			205	9	549	1	466		3			3
Colorado.....	2,025	1,015	847	177		228	454	11,917	1,330	15,372	26	1,250	1,250		
New Mexico (District 10).....	40	10	1					104	3	37		20	20		
New Mexico (District 11).....	205	96	11			18	19	815	83	1,033		35			35
Oklahoma (District 10).....	150	32	18	1		32	14	551	27	130	68				
Oklahoma (District 11).....	150	8	6			9	4	460	53	178		95			95
Total Western States.....	8,600	3,145	1,665	251	1	7,975	1,266	38,716	2,112	43,525	287	3,988	1,635	1,229	1,124
Washington.....	4,133	1,276	392	226	2	2,586	528	18,181	1,729	13,689	36	423	250	49	124
Oregon.....	3,629	1,629	1,059	173		3,167	627	24,307	323	19,692	88	1,099	824	95	180
California.....	55,823	24,907	10,363	1,104	39	26,271	18,192	278,021	77,211	603,834	11,777	4,685	3,745		940
Idaho.....	1,530	579	86	2	3	122	215	5,938	133	2,885		2,094	1,780	31	283
Utah.....	4,080	1,994	588	253	9	2,201	670	16,457	1,300	21,976		636	477	10	149
Arizona (District 11).....	63	52	12			2	7	408	157	206		40			40
Arizona (District 12).....	775	255	74	12		280	98	5,179	189	2,475		200			200
Total Pacific States.....	70,033	30,692	12,574	1,770	53	34,629	20,337	348,491	81,042	664,757	11,901	9,177	7,076	185	1,916
Total State bank and trust company members.....	670,154	561,676	217,034	43,969	9,278	799,481	215,147	5,090,074	318,847	3,624,048	105,921	152,068	134,967	2,496	14,605

LIABILITIES.

[In thousands of dollars.]

Notes and bills rediscounted (including acceptances of other banks and 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.	
Total.	Notes and bills rediscounted.			Acceptances of other banks sold with indorsement.	Foreign bills of exchange or drafts sold with indorsement.				United States.	All other.			
	With Federal reserve banks.	With War Finance Corporation.	All other.										
13,515	9,028		80	4,401	6	2 12	7,051	1,585			34 1,446 1,444 23	32,064 494,965 210,593 27,693 10,548	Maine. Massachusetts. Rhode Island. Connecticut (District 1). Connecticut (District 2).
270	270						792						
200	200						17						
13,985	9,498		80	4,401	6	14	7,860	1,585			2,947	775,863	Total New England States.
89,428	17,156			52,827	19,445	19,007	114,746	13,807			31,846	4,312,549	New York.
790	617		173			40	571				1,956	365,758	New Jersey (District 2).
250	250										11	28,596	New Jersey (District 3).
1,543	1,543					20	88		1,300		1,924	460,537	Pennsylvania (District 3).
270	270					20			790		1,101	297,059	Pennsylvania (District 4).
108			108			2	48				285	30,856	Delaware.
1,221	1,217		4				139				46	41,726	Maryland.
												4,531	District of Columbia.
93,610	21,053		285	52,827	19,445	19,089	115,592	13,807	2,090		37,169	5,541,612	Total Eastern States.
5,847	3,766		1,461	620		1	600		610		367	52,423	Virginia.
85			85								4	15,951	West Virginia (District 4).
255	255						6		111			21,889	West Virginia (District 5).
4,815	4,795		20				1,189		159		22	66,554	North Carolina.
1,164	1,049		115						4		15	19,293	South Carolina.
10,275	9,790		377	108		1,395	674		27		652	149,521	Georgia.
528	520		8						11		151	24,251	Florida.
1,208	1,165		43			15	645				9	58,754	Alabama.
71	71								19	60		1,158	Mississippi (District 6).
444	444								19	30		10,147	Mississippi (District 8).
2,346	2,063		21	262		23	2,278	11			347	182,237	Louisiana (District 6).
											32	8,490	Louisiana (District 11).
6,262	6,215	2	45			2			406	2	446	100,594	Texas.
2,387	2,379		8			7			262		86	61,864	Arkansas.
