

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

Report No. 22.

FEDERAL RESERVE BOARD,

Washington, November 9, 1923.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30,  
DECEMBER 29, 1922, APRIL 3, JUNE 30, AND SEPTEMBER 14, 1923.

[In thousands of dollars.]

	June 30, 1922 (1,648 banks).	Dec. 29, 1922 (1,639 banks).	Apr. 3, 1923 (1,626 banks).	June 30, 1923 (1,620 banks).	Sept. 14, 1923 (1,609 banks).
<b>RESOURCES.</b>					
Loans and discounts.....	6,036,226	6,464,127	6,889,418	7,049,292	6,906,563
Overdrafts.....	4,458	6,284	5,181	5,309	5,675
Customers' liability on account of acceptances.....	122,941	164,085	175,333	147,252	142,356
United States Government securities.....	964,523	1,135,381	1,192,691	1,179,861	1,123,272
Stock of Federal reserve banks.....	34,272	35,403	36,670	36,962	37,271
Other bonds, stocks, and securities.....	1,503,923	1,517,361	1,494,519	1,512,818	1,483,616
Banking house, furniture, and fixtures.....	227,911	241,393	251,619	258,839	263,038
Other real estate owned.....	44,327	48,190	52,018	58,062	58,882
Gold and gold certificates.....	8,888	10,505	9,547	11,278	11,713
All other cash in vault.....	130,329	160,021	150,115	127,188	150,797
Reserve with Federal reserve banks.....	683,511	718,181	729,086	728,279	699,581
Items with Federal reserve banks in process of collection.....	137,669	180,134	176,899	162,397	191,335
Due from banks, bankers, and trust companies.....	405,597	424,176	441,096	391,948	388,354
Exchanges for clearing house, also checks on other banks in same place.....	520,047	557,683	406,091	391,734	355,900
Outside checks and other cash items.....	45,457	55,769	49,319	57,356	46,643
United States securities borrowed.....	20,353	19,471	18,449	15,629	15,188
Other securities borrowed.....	488	2,012	1,954	2,048	2,186
Other assets.....	135,162	176,841	168,865	156,872	143,623
<b>Total.....</b>	<b>11,026,082</b>	<b>11,917,017</b>	<b>12,248,870</b>	<b>12,293,124</b>	<b>12,025,993</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	605,761	624,656	661,559	670,154	672,496
Surplus fund.....	535,806	550,750	563,491	561,676	559,202
Undivided profits, less expenses and taxes paid.....	186,213	222,486	207,121	217,034	230,725
Amount reserved for interest and taxes accrued.....	39,093	46,022	51,888	43,969	51,563
Due to Federal reserve banks.....	6,792	11,501	7,960	9,278	8,008
Due to banks, bankers, and trust companies.....	641,858	725,717	814,205	799,481	750,174
Certified and cashiers' or treasurers' checks outstanding.....	332,567	351,059	276,968	215,147	237,031
Demand deposits.....	5,103,154	5,283,488	5,349,066	5,408,921	5,238,910
Time deposits.....	3,063,838	3,326,958	3,563,258	3,624,048	3,603,093
United States deposits.....	54,142	160,005	142,281	105,921	45,434
<b>Total deposits.....</b>	<b>9,202,351</b>	<b>9,858,728</b>	<b>10,153,738</b>	<b>10,162,796</b>	<b>9,882,650</b>
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	68,654	119,149	124,247	152,068	163,642
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	145,338	185,176	182,940	197,421	203,926
Cash letters of credit and travelers' checks outstanding.....	21,325	10,756	12,184	26,018	19,615
Acceptances executed for customers.....	124,796	166,695	179,372	147,173	145,927
Acceptances executed by other banks for account of reporting banks.....	6,593	10,021	14,982	15,410	7,782
United States securities borrowed.....	22,562	19,523	18,462	15,634	15,192
Other securities borrowed.....	488	2,012	1,954	2,048	2,186
Other liabilities.....	67,102	101,043	76,932	81,723	71,087
<b>Total.....</b>	<b>11,026,082</b>	<b>11,917,017</b>	<b>12,248,870</b>	<b>12,293,124</b>	<b>12,025,993</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.8	10.8	10.7	10.6	10.4

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

[In thousands of dollars.]