											146	7,444	Kentucky (District 4).
428	428					3	172				6,650	47,372	Kentucky (District 8).
228	228										4	6,724	Tennessee (District 6).
2,889	2,759			130			770		45		401	69,462	Tennessee (District 8).
39,232	35,927	2	2,183	1,120		1,446	6,334	11	1,673	92	9,332	904,128	Total Southern States.
10,370	10,059		67	204	40	34	3,941		610	10	2,090	1,001,498	Ohio.
482	415		67				9		1,070		277	57,849	Indiana (District 7).
94	89		5									3,257	Indiana (District 8).
11,108	7,849		33	3,226		4,853	9,673	7	18		18,877	1,056,608	Illinois (District 7).
20	20								2,143		77	29,648	Illinois (District 8).
2,553	2,424		127		2	66	10		3,345	1,784	726	779,296	Michigan (District 7).
10			10						85			10,668	Michigan (District 9).
837	837					16					386	111,876	Wisconsin (District 7).
50	50										66	6,376	Wisconsin (District 9).
495	464		31						50		16	41,380	Minnesota.
6,818	5,841	136	841						570		1,317	129,413	Iowa.
5,490	5,340			150		29	470		3,717	4	481	308,865	Missouri (District 8).
230	77		153			183	114				1,902	115,824	Missouri (District 10).
38,557	33,465	136	1,334	3,580	42	5,181	14,217	7	11,608	1,798	26,215	3,652,558	Total Middle Western States.
14	14										2	1,179	North Dakota.
1,116	737		379								19	21,506	South Dakota.
217	217										11	6,350	Nebraska.
87	64	23										5,528	Kansas.
1,134	1,098		36								3	38,893	Montana.
111	107		4									1,632	Wyoming.
						1					263	34,905	Colorado.
170	118		52									215	New Mexico (District 10).
64	37		27									2,485	New Mexico (District 11).
338	334		4						2	11		1,087	Oklahoma (District 10).
												1,314	Oklahoma (District 11).
3,251	2,726	23	502			1			2	11	298	115,094	Total Western States.
1,476	1,333		130	13		14			59		48	44,798	Washington.
757	666	18	73						60		79	57,366	Oregon.
5,219	4,957			262		271	2,493		42	87	5,471	1,125,810	California.
835	783		50			2			8	60		14,492	Idaho.
419	379		40						79		164	50,826	Utah.
80	80								13			1,040	Arizona (District 11).
												9,537	Arizona (District 12).
8,786	8,198	18	295	275		287	3,170		261	147	5,762	1,303,869	Total Pacific States.
197,421	110,867	179	4,679	62,203	19,493	26,018	147,173	15,410	15,634	2,048	81,723	12,293,124	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, 1923.

[In thousands of dollars.]

	District No. 1 (37 banks).	District No. 2 (141 banks).	District No. 3 (60 banks).	District No. 4 (116 banks).	District No. 5 (68 banks).	District No. 6 (141 banks).	District No. 7 (372 banks).	District No. 8 (124 banks).	District No. 9 (122 banks).	District No. 10 (39 banks).	District No. 11 (199 banks).	District No. 12 (201 banks).	Total United States (1,620 banks).
RESOURCES.													
Loans and discounts.....	465,537	2,478,722	252,855	816,094	139,103	274,987	1,244,267	312,505	81,585	79,421	80,309	823,907	7,049,292
Overdrafts.....	178	1,138	105	312	165	808	698	329	173	319	363	721	5,309
Customers' liability on account of acceptances.....	9,151	113,396	131	3,966	1,934	4,111	9,680	1,383	.....	314	12	3,174	147,252
United States Government securities.....	72,388	572,231	54,533	92,428	6,360	14,226	174,392	41,051	4,777	27,095	5,517	114,863	1,179,861
Stock of Federal reserve banks.....	2,170	12,564	2,719	4,910	871	1,539	5,985	1,815	369	427	564	3,029	36,962
Other bonds, stocks, and securities.....	104,575	503,387	126,842	190,181	16,885	26,141	313,090	70,891	10,626	12,583	1,780	135,837	1,512,818
Banking house, furniture, and fixtures.....	12,470	78,806	12,609	27,907	5,957	17,335	41,684	12,242	2,553	2,968	3,802	40,506	258,839
Other real estate owned.....	1,849	5,412	3,814	22,378	1,368	3,388	6,585	2,769	1,949	769	2,528	5,253	58,062
Gold and gold certificates.....	1,421	4,677	357	534	107	278	2,085	281	147	124	124	1,143	11,278
All other cash in vault.....	9,647	35,536	4,666	14,373	2,267	4,892	29,988	5,515	1,871	1,402	1,859	15,172	127,188
Reserve with Federal reserve banks.....	41,635	370,035	26,462	53,187	7,704	18,345	108,537	24,487	4,536	8,251	4,904	60,196	728,279
Items with Federal reserve banks in process of collection.....	10,497	64,111	7,381	22,706	5,900	8,479	18,514	10,259	823	6,252	751	6,724	162,397
Due from banks, bankers, and trust companies.....	18,928	74,048	14,920	39,975	10,919	31,684	90,357	27,454	9,022	16,205	6,979	51,457	391,948
Exchanges for clearing house, also checks on other banks in same place.....	8,791	264,527	8,151	16,349	2,964	7,948	51,167	8,316	790	3,073	753	18,905	391,734
Outside checks and other cash items.....	1,531	14,986	740	6,548	413	1,986	12,683	1,862	278	451	217	15,661	57,356
United States securities borrowed.....	.....	.....	1,300	1,400	873	57	5,009	6,186	135	.....	421	248	15,629
Other securities borrowed.....	.....	.....	10	.....	.....	30	1,784	64	.....	.....	13	147	2,048
Other assets.....	4,547	95,279	2,404	8,694	2,626	6,411	18,537	3,206	368	5,887	3,027	5,886	156,872
Total.....	765,315	4,688,855	519,989	1,321,952	206,416	422,645	2,135,042	530,615	120,002	165,541	113,923	1,302,829	12,293,124
LIABILITIES.													
Capital stock paid in.....	33,700	224,427	33,760	74,550	17,700	31,567	114,013	37,485	8,877	10,375	13,730	69,970	670,154
Surplus fund.....	38,773	191,061	57,266	89,452	11,367	19,713	87,678	23,577	3,338	3,844	4,967	30,640	561,676
Undivided profits, less expenses and taxes paid.....	13,805	86,029	17,720	21,861	3,732	7,027	41,187	7,569	1,156	2,723	1,663	12,562	217,034
Amount reserved for interest and taxes accrued.....	4,684	18,118	1,520	3,267	555	1,593	9,690	2,017	256	393	106	1,770	43,969
Due to Federal reserve banks.....	733	4,834	1,131	437	386	538	750	153	1	.....	262	53	9,278
Due to banks, bankers, and trust companies.....	20,409	441,328	20,016	55,104	15,541	42,454	96,293	33,697	9,710	25,670	4,632	34,627	799,481
Certified and cashiers' or treasurers' checks outstanding.....	4,571	146,996	2,964	10,055	2,500	2,040	17,233	4,428	1,504	1,721	805	20,330	215,147
Demand deposits.....	416,171	2,464,525	241,385	473,979	71,746	171,273	760,254	211,644	35,429	74,342	59,205	428,968	5,408,921
Time deposits.....	194,098	738,744	115,634	550,223	61,685	114,729	913,019	170,559	53,657	29,358	17,791	664,551	3,624,048
United States deposits.....	7,057	41,781	9,775	5,962	939	6,695	14,721	5,456	349	1,270	15	11,901	105,921
Total deposits.....	643,039	3,838,208	390,905	1,095,760	152,797	337,729	1,802,270	425,937	100,650	132,361	82,710	1,160,430	10,162,796
Bills payable (including all obligations representing money borrowed other than rediscounts).....	5,140	58,604	13,239	17,591	3,694	4,069	15,402	6,882	2,665	12,662	2,983	9,137	152,068
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	13,785	90,418	1,901	10,725	13,302	14,656	21,798	11,752	2,819	709	6,850	8,706	197,421
Cash letters of credit and travelers' checks outstanding.....	14	19,047	22	54	1	1,433	4,935	39	.....	184	2	287	26,018
Acceptances executed for customers.....	7,843	115,334	136	3,941	1,934	3,597	9,692	1,412	.....	114	.....	3,170	147,173
Acceptances executed by other banks for account of reporting banks.....	1,585	13,807	.....	.....	.....	11	7	.....	.....	.....	.....	.....	15,410
United States securities borrowed.....	.....	.....	1,300	1,400	884	57	5,003	6,186	135	.....	421	248	15,634
Other securities borrowed.....	.....	.....	10	.....	.....	30	1,784	64	.....	.....	13	147	2,048
Other liabilities.....	2,947	33,802	2,220	3,341	450	1,163	21,583	7,695	106	2,176	478	5,762	81,723
Total.....	765,315	4,688,855	519,989	1,321,952	206,416	422,645	2,135,042	530,615	120,002	165,541	113,923	1,302,829	12,293,124

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1923, BY CLASSES OF BANKS.