	June 30, 1922 (9,892 banks).	Dec. 29, 1922 (9,859 banks).	Apr. 3, 1923 (9,850 banks).	June 30, 1923 (9,856 banks).	Sept. 14, 1923 (9,843 banks).
<b>RESOURCES.</b>					
Loans and discounts.....	17,282,290	18,061,459	18,554,983	18,864,321	18,838,478
Overdrafts.....	13,653	19,328	16,842	15,737	18,622
Customers' liability on account of acceptances.....	299,179	372,550	378,159	334,383	295,841
United States Government securities <sup>1</sup> .....	3,246,824	3,788,377	3,883,266	3,870,232	3,722,441
Other bonds, stocks, and securities <sup>2</sup> .....	3,815,247	3,899,339	3,877,102	3,924,715	3,918,011
Banking house, furniture, and fixtures.....	680,225	711,917	731,082	752,048	767,651
Other real estate owned.....	108,695	123,354	134,143	145,180	145,279
Cash in vault.....	464,614	561,576	518,112	428,911	523,407
Reserve with Federal reserve banks.....	1,835,116	1,939,028	1,908,586	1,871,015	1,868,926
Items with Federal reserve banks in process of collection.....	493,335	635,926	601,519	559,308	654,791
Due from banks, bankers, and trust companies.....	1,646,773	1,805,579	1,774,287	1,596,184	1,640,178
Exchanges for clearing house, also checks on other banks in same place.....	1,350,390	1,405,121	989,629	946,179	886,796
Outside checks and other cash items.....	110,377	117,963	103,242	128,907	105,965
Redemption fund and due from United States Treasurer.....	36,741	36,800	36,869	37,084	36,909
United States securities borrowed.....	20,353	19,471	18,449	15,629	15,188
Other securities borrowed.....	488	2,012	1,954	2,048	2,186
Other assets.....	319,650	382,771	323,817	303,445	287,755
<b>Total.....</b>	<b>31,723,950</b>	<b>33,882,571</b>	<b>33,852,041</b>	<b>33,795,326</b>	<b>33,728,424</b>
<b>LIABILITIES.</b>					
Capital stock paid in.....	1,912,227	1,940,916	1,979,953	1,998,295	2,004,140
Surplus fund.....	1,584,092	1,625,765	1,630,553	1,631,702	1,626,922
Undivided profits, less expenses and taxes paid <sup>3</sup> .....	717,600	797,233	745,076	737,081	805,170
Due to Federal reserve banks.....	26,644	39,610	34,477	33,472	37,771
Due to banks, bankers, and trust companies.....	3,123,741	3,452,773	3,473,760	3,183,978	3,165,502
Certified and cashiers' or treasurers' checks outstanding.....	783,324	857,234	601,465	468,154	534,642
Demand deposits.....	14,251,855	14,815,507	14,525,756	14,692,905	14,565,909
Time deposits.....	7,175,005	7,644,881	8,142,574	8,378,211	8,466,416
United States deposits.....	156,118	461,799	404,427	296,482	144,478
<b>Total deposits.....</b>	<b>25,516,657</b>	<b>27,271,804</b>	<b>27,182,459</b>	<b>27,053,202</b>	<b>26,914,718</b>
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	297,135	429,930	494,412	522,989	516,637
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	425,609	447,597	473,407	550,222	604,725
Cash letters of credit and travelers' checks outstanding.....	29,560	15,628	17,723	34,577	27,112
Acceptances executed for customers.....	297,683	366,539	380,245	319,381	291,713
Acceptances executed by other banks for account of reporting banks.....	23,087	33,652	41,126	45,819	26,679
National bank notes outstanding.....	725,265	723,317	727,574	719,489	730,980
United States securities borrowed.....	65,037	54,138	52,542	50,586	52,175
Other securities borrowed.....	3,385	4,960	6,115	5,025	4,936
Other liabilities.....	126,583	171,092	120,856	126,958	122,517
<b>Total.....</b>	<b>31,723,950</b>	<b>33,882,571</b>	<b>33,852,041</b>	<b>33,795,326</b>	<b>33,728,424</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.1	10.2	10.0	9.8	9.8

<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.

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

## RESOURCES.

[In thousands of dollars.]

	Num-ber 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	1,790,338	670	105,317	393,714	9,877	261,157	54,574	3,103	4,144