[In thousands of dollars.]

	Central reserve city banks.			Other reserve city banks (194 banks).	Country banks (1,384 banks).	Total United States (1,620 banks).
	New York (30 banks).	Chicago (12 banks).	Total (42 banks).			
RESOURCES.						
Loans and discounts.....	1,895,876	513,489	2,409,365	2,941,070	1,693,857	7,049,292
Overdrafts.....	947	92	1,039	2,338	1,932	5,309
Customers' liability on account of acceptances.....	112,391	9,642	122,033	20,788	4,431	147,252
United States Government securities.....	416,860	46,857	463,717	466,148	249,996	1,179,861
Stock of Federal reserve banks.....	9,547	2,384	11,931	15,896	9,135	36,962
Other bonds, stocks, and securities.....	268,259	101,660	369,919	687,222	455,677	1,512,818
Banking house, furniture, and fixtures.....	54,300	8,260	62,560	123,909	72,370	258,839
Other real estate owned.....	2,794	2,214	5,008	36,323	16,731	58,062
Gold and gold certificates.....	3,383	760	4,143	2,904	4,231	11,278
All other cash in vault.....	22,356	8,437	30,793	54,388	42,007	127,188
Reserve with Federal reserve banks.....	315,138	53,572	368,710	244,093	115,476	728,279
Items with Federal reserve banks in process of collection.....	44,844	9,877	54,721	83,300	24,376	162,397
Due from banks, bankers, and trust companies.....	47,350	33,971	81,321	189,461	121,166	391,948
Exchanges for clearing house, also checks on other banks in same place.....	252,037	33,006	285,043	87,416	19,275	391,734
Outside checks and other cash items.....	11,659	7,514	19,173	32,219	5,964	57,356
United States securities borrowed.....	.....	.....	.....	7,341	8,288	15,629
Other securities borrowed.....	.....	.....	.....	57	1,991	2,048
Other assets.....	88,466	13,893	102,359	39,067	15,446	156,872
Total.....	3,546,207	845,628	4,391,835	5,033,940	2,867,349	12,293,124
LIABILITIES.						