Chicago.....	12	464,383	93	13,442	45,861	2,354	91,934	8,659	2,327	709
Total central reserve cities.....	42	2,254,721	763	118,759	439,575	12,231	353,091	63,233	5,430	4,853
Reserve cities—										
Boston.....	10	248,960	83	5,271	14,956	1,122	29,371	6,752	1,169	222
New York (Brooklyn).....	5	58,920	14	73	20,810	246	15,450	3,561	331	264
Philadelphia.....	14	165,271	79	23	39,683	2,007	80,452	6,973	3,211	201
Cleveland.....	8	419,630	142	5,111	29,739	1,788	63,635	10,075	13,540	61
Richmond.....	4	24,474	8	200	235	155	2,263	885	13	6
Atlanta.....	3	26,397	4	.....	973	239	2,362	2,500	171	9
Chicago.....	19	84,015	45	59	12,372	383	28,904	3,384	152	184
St. Louis.....	11	133,259	32	219	21,302	862	31,816	4,247	444	65
Minneapolis.....	2	3,389	4	.....	546	32	2,397	25	125	1
Kansas City.....	2	44,543	64	293	20,020	247	5,220	2,008	582	19
Dallas.....	2	7,572	19	.....	13	50	78	838	141	7
San Francisco.....	11	401,682	402	4,137	65,392	1,457	56,752	23,010	1,642	304
Total.....	91	1,618,112	896	15,386	226,041	8,588	318,700	64,258	21,521	1,343
Total Federal reserve bank cities.....	133	3,872,833	1,659	134,145	665,616	20,819	671,791	127,491	26,951	6,196
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	6	146,212	72	163	42,215	888	63,660	5,978	1,252	21
Pittsburgh.....	6	94,400	10	24	27,519	1,665	65,095	2,337	6,487	33
Cincinnati.....	5	44,332	6	.....	8,073	298	21,880	4,526	48	14
Baltimore.....	3	21,233	36	.....	888	147	7,922	857	466	6
Jacksonville.....	1	797	.....	.....	117	7	152	.....	.....	.....
Birmingham.....	2	19,864	5	.....	766	74	1,483	1,297	359	38
New Orleans.....	8	105,037	536	2,163	9,449	508	17,363	9,039	1,068	74
Detroit.....	11	258,695	51	6	65,305	1,383	75,194	13,020	461	184
Louisville.....	4	27,531	11	117	3,592	112	5,905	1,232	110	6
Memphis.....	3	48,816	112	508	1,344	233	3,364	2,088	863	4
Little Rock.....	5	20,729	42	.....	1,810	94	794	936	611	21
Helena.....	3	3,879	11	.....	142	28	1,211	210	12	15
Denver.....	2	12,976	19	.....	5,452	53	4,553	431	.....	48
El Paso.....	1	1,262	1	.....	32	11	202	14	19	3
Salt Lake City.....	5	15,430	59	.....	1,741	90	5,927	952	448	16
Spokane.....	2	8,636	6	13	941	45	673	385	146	13
Portland.....	4	22,602	6	642	2,838	78	4,927	95	326	222
Los Angeles.....	3	250,910	181	390	24,796	674	33,449	9,662	656	275
Total Federal reserve branch cities.....	74	1,103,341	1,156	4,026	197,020	6,388	313,754	53,059	13,332	993
Total Federal reserve bank and branch cities.....	207	4,976,174	2,815	138,171	862,636	27,207	985,545	180,550	40,283	7,189
All other reserve cities:										
Columbus.....	1	11,083	3	.....	1,592	61	4,542	777	31	1
Toledo.....	2	25,416	3	100	2,295	79	3,744	1,146	52	23
Washington.....	1	2,391	.....	148	55	33	1,220	44	28	41
Savannah.....	4	51,365	44	1,595	136	238	2,781	1,907	513	49
Indianapolis.....	1	7,124	1	96	3,039	60	4,275	755	.....	.....
Grand Rapids.....	4	25,606	14	10	557	95	6,083	1,698	44	42
Cedar Rapids.....	1	2,516	4	.....	80	8	210	108	.....	7
Des Moines.....	3	17,453	2	.....	942	74	2,668	283	307	28
Milwaukee.....	4	45,767	25	.....	8,518	193	10,457	1,479	57	56
St. Paul.....	1	3,550	4	.....	200	14	160	62	8	1
Galveston.....	1	5,305	.....	.....	1,894	30	.....	.....	200	19
San Antonio.....	1	2,411	.....	.....	.....	6	144	24	390	.....
Waco.....	1	1,395	18	3	.....	11	18	110	51	1
Ogden.....	1	2,220	.....	.....	194	9	900	20	18	6
Total.....	26	203,602	118	1,952	19,502	911	37,202	8,413	1,699	274
Central reserve city banks.....	42	2,254,721	763	118,759	439,575	12,231	353,091	63,233	5,430	4,853
Other reserve city banks.....	191	2,925,055	2,170	21,364	442,563	15,887	669,656	125,730	36,552	2,610
Banks outside reserve cities (country banks).....	1,376	1,726,787	2,742	2,233	241,134	9,153	460,869	74,075	16,900	4,250
Total State bank and trust company members.....	1,609	6,906,563	5,675	142,356	1,123,272	37,271	1,483,616	263,038	58,882	11,713