Capital stock paid in.....	165,125	42,150	207,275	272,270	190,609	670,154
Surplus fund.....	149,300	38,810	188,110	258,662	114,904	561,676
Undivided profits, less expenses and taxes paid.....	64,040	26,235	90,275	77,232	49,527	217,034
Amount reserved for interest and taxes accrued.....	15,229	6,836	22,065	14,169	7,735	43,969
Due to Federal reserve banks.....	116	.....	116	1,770	7,392	9,278
Due to banks, bankers, and trust companies.....	404,101	60,540	464,641	269,977	64,863	799,481
Certified and cashiers' or treasurers' checks outstanding.....	140,720	7,701	148,421	48,881	17,845	215,147
Demand deposits.....	1,946,866	367,865	2,314,731	1,954,083	1,140,107	5,408,921
Time deposits.....	345,570	246,709	592,279	1,887,696	1,144,073	3,624,048
United States deposits.....	32,174	6,611	38,785	55,036	12,100	105,921
Total deposits.....	2,869,547	689,426	3,558,973	4,217,443	2,386,380	10,162,796
Bills payable (including all obligations representing money borrowed other than rediscounts).....	24,145	.....	24,145	78,730	49,193	152,068
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	81,644	9,381	91,025	58,847	47,549	197,421
Cash letters of credit and travelers' checks outstanding.....	18,859	4,838	23,697	2,215	106	26,018
Acceptances executed for customers.....	114,529	9,668	124,197	18,771	4,205	147,173
Acceptances executed by other banks for account of reporting banks.....	13,773	7	13,780	1,622	8	15,410
United States securities borrowed.....	.....	.....	.....	7,341	8,293	15,634
Other securities borrowed.....	.....	.....	.....	57	1,991	2,048
Other liabilities.....	30,016	18,277	48,293	26,581	6,849	81,723
Total.....	3,546,207	845,628	4,391,835	5,033,940	2,867,349	12,293,124
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	14.0	12.5	13.7	9.5	7.0	10.6

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, JUNE 30, 1923. 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.
Federal reserve bank cities:					
Central reserve cities—					
New York.....	27, 470	2, 254, 789	293, 122	315, 138	14. 0
Chicago.....	13, 214	429, 399	55, 822	53, 572	12. 5
Total central reserve cities.....	40, 684	2, 684, 188	348, 944	368, 710	13. 7
Reserve cities—					
Boston.....	5, 763	247, 018	24, 702	25, 211	10. 8
New York (Brooklyn).....	458	94, 264	9, 426	9, 229	9. 2
Philadelphia.....	6, 325	198, 100	19, 810	19, 910	10. 1
Cleveland.....	4, 188	302, 890	30, 289	23, 344	7. 9
Richmond.....	426	13, 179	1, 318	963	7. 3
Atlanta.....	2, 082	17, 240	1, 724	1, 754	10. 2
Chicago.....	4, 755	73, 668	7, 367	7, 475	10. 1
St. Louis.....	5, 461	121, 078	12, 108	11, 865	9. 8
Minneapolis.....	427	3, 664	366	301	8. 2
Kansas City.....		57, 063	5, 706	5, 507	9. 7
Dallas.....	94	6, 146	615	511	8. 3
San Francisco.....	7, 427	296, 585	29, 659	27, 458	9. 3
Total.....	37, 406	1, 430, 895	143, 090	134, 028	9. 4
Total Federal reserve bank cities.....	78, 090	4, 115, 083	492, 034	502, 738	12. 2
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	1, 415	136, 834	13, 683	13, 986	10. 2
Pittsburgh.....	2, 296	123, 131	12, 313	11, 355	9. 2
Cincinnati.....	4, 898	40, 673	4, 067	3, 997	9. 8
Baltimore.....	1, 753	19, 983	1, 998	1, 955	9. 8
Jacksonville.....	27	501	50	52	10. 4
Birmingham.....	1, 951	20, 373	2, 037	2, 029	10. 0
New Orleans.....	841	94, 530	9, 453	7, 538	8. 0
Detroit.....	15, 817	217, 050	21, 705	21, 070	9. 7
Louisville.....	326	15, 929	1, 593	1, 453	9. 1
Memphis.....	1, 326	28, 444	2, 845	2, 764	9. 7
Little Rock.....	356	16, 711	1, 671	1, 585	9. 5
Helena.....	152	3, 184	318	248	7. 8
Denver.....	1, 680	17, 636	1, 764	1, 684	9. 5
El Paso.....	56	836	84	88	10. 5
Salt Lake City.....	2, 405	15, 257	1, 526	1, 572	10. 3
Spokane.....	5	7, 788	779	804	10. 3
Portland.....	666	18, 999	1, 900	1, 907	10. 0
Los Angeles.....	10, 372	201, 062	20, 106	20, 770	10. 3
Total Federal reserve branch cities.....	46, 342	978, 921	97, 892	94, 857	9. 7
Total Federal reserve bank and branch cities.....	124, 432	5, 094, 004	589, 926	597, 595	11. 7
All other reserve cities:					
Columbus.....		12, 661	1, 266	993	7. 8
Toledo.....	82	19, 184	1, 918	2, 100	10. 9
Washington.....		1, 923	192	151	7. 9
Savannah.....	1, 521	34, 350	3, 435	3, 036	8. 8
Indianapolis.....	1, 395	9, 050	905	729	8. 1
Grand Rapids.....	446	18, 574	1, 858	1, 690	9. 1
Cedar Rapids.....	89	1, 109	111	118	10. 6
Des Moines.....		12, 098	1, 210	1, 038	8. 6
Milwaukee.....	507	38, 529	3, 853	4, 130	10. 7
St. Paul.....	6	2, 508	251	242	9. 6
Galveston.....	200	6, 299	630	663	10. 5
San Antonio.....	265	994	99	103	10. 4
Waco.....		1, 242	124	119	9. 6
Ogden.....	180	942	94	96	10. 2
Total.....	4, 691	159, 463	15, 946	15, 208	9. 5
Central reserve city banks.....	40, 684	2, 684, 188	348, 944	368, 710	13. 7
Other reserve city banks.....	88, 439	2, 569, 279	256, 928	244, 093	9. 5
Banks outside reserve cities (country banks).....	92, 486	1, 648, 183	115, 373	115, 476	7. 0
Total State bank and trust company members.....	221, 609	6, 901, 650	721, 245	728, 279	10. 6

12 ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1923 (INCLUDING 8,236 NATIONAL BANKS AND 1,620 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	District No. 1 (427 banks).	District No. 2 (821 banks).	District No. 3 (720 banks).	District No. 4 (880 banks).	District No. 5 (629 banks).	District No. 6 (530 banks).	District No. 7 (1,434 banks).	District No. 8 (621 banks).	District No. 9 (989 banks).	District No. 10 (1,145 banks).	District No. 11 (857 banks).	District No. 12 (803 banks).	Total United States (9,856 banks).
RESOURCES.													
Loans and discounts.....	1,462,717	5,111,698	1,176,092	1,838,699	924,199	736,635	2,883,091	819,012	689,472	884,367	599,495	1,738,844	18,864,321
Overdrafts.....	573	1,949	302	977	803	1,242	2,381	993	1,243	1,749	1,643	1,882	15,737
Customers' liability on account of acceptances.....	53,032	207,608	12,430	7,059	6,827	4,690	21,094	2,265	2,886	423	1,226	14,843	334,383
United States Government securities ¹	258,067	1,317,254	282,832	389,475	149,753	107,642	478,771	168,881	115,270	162,127	117,690	322,470	3,870,232
Other bonds, stocks, and securities ²	330,144	1,165,566	507,602	519,381	113,589	75,956	551,052	171,387	90,971	99,530	26,789	272,748	3,924,715
Banking house, furniture, and fixtures.....	45,858	149,134	52,443	88,220	46,278	42,288	111,790	31,545	26,641	39,253	35,139	83,459	752,048
Other real estate owned.....	12,207	10,384	7,121	29,085	7,656	7,035	16,739	6,381	12,872	9,511	13,167	13,022	145,180
Cash in vault.....	31,938	89,194	30,397	47,161	19,101	16,546	79,761	17,236	16,256	24,267	16,454	40,600	428,911
Reserve with Federal reserve banks.....	125,773	700,431	116,108	151,213	59,493	53,814	273,134	68,782	46,937	81,198	48,288	145,844	1,871,015
Items with Federal reserve banks in process of collection.....	48,748	156,768	53,252	58,061	37,666	18,679	64,711	31,941	9,577	32,123	17,108	30,674	559,308
Due from banks, bankers, and trust companies.....	79,175	153,136	97,850	133,032	80,510	96,574	306,254	90,164	97,236	173,949	81,491	186,813	1,596,184
Exchanges for clearing house; also checks on other banks in same place.....	29,293	597,427	47,203	36,440	21,562	15,944	98,569	17,476	9,838	19,122	8,403	44,902	946,179
Outside checks and other cash items.....	10,332	31,965	5,465	10,474	4,191	4,200	18,576	3,784	7,292	4,692	3,283	24,653	128,907
Redemption fund and due from United States Treasurer.....	2,562	4,610	2,969	5,058	3,243	2,163	4,604	2,206	1,751	2,291	2,497	3,130	37,084
United States securities borrowed.....			1,300	1,400	873	57	5,009	6,186	135		421	248	15,629
Other securities borrowed.....				10		30	1,784	64			13	147	2,048
Other assets.....	17,797	184,381	7,620	13,648	4,810	7,466	30,526	4,820	4,796	7,199	4,470	15,912	303,445
Total.....	2,508,216	9,881,505	2,400,986	3,349,393	1,480,554	1,190,961	4,947,846	1,443,123	1,133,173	1,541,801	977,577	2,940,191	33,795,326
LIABILITIES.													