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.			
25,561	279,678	52,375	38,716	254,110	9,756			76,709	3,359,799	Federal reserve bank cities:
6,211	49,632	12,840	34,701	16,413	3,222			9,657	762,438	Central reserve cities—
										New York.
										Chicago.
31,772	329,310	65,215	73,417	270,523	12,978			86,366	4,122,237	Total central reserve cities.
2,985	24,168	9,315	7,089	6,115	666			2,458	360,702	Reserve cities—
4,113	8,866	975	1,375	3,981	570			740	120,289	Boston.
3,072	17,976	6,631	8,825	4,855	227	876		1,789	342,151	New York (Brooklyn).
8,807	29,980	20,766	14,811	8,092	3,747			5,619	635,543	Philadelphia.
337	1,625	2,758	1,247	269	6			397	34,988	Cleveland.
399	1,397	1,387	2,878	469	97			228	39,510	Richmond.
4,054	8,006	1,609	6,765	1,801	283			1,128	153,144	Atlanta.
2,144	10,411	8,105	6,158	3,339	341	3,550		1,132	227,426	Chicago.
110	424	196	632	130	32			10	8,053	St. Louis.
794	7,845	5,159	11,949	1,534	259	1,176		5,931	107,643	Minneapolis.
289	669	401	975	221	30			181	11,484	Kansas City.
6,626	27,855	5,042	21,127	7,419	8,520			3,439	634,806	Dallas.
										San Francisco.
33,730	139,222	62,344	83,831	38,225	14,778	5,712		23,052	2,675,739	Total.
65,502	468,532	127,559	157,248	308,748	27,756	5,712		109,418	6,797,976	Total Federal reserve bank cities.
2,049	12,761	7,809	7,856	2,455	746			1,519	295,656	Federal reserve branch cities.
1,251	10,890	2,671	3,675	1,302	251	480		2,725	220,815	Reserve cities—
1,715	3,973	1,419	2,542	1,269	119	74		243	90,531	Buffalo.
543	1,962	1,008	679	479	192	200		198	36,816	Pittsburgh.
11	46		30	2	1				1,163	Cincinnati.
593	1,913	1,114	2,151	245	240			1	30,143	Baltimore.
2,279	7,841	2,954	12,503	4,708	296			8,035	183,853	Jacksonville.
8,389	22,800	5,759	14,008	8,925	1,966	162	145	1,160	477,613	Birmingham.
585	1,564	558	890	338	29			175	42,755	New Orleans.
1,474	3,191	1,648	9,652	871	60			1,066	75,294	Detroit.
449	1,675	1,758	1,905	268	89			135	31,316	Louisville.
79	371	258	725	31	33				7,005	Memphis.
429	1,341	630	1,424	387	121			156	28,012	Little Rock.
18	61	35	95	18				75	1,846	Helena.
295	1,687	1,001	3,119	354	14			99	31,232	Denver.
120	755	480	922	214	15			4	13,368	El Paso.
546	2,101	553	3,851	602	135			101	39,625	Salt Lake City.
5,693	21,475	4,073	14,350	5,482	7,908			956	380,930	Spokane.
										Portland.
										Los Angeles.
26,518	96,407	33,728	80,377	27,950	12,215	916	145	16,648	1,987,973	Total Federal reserve branch cities.
92,020	564,939	161,287	237,625	336,698	39,971	6,628	145	126,066	8,785,949	Total Federal reserve bank and branch cities.
616	1,507		1,011	275	123			160	21,782	All other reserve cities:
870	1,902	142	1,502	514	136			323	38,247	Columbus.
16	168	16	130		9			39	4,338	Toledo.
1,277	3,038	3,356	7,922	1,762	99			850	76,932	Washington.
432	689	218	671	79	43	1,033		829	19,344	Savannah.
1,154	1,882		1,445	582	262			10	39,484	Indianapolis.
36	110		57	4	18				3,158	Grand Rapids.
439	825	436	1,343	235	75			14	25,124	Cedar Rapids.
1,723	4,188	695	6,196	1,544	1,108			283	82,289	Des Moines.
85	266	194	543	111	28			42	5,268	Milwaukee.
98	301	130	1,634	93					9,704	St. Paul.
11	95		165					113	3,359	Galveston.
89	113		288	21				77	2,195	San Antonio.
16	96		140		1			6	3,626	Waco.
										Ogden.
6,862	15,180	5,187	23,047	5,220	1,902	1,033		2,746	334,850	Total.
31,772	329,310	65,215	73,417	270,523	12,978			86,336	4,122,237	Central reserve city banks.
67,110	250,809	101,259	187,255	71,395	28,895	7,661	145	42,446	4,998,562	Other reserve city banks.
51,915	119,462	24,861	127,682	13,982	4,770	7,527	2,041	14,811	2,905,194	Banks outside reserve cities (country banks).
150,797	699,581	191,335	388,354	355,900	46,643	15,188	2,186	143,623	12,025,993	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.		
84,525	17,201			59,305	8,019	18,457	108,360	7,430			22,361	3,359,799
5,445	1,650			3,344	451	132	13,420	1			12,533	762,438
89,970	18,851			62,649	8,470	18,589	121,780	7,431			34,894	4,122,237
11,013	8,892			2,121		12	5,469	66			1,539	360,702
1,392	1,392					69	12				445	120,289
4,423	4,346					5	18		876		1,598	342,151
4,029	4,029					15	5,111				1,635	635,543
966	966						200		110		393	34,988
80	80					17	59				517	39,510
5,817	5,817					18	219		3,560		569	153,144
											350	227,426
170	74		96			243	49		1,176		1,861	107,643
337	337										306	11,484
3,979	3,853			126		168	4,022	115			3,007	634,806
32,206	29,786		96	2,247	77	547	15,159	181	5,712		12,220	2,675,739
122,176	48,637		96	64,896	8,547	19,136	136,939	7,612	5,712		47,114	6,797,976
5,405	5,000			318	87	59	123				890	295,656
232	232					24			480		1,197	220,815
355	355								74		405	90,531
									200		92	36,816
						18					158	1,163
8,187	7,559			620	8	17	3,149	19			291	183,853
67	67					67			162	145	583	477,613
273	273					12	117				6,885	42,755
5,360	5,260		100				508				375	75,294
1,152	1,152					2					66	31,316
188	188										176	7,005
98	98										6	28,012
9	9											1,846
789	789										148	31,232
175	175					1	652				77	13,368
726	726					102	390				2,892	39,625
23,016	21,883		100	938	95	302	4,939	19	916	145	14,221	380,930
145,192	70,520		196	65,834	8,642	19,438	141,878	7,631	6,628	145	61,335	8,785,949
146	146					1					95	21,782
1,130	1,130						100				69	38,247
2,125	1,929		196				1,595	148			23	4,333
371	371					76	20		1,033		180	76,932
							10				14	19,344
1,188	1,188											39,484
927	927										1,134	3,158
						16						25,124
											333	82,289
											8	5,268
												9,704
59	59										2	3,359
												2,195
												3,626
5,946	5,750		196			93	1,725	148	1,033		1,858	334,850
89,970	18,851			62,649	8,470	18,589	121,780	7,431			34,894	4,122,237
61,168	57,419			3,185	172	942	21,823	348	7,661	145	28,299	4,998,562
52,788	48,707	173	3,884	10	14	84	2,324	3	7,531	2,041	7,894	2,905,194
203,926	124,977	173	4,276	65,844	8,656	19,615	145,927	7,782	15,192	2,186	71,087	12,025,993