Capital stock paid in.....	144,701	475,974	127,835	202,840	110,501	90,322	290,917	108,005	77,193	101,457	94,160	174,390	1,998,295
Surplus fund.....	125,769	483,672	199,211	202,896	80,218	55,940	205,312	57,676	39,763	50,095	44,514	86,636	1,631,702
Undivided profits less expenses and taxes paid ³	72,748	232,779	63,609	78,624	31,673	23,916	109,401	28,102	17,385	21,356	19,410	38,078	737,081
Due to Federal reserve banks.....	4,490	11,012	3,853	1,807	6,331	1,195	2,164	467	1	5	1,577	570	33,472
Due to banks, bankers, and trust companies.....	128,035	1,205,711	181,233	206,669	101,344	107,563	519,344	153,103	99,493	213,163	73,039	195,281	3,183,978
Certified and cashiers' or treasurers' checks outstanding.....	14,276	279,428	12,571	19,149	9,871	5,307	31,876	8,747	12,991	18,974	9,404	45,560	468,154
Demand deposits.....	1,202,291	4,806,477	1,006,010	1,340,262	530,563	479,929	1,961,321	588,971	379,104	716,897	490,813	1,190,267	14,692,905
Time deposits.....	574,781	1,610,560	613,728	1,068,268	432,936	317,947	1,530,721	367,882	416,088	300,687	136,750	1,007,863	8,378,211
United States deposits.....	38,182	81,806	24,776	18,919	14,090	13,421	37,941	14,196	8,394	9,209	8,278	27,270	296,482
Total deposits.....	1,962,655	7,994,994	1,842,171	2,655,074	1,095,135	925,362	4,083,367	1,133,366	916,071	1,258,935	719,861	2,466,811	27,053,202
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	26,480	161,911	77,306	51,838	38,630	9,649	40,937	20,517	20,409	26,289	14,784	34,239	522,989
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	64,215	138,255	11,252	33,404	46,849	34,461	53,868	30,847	22,725	32,368	32,291	49,687	550,222
Cash letters of credit and travelers' checks outstanding.....	654	22,201	305	348	69	1,449	8,197	82	17	283	90	882	34,577
Acceptances executed for customers.....	49,428	201,480	9,180	6,915	6,994	4,249	19,882	2,293	2,531	238	1,214	14,977	319,381
Acceptances executed by other banks for account of reporting banks.....	7,518	29,649	4,334	251	134	102	2,267	32	355			1,177	45,819
National bank notes outstanding.....	49,397	89,776	57,541	98,308	62,722	41,898	88,937	42,368	34,180	44,838	48,474	61,050	719,489
United States securities borrowed.....	608	2,763	2,451	12,656	5,127	1,267	8,912	10,267	644	1,760	823	3,308	50,586
Other securities borrowed.....	27	50		775	160	351	1,796	130	7	846	99	784	5,025
Other liabilities.....	4,616	48,001	5,791	5,464	2,342	1,995	34,053	9,438	1,893	3,336	1,857	8,172	126,958
Total.....	2,508,216	9,881,505	2,400,986	3,349,393	1,480,554	1,190,961	4,947,846	1,443,123	1,133,173	1,541,801	977,577	2,940,191	33,795,326

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1923, BY CLASSES OF BANKS (INCLUDING 8,236 NATIONAL BANKS AND 1,620 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	Central reserve city banks.			Other reserve city banks (569 banks).	Country banks (9,202 banks).	Total United States (9,856 banks).
	New York (61 banks).	Chicago (24 banks).	Total (85 banks).			
RESOURCES.						
Loans and discounts.....	3,722,909	1,061,854	4,784,763	6,681,853	7,397,705	18,864,321
Overdrafts.....	1,437	235	1,672	4,608	9,457	15,737
Customers' liability on account of acceptances.....	204,764	19,549	224,313	99,875	10,195	334,383
United States Government securities ¹	955,692	115,430	1,071,122	1,266,494	1,532,616	3,870,232
Other bonds, stocks, and securities ²	512,832	150,221	663,053	1,206,017	2,055,645	3,924,715
Banking house, furniture, and fixtures.....	89,483	21,527	111,010	279,117	361,921	752,048
Other real estate owned.....	3,397	2,288	5,685	61,460	78,035	145,180
Cash in vault.....	51,437	22,468	73,905	129,690	225,316	428,911
Reserve with Federal reserve banks.....	569,931	134,484	704,415	620,147	546,453	1,871,015
Items with Federal reserve banks in process of collection.....	111,451	31,480	142,931	332,026	84,351	559,308
Due from banks, bankers, and trust companies.....	65,863	117,393	183,256	652,373	760,555	1,596,184
Exchanges for clearing house, also checks on other banks in same place.....	576,149	62,354	638,503	234,353	73,323	946,179
Outside checks and other cash items.....	21,490	9,059	30,549	69,128	29,230	128,907
Redemption fund and due from United States Treasurer.....	1,953	131	2,084	9,355	25,645	37,084
United States securities borrowed.....				7,341	8,288	15,629
Other securities borrowed.....				57	1,991	2,048
Other assets.....	173,450	21,396	194,846	76,297	32,302	303,445
Total.....	7,062,238	1,769,869	8,832,107	11,730,191	13,233,028	33,795,326
LIABILITIES.						
Capital stock paid in.....	328,200	91,972	420,172	663,042	915,081	1,998,295
Surplus fund.....	373,520	79,984	453,504	560,526	617,672	1,631,702
Undivided profits, less expenses and taxes paid ³	171,253	55,125	226,378	230,163	280,540	737,081
Due to Federal reserve banks.....	130		130	7,675	25,667	33,472
Due to banks, bankers, and trust companies.....	1,124,776	330,171	1,454,947	1,358,783	370,248	3,183,978
Certified and cashiers' or treasurers' checks outstanding.....	265,601	14,191	279,792	113,066	75,296	468,154
Demand deposits.....	3,594,806	824,857	4,419,663	4,990,803	5,282,439	14,692,905
Time deposits.....	591,324	279,022	870,346	2,854,411	4,653,454	8,378,211
United States deposits.....	63,552	14,745	78,297	159,449	58,736	296,482
Total deposits.....	5,640,189	1,462,986	7,103,175	9,484,187	10,465,840	27,053,202
Bills payable (including all obligations representing money borrowed other than rediscounts).....	97,970	7,304	105,274	209,404	208,311	522,989
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	118,188	13,197	131,385	222,270	196,567	550,222
Cash letters of credit and travelers' checks outstanding.....	21,985	8,025	30,010	4,198	369	34,577
Acceptances executed for customers.....	199,030	18,195	217,225	92,475	9,681	319,381
Acceptances executed by other banks for account of reporting banks.....	29,313	1,988	31,301	13,755	763	45,819
National bank notes outstanding.....	37,866	2,584	40,450	180,750	498,289	719,489
United States securities borrowed.....	2,478	1,000	3,478	26,155	20,953	50,586
Other securities borrowed.....				1,622	3,403	5,025
Other liabilities.....	42,246	27,509	69,755	41,644	15,559	126,958
Total.....	7,062,238	1,769,869	8,832,107	11,730,191	13,233,028	33,795,326
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	12.9	13.0	12.9	9.9	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 interest and taxes accrued.