Federal reserve bank cities:  
 Central reserve cities—  
 New York.  
 Chicago.  
 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.  
 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.  
 Savannah.  
 Indianapolis.  
 Grand Rapids.  
 Cedar Rapids.  
 Des Moines.  
 Milwaukee.  
 St. Paul.  
 Galveston.  
 San Antonio.  
 Waco.  
 Ogden.  
 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.	Over-drafts.	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.....	4	17,861	37		3,786	61	6,474	259	9	17
Massachusetts.....	25	330,694	125	5,379	25,379	1,415	45,698	8,690	1,202	301
Rhode Island.....	3	105,069	14	424	37,759	570	47,279	2,666	166	958
Connecticut (District 1).....	4	15,948	24		3,654	102	2,855	947	114	9
Connecticut (District 2).....	1	5,193	2	9	1,820	39	1,696	193	65	16
Total New England States.....	37	474,765	202	5,812	72,398	2,187	104,002	12,755	1,556	1,301
New York.....	98	2,193,628	805	105,589	491,160	11,894	407,300	72,995	5,135	4,749
New Jersey (District 2).....	43	181,774	14	628	45,112	990	89,433	6,872	552	824
New Jersey (District 3).....	10	18,905	1		3,350	114	9,436	1,054	92	55
Pennsylvania (District 3).....	48	224,188	94	79	46,984	2,472	108,459	11,339	3,875	312
Pennsylvania (District 4).....	21	122,641	25	24	33,811	1,901	77,038	4,216	6,868	83
Delaware.....	4	20,077	17	52	2,109	164	6,197	756	44	28
Maryland.....	7	23,577	38		982	157	8,403	927	477	9
District of Columbia.....	1	2,391		148	55	33	1,220	44	28	41
Total Eastern States.....	232	2,787,181	994	106,520	623,563	17,725	707,486	98,203	17,071	6,101
Virginia.....	12	37,346	17	437	312	251	3,221	1,458	105	29
West Virginia (District 4).....	4	10,269	2		875	60	1,753	706	163	9
West Virginia (District 5).....	13	14,665	68	6	1,432	100	1,726	602	13	17
North Carolina.....	14	45,733	39		2,467	226	1,475	2,502	299	23
South Carolina.....	19	13,769	55	10	836	95	1,391	509	206	15
Georgia.....	84	103,826	303	1,660	2,097	713	5,896	5,335	1,386	90
Florida.....	14	15,319	27		2,503	87	1,699	991	72	15
Alabama.....	24	40,800	40	568	916	181	2,021	1,776	852	97
Mississippi (District 6).....	2	782	2		5	4	16	43	1	
Mississippi (District 8).....	6	7,930	15		136	36	251	274	95	7
Louisiana (District 6).....	14	109,524	587	2,168	9,635	525	17,717	9,160	1,090	88
Louisiana (District 11).....	2	6,269	70		200	27	775	267	99	2
Texas.....	182	70,789	718	5	3,761	507	1,227	3,464	2,494	106
Arkansas.....	37	41,580	161		2,822	221	1,562	1,703	1,258	46
Kentucky (District 4).....	4	4,922	11		628	37	976	258	53	8
Kentucky (District 8).....	6	30,900	24	117	3,751	124	5,975	1,335	116	26
Tennessee (District 6).....	4	5,682	12		1	32	106	77	51	5
Tennessee (District 8).....	10	51,335	128	508	1,401	248	3,440	2,157	872	6
Total Southern States.....	451	611,440	2,279	5,479	33,778	3,474	51,227	32,617	9,225	589
Ohio.....	88	664,337	258	5,226	55,324	2,962	118,676	23,246	15,179	244
Indiana (District 7).....	20	31,915	30	102	4,287	207	8,737	2,511	323	62
Indiana (District 8).....	3	2,298	4		92	11	134	195	59	10
Illinois (District 7).....	69	584,506	212	13,501	62,757	2,905	127,650	13,392	2,655	1,049
Illinois (District 8).....	15	16,167	29		2,305	108	4,343	665	78	39
Michigan (District 7).....	153	427,224	203	19	87,703	2,181	144,165	22,256	1,817	443
Michigan (District 9).....	10	6,162	4		574	34	2,297	184	43	21
Wisconsin (District 7).....	24	65,859	55		9,974	272	13,519	2,062	343	122
Wisconsin (District 9).....	8	3,975	7		177	14	424	133	46	7
Minnesota.....	31	27,733	55		2,077	127	3,589	630	577	38
Iowa.....	105	99,336	141		3,712	408	6,570	2,707	1,618	202
Missouri (District 8).....	48	178,570	74	219	29,443	1,104	55,019	5,989	730	164
Missouri (District 10).....	4	48,908	68	293	20,737	273	5,427	2,075	615	32
Total Middle Western States.....	578	2,156,990	1,140	19,360	279,162	10,606	490,550	76,045	24,083	2,433
North Dakota.....	4	846	3		9	5	40	27	81	
South Dakota.....	18	10,431	51		50	37	164	278	239	10
Nebraska.....	14	4,832	23		225	23	50	175	131	20
Kansas.....	8	3,414	24		213	22	462	148	19	22
Montana.....	46	24,255	71		1,652	134	4,540	1,118	732	57
Wyoming.....	4	1,324	5		7	9	39	41	7	3
Colorado.....	3	13,186	11		5,468	54	4,574	432		49
New Mexico (District 10).....	1	133			27	2		11		
New Mexico (District 11).....	4	2,076	6		7	9	90	39	35	1
Oklahoma (District 10).....	4	875	5		64	7	37	35	4	4
Oklahoma (District 11).....	4	995	2		9	5	97	26	46	1
Total Western States.....	110	62,367	201		7,731	307	10,093	2,330	1,294	167
Washington.....	50	29,236	44	13	3,405	161	4,247	1,571	591	104
Oregon.....	37	34,492	35	642	3,976	158	8,193	871	591	265
California.....	42	704,302	637	4,530	95,246	2,379	99,549	36,610	2,958	669
Idaho.....	36	10,196	41		512	65	486	424	519	13
Utah.....	32	28,987	97		3,005	175	7,203	1,396	747	52
Arizona (District 11).....	2	735	1		42	3	37	29	6	1
Arizona (District 12).....	2	5,872	4		454	31	543	187	241	18
Total Pacific States.....	201	813,820	859	5,185	106,640	2,972	120,258	41,088	5,653	1,122
Total State bank and trust company members.....	1,609	6,906,563	5,675	142,356	1,123,272	37,271	1,483,616	263,038	58,882	11,713

COMPANY MEMBERS IN EACH STATE ON SEPTEMBER 14, 1923.

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.			
468	1,432	264	923	106	28			192	31,917	Maine.
5,218	30,056	11,396	10,377	6,577	731			2,648	485,886	Massachusetts.
5,148	8,574	1,066	4,111	998	283			1,559	216,644	Rhode Island.
487	1,152	204	1,175	173	32			29	26,905	Connecticut (District 1).
230	134	141	184	51	30				9,803	Connecticut (District 2).
11,551	41,348	13,071	16,770	7,905	1,104			4,428	771,155	Total New England States.
36,569	317,576	67,194	55,946	261,900	11,376			80,621	4,124,437	New York.
4,216	16,584	6,062	8,851	1,827	458			2,988	367,185	New Jersey (District 2).
595	1,822	268	633	180	42			68	36,615	New Jersey (District 3).
4,734	22,011	7,730	11,946	5,281	321	876		2,115	452,816	Pennsylvania (District 3).
2,291	13,190	2,714	6,584	1,434	321	790		2,767	276,698	Pennsylvania (District 4).
536	1,594	532	1,238	226	35			288	33,893	Delaware.
600	2,082	1,013	733	494	197	200		211	40,100	Maryland.
16	168	16	130		9			39	4,338	District of Columbia.
49,557	375,027	85,529	86,061	271,342	12,759	1,866		89,097	5,336,082	Total Eastern States
718	2,127	2,942	1,757	397	8	110		410	51,645	Virginia.
251	512	198	367	49	9			23	15,246	West Virginia (District 4).
282	1,243	444	791	121	35	100		1	21,646	West Virginia (District 5).
1,410	2,366	1,674	6,666	643	43	159		1,348	67,073	North Carolina.
333	917	196	1,881	73	65	7		91	20,449	South Carolina.
2,244	5,348	4,749	12,393	2,350	298	32		1,280	150,000	Georgia.
669	805	164	1,140	124	34	12		38	23,699	Florida.
1,239	3,111	1,348	3,847	414	311			45	57,566	Alabama.
17	46	4	137	9	1				1,067	Mississippi (District 6).
173	198		1,062	7	31	19	60	59	10,353	Mississippi (District 8).
2,470	8,063	2,954	12,857	4,733	314	19	30	8,042	189,976	Louisiana (District 6).
220	206	40	655	69	31			24	8,954	Louisiana (District 11).
2,416	5,345	686	14,424	685	344	405		2,714	110,090	Texas.
974	2,723	1,775	3,362	344	156	295		320	59,302	Arkansas.
254	233		315	24	13			56	7,788	Kentucky (District 4).
657	1,712	558	1,025	345	34			175	46,874	Kentucky (District 8).
187	262	3	555	49	37			8	7,067	Tennessee (District 6).
1,539	3,307	1,648	9,729	872	76	57		1,069	78,392	Tennessee (District 8).
16,053	38,524	19,383	72,963	11,308	1,840	1,215	90	15,703	927,187	Total Southern States.
16,633	46,281	23,856	29,716	11,779	4,470	324	10	6,879	1,025,400	Ohio.
1,277	2,120	468	2,439	376	158	1,065		1,176	57,253	Indiana (District 7).
88	150	59	86	16	1			31	3,234	Indiana (District 8).
11,471	60,071	14,555	45,163	18,524	3,776	19		11,062	973,268	Illinois (District 7).
592	1,099		2,036	33	136	2,098		204	29,932	Illinois (District 8).
14,791	34,791	6,700	26,543	10,776	2,592	3,007	1,928	1,484	788,623	Michigan (District 7).
315	526		1,068	91	16			4	11,426	Michigan (District 9).
2,209	5,446	695	8,250	1,723	1,204			298	112,031	Wisconsin (District 7).
60	203		266	2	7			29	5,350	Wisconsin (District 9).
547	1,656	401	2,554	343	143	49		173	40,692	Minnesota.
1,816	4,193	750	5,675	486	437	440		59	128,550	Iowa.
4,136	14,183	8,489	9,858	4,111	438	3,590		1,295	317,412	Missouri (District 8).
935	8,216	5,159	14,348	1,599	289	1,176		5,938	116,088	Missouri (District 10).
54,870	178,935	61,132	148,002	49,859	13,667	11,855	1,938	28,632	3,609,259	Total Middle Western States.
21	44		96	6				7	1,185	North Dakota.
171	445	24	1,124	34	14			107	13,179	South Dakota.
96	273		316	22	6			21	6,213	Nebraska.
135	257		645	16	7			12	5,396	Kansas.
937	1,591	328	3,766	122	48			76	39,427	Montana.
32	68	1	83	4	2	1		1	1,627	Wyoming.
440	1,357	630	1,495	387	121			156	28,360	Colorado.
8	8		14		2				205	New Mexico (District 10).
16	56		145	6	4			15	2,505	New Mexico (District 11).
26	69		195	3				3	1,327	Oklahoma (District 10).
23	30		32	3	3	2	11	45	1,330	Oklahoma (District 11).
1,905	4,198	983	7,911	603	207	3	11	443	100,754	Total Western States.
809	2,274	510	3,167	415	121	59		89	46,816	Washington.
1,007	3,072	554	5,333	646	179	60		200	60,274	Oregon.
13,742	52,847	9,127	40,840	13,320	16,660	42	87	4,699	1,098,244	California.
214	482	24	1,014	47	30	8	60	137	14,272	Idaho.
530	2,377	1,007	4,339	399	40	67		195	50,616	Utah.
27	46		73	3	3	13			1,019	Arizona (District 11).
532	451	15	1,881	53	33				10,315	Arizona (District 12).
16,861	61,549	11,237	56,647	14,883	17,066	249	147	5,320	1,281,556	Total Pacific States.
150,797	699,581	191,335	388,354	355,900	46,643	15,188	2,186	143,623	12,025,993	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST

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	807	140		533	213	11,759	185	15,568	135	500	500		
Massachusetts.....	22,400	24,780	8,520	2,566	676	17,000	3,666	304,106	6,984	68,701	3,284	1,329	1,329		
Rhode Island.....	8,000	11,000	3,647	1,621	121	1,290	621	80,386	1,811	105,684	92	300	300		
Connecticut (District 1).....	1,850	1,550	1,133	118	51	115	234	12,619	1,231	5,802	180	1,670	1,520		150
Connecticut (District 2).....	1,000	300	263	72			55	3,678		4,292					
Total New England States.....	34,350	38,580	14,370	4,517	848	18,938	4,789	412,548	10,211	200,047	3,691	3,799	3,649		150
New York.....	206,479	178,081	86,490	18,466	1,602	381,585	162,506	2,081,135	101,841	578,094	15,766	62,197	62,197		
New Jersey (District 2).....	19,325	13,730	7,687	1,633	2,145	5,511	1,679	153,720	2,173	148,422	1,126	5,602	5,222		380
New Jersey (District 3).....	1,800	2,015	784	71	83	192	101	14,889	12	15,433		1,230	1,020		210
Pennsylvania (District 3).....	29,173	53,331	16,495	1,804	864	20,058	2,175	212,404	2,652	96,482	4,686	7,680	6,632		1,049
Pennsylvania (District 4).....	12,375	50,990	11,028	1,698		13,862	1,325	112,371	1,864	62,482	1,374	5,000	4,750		250
Delaware.....	3,150	2,315	1,361	84	409	3,348	80	18,924		3,126	540	10	10		
Maryland.....	2,930	2,304	1,197	126	22	374	499	16,880	254	14,323		535	535		
District of Columbia.....	1,000	100	21	6		234	15	1,217	54	1,543					
Total Eastern States.....	276,232	302,866	125,063	23,888	5,125	425,164	168,380	2,611,540	108,850	919,905	23,492	82,255	80,366		1,889
Virginia.....	4,761	3,616	1,309	213	54	5,544	446	15,481	55	12,459		939	467		472
West Virginia (District 4).....	1,150	850	310	91	94	367	35	4,886	53	7,057	23	257	195		62
West Virginia (District 5).....	1,340	1,966	280	111	158	1,742	295	7,309	63	6,956	27	986	865		121
North Carolina.....	5,517	2,063	1,034	232	433	8,846	1,443	23,414	17	17,067	226	1,489	1,218		271
South Carolina.....	2,013	1,164	309	28	67	641	57	5,672	56	8,566	45	532	163	58	311
Georgia.....	13,985	9,727	3,906	725	14	15,007	1,083	51,392	3,214	36,651	367	3,768	1,044	488	2,236
Florida.....	2,320	593	500	65	19	1,002	129	9,026	170	7,465	90	444	264		180
Alabama.....	3,521	2,489	786	279	142	3,379	320	27,610	291	16,017	127	258	27	23	208
Mississippi (District 6).....	125	17	4	4		86	3	537		286					
Mississippi (District 8).....	750	421	76	29		154	7	4,265	9	3,214		325	25		300
Louisiana (District 6).....	10,870	6,649	2,187	778	12	22,941	1,098	71,338	2,618	49,824	3,524	5,802	5,419		383
Louisiana (District 11).....	675	225	205	27		740	57	4,421	10	2,002		448	198		250
Texas.....	12,337	4,340	1,391	116	17	6,854	926	61,599	1,682	12,590		2,782	297	64	2,421
Arkansas.....	5,459	1,897	735	130	2	6,447	248	21,589	2,122	14,045		2,078	637		1,441
Kentucky (District 4).....	1,050	325	126	12		73	28	3,237	275	2,116		365	265		100
Kentucky (District 8).....	2,706	1,456	642	304		1,749	109	11,288	149	18,874		2,330	1,580		750
Tennessee (District 6).....	855	281	301	17		95	28	2,059	19	2,940		10			10
Tennessee (District 8).....	5,895	2,863	724	110		7,298	433	24,528	2,347	26,395	90	1,751	1,003		748
Total Southern States.....	75,329	40,442	14,825	3,271	1,012	82,965	6,745	349,651	13,150	244,524	4,519	24,564	13,667	633	10,264
Ohio.....	61,395	37,696	10,793	2,936	496	45,954	7,468	316,575	23,260	498,068	1,227	4,376	3,841		535
Indiana (District 7).....	4,827	2,032	1,099	223	65	3,097	295	17,478	1,522	23,847	90	564	433		131
Indiana (District 8).....	315	79	4	8	25	51	22	1,358	23	1,153					
Illinois (District 7).....	54,045	42,801	27,495	8,600		52,440	11,738	385,054	10,312	341,698	2,952	3,390	3,145	17	228
Illinois (District 8).....	2,555	1,059	842	119		2,278	123	8,162	851	10,752		995	900		95
Michigan (District 7).....	39,605	33,713	7,590	1,447		16,754	6,006	222,204	11,655	433,946	2,778	5,769	5,523		246
Michigan (District 9).....	680	455	132	93		41	70	3,994	1	5,798		75			
Wisconsin (District 7).....	5,060	4,025	1,635	717	260	8,727	753	38,439	257	48,942	186	981	610		371
Wisconsin (District 9).....	352	118	47	7		40	61	1,233		3,352		9			
Minnesota.....	2,975	1,257	354	132		2,603	437	10,957	237	21,052	90	81	6	4	71
Iowa.....	9,381	4,221	2,222	329	12	7,118	753	29,588	1,007	63,380		2,146	725	271	1,150
Missouri (District 8).....	20,380	16,427	5,293	1,395	40	12,833	2,158	132,189	3,805	107,019	1,584	3,796	3,335	30	431
Missouri (District 10).....	6,800	2,287	1,894	180		26,468	1,870	58,417	886	8,964	453	4,370	4,270		100
Total Middle Western States.....	208,370	146,170	59,400	16,186	898	178,404	31,754	1,225,648	53,816	1,567,971	9,435	26,477	22,788	331	3,358
North Dakota.....	150	26				10	4	274		675		33		23	10
South Dakota.....	1,005	218	34	4	15	1,933	156	2,912	35	5,180	101	1,071	280	330	461
Nebraska.....	590	169	42	8		47	31	1,870	266	2,852		115	91	24	
Kansas.....	455	261	70	4		405	51	2,748	71	1,238					
Montana.....	3,240	1,194	645	43	2	2,152	388	14,397	136	14,380	49	1,616	111	552	953
Wyoming.....	215	66	11			155	15	621		470		1			1
Colorado.....	1,025	765	922	181		186	260	9,858	1,184	13,153		650	650		
New Mexico (District 10).....	40	10	2					84		34		35	25		10
New Mexico (District 11).....	205	96	15			1	31	776	79	983		23			23
Oklahoma (District 10).....	180	37	20			12	13	685	28	212	68				
Oklahoma (District 11).....	150	9	6			16	8	526		138		99			99
Total Western States.....	7,255	2,851	1,767	240	17	4,917	957	34,751	1,799	39,315	218	3,643	1,157	929	1,557
Washington.....	4,133	1,266	461	230	4	2,562	535	19,411	1,104	13,765	22	810	515	47	248
Oregon.....	3,629	1,626	1,157	269		3,876	509	26,034	340	20,115	43	1,022	840	82	100
California.....	56,826	22,573	12,826	2,606	95	30,603	22,834	312,772	28,657	568,700	4,014	17,668	16,225		1,443
Idaho.....	1,505	584	91	2	1	122	219	5,879	48	3,024		1,932	1,681	9	242
Utah.....	4,029	1,937	675	342	8	2,393	244	15,580	1,238	22,621		765	649		116
Arizona (District 11).....	63	52	14			7		361		156		62			62
Arizona (District 12).....	775	255	76	12		230	58	5,303	11	2,950		645	195		450
Total Pacific States.....	70,960	28,293	15,300	3,461	108	39,786	24,406	385,340	31,606	631,331	4,079	22,904	20,105	138	2,661
Total State bank and trust company members.....	672,496	559,202	230,725	51,563	8,008	750,174	237,031	5,019,478	219,432	3,603,093	45,434	163,642	141,732	2,031	19,879



LIABILITIES.

[In thousands of dollars.]

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.	
Total.	Notes and bills rediscounted.								United States.	All other.			
	With Federal reserve banks.	With War Finance Corporation.	All other.										
14,511	12,390			2,121		12	5,577	66			27	31,917	Maine.
							568				1,708	485,886	Massachusetts.
329	329										1,503	216,644	Rhode Island.
134	134						9				23	26,905	Connecticut (District 1).
												9,803	Connecticut (District 2).
14,974	12,853			2,121		12	6,154	66			3,261	771,155	Total New England States.
91,063	23,261		73	59,623	8,106	18,589	108,528	7,433			24,582	4,124,437	New York.
1,487	1,487					38	614				2,293	367,185	New Jersey (District 2).
											5	36,615	New Jersey (District 3).
2,148	2,148					5	74		876		1,908	452,816	Pennsylvania (District 3).
252	252					24			790		1,263	276,698	Pennsylvania (District 3).
147			147			3	52				344	33,893	Pennsylvania (District 4).
355	355								200		101	40,100	Delaware.
												4,338	Maryland.
								148					District of Columbia.
95,452	27,503		220	59,623	8,106	18,659	109,268	7,581	1,866		30,496	5,336,082	Total Eastern States.
5,812	5,262		550				431		110		415	51,645	Virginia.
50			50								23	15,246	West Virginia (District 4).
296	296						6		111			21,646	West Virginia (District 5).
5,117	5,014		103						159		16	67,073	North Carolina.
1,263	1,091		172				10		7		19	20,449	South Carolina.
7,921	7,448		473				1,663				32	150,000	Georgia.
1,690	1,690										12	23,699	Florida.
1,767	1,753		14			18	554				8	57,566	Alabama.
5	5											1,067	Mississippi (District 6).
1,024	1,013		11						19	60		10,353	Mississippi (District 8).
8,809	8,172		9	620	8	17	3,149	19	19	30	292	189,976	Louisiana (District 6).
144	109		35									8,954	Louisiana (District 11).
4,620	4,498	2	120			1			405		430	110,090	Texas.
4,149	4,102		47			2			295		104	59,302	Arkansas.
102			102								79	7,788	Kentucky (District 4).
273	273					12	117				6,865	46,874	Kentucky (District 8).
458	458										4	7,067	Tennessee (District 6).
5,518	5,410		108				508		57		375	78,392	Tennessee (District 8).
49,018	46,594	2	1,794	620	8	50	6,438	19	1,226	90	9,349	927,187	Total Southern States.
6,795	6,672		36	10	77	20	5,220		324	10	2,787	1,025,400	Ohio.
597	417		180			76	26		1,065		350	57,253	Indiana (District 7).
196	177		19									3,234	Indiana (District 8).
5,761	1,911		55	3,344	451	157	13,479	1	19		13,326	973,268	Illinois (District 7).
41	16		25						2,098		57	29,932	Illinois (District 8).
1,474	1,196		273		5	84	10		3,007	1,928	653	788,623	Illinois (District 9).
									87			11,426	Michigan (District 7).
1,655	1,655										378	112,031	Michigan (District 9).
104	104										27	5,350	Wisconsin (District 7).
415	329		77		9				49		53	40,692	Wisconsin (District 9).
6,657	5,601	132	924						433		1,303	128,550	Minnesota.
6,230	6,198		32			25	219		3,590		429	317,412	Iowa.
170	74		96			243	49		1,176		1,861	116,088	Missouri (District 8).
													Missouri (District 10).
30,095	24,350	132	1,717	3,354	542	621	19,003	1	11,848	1,938	21,224	3,609,259	Total Middle Western States.
12	12										1	1,185	North Dakota.
497	493		4								18	13,179	South Dakota.
211	211										12	6,213	Nebraska.
93	57	22	14									5,396	Kansas.
1,183	1,132		51								2	39,427	Montana.
71	68		3						1		1	1,627	Wyoming.
											176	28,360	Colorado.
295	180		115								1	205	New Mexico (District 10).
72	65		7									2,505	New Mexico (District 11).
365	359		6						2	11		1,327	Oklahoma (District 10).
												1,330	Oklahoma (District 11).
2,799	2,577	22	200						3	11	211	100,754	Total Western States.
2,444	2,227		217			2			59		8	46,816	Washington.
852	793	17	42			1	652		60		89	60,274	Oregon.
6,870	6,744			126		270	4,412	115	42	87	6,274	1,098,244	California.
776	726		50						8	60	21	14,272	Idaho.
563	527		36						67		154	50,616	Utah.
83	83								13			1,019	Arizona (District 11).
												10,315	Arizona (District 12).
11,588	11,100	17	345	126		273	5,064	115	249	147	6,546	1,281,556	Total Pacific States.
203,926	124,977	173	4,276	65,844	8,656	19,615	145,927	7,782	15,192	2,186	71,087	12,025,993	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 SEPTEMBER 14, 1923.**

[In thousands of dollars.]

	District No. 1 (36 banks).	District No. 2 (142 banks).	District No. 3 (62 banks).	District No. 4 (117 banks).	District No. 5 (66 banks).	District No. 6 (142 banks).	District No. 7 (371 banks).	District No. 8 (125 banks).	District No. 9 (117 banks).	District No. 10 (38 banks).	District No. 11 (194 banks).	District No. 12 (199 banks).	Total United States (1,609 banks).
<b>RESOURCES.</b>													
Loans and discounts.....	469,572	2,380,595	263,170	802,169	137,481	275,933	1,208,840	328,780	73,402	72,672	80,864	813,085	6,906,563
Overdrafts.....	200	821	112	296	217	971	641	435	191	136	797	858	5,675
Customers' liability on account of acceptances.....	5,803	106,226	131	5,250	601	4,396	13,622	844	293	5	5	5,185	142,356
United States Government securities.....	70,578	538,092	52,443	90,638	6,084	15,157	168,433	39,950	4,539	26,741	4,019	106,598	1,123,272
Stock of Federal reserve banks.....	2,148	12,923	2,750	4,960	862	1,542	5,973	1,852	351	390	551	2,969	37,271
Other bonds, stocks, and securities.....	102,306	498,429	124,092	198,443	17,436	27,455	300,641	70,724	11,054	10,589	2,226	120,221	1,483,616
Banking house, furniture, and fixtures.....	12,562	80,060	13,149	28,426	6,042	17,382	42,928	12,318	2,370	2,917	3,825	41,059	263,038
Other real estate owned.....	1,491	5,752	4,011	22,263	1,128	3,452	6,756	3,208	1,718	776	2,680	5,647	58,882
Gold and gold certificates.....	1,285	5,589	395	344	134	295	1,878	298	133	130	111	1,121	11,713
All other cash in vault.....	11,321	41,015	5,865	19,429	3,359	6,826	31,564	8,159	2,051	1,672	2,702	16,834	150,797
Reserve with Federal reserve banks.....	41,214	334,294	25,427	60,216	8,903	17,635	106,621	23,372	4,465	10,248	5,683	61,503	699,581
Items with Federal reserve banks in process of collection.....	12,930	73,397	8,530	26,768	6,285	9,222	23,168	12,529	753	5,790	726	11,237	191,335
Due from banks, bankers, and trust companies.....	16,586	64,981	13,817	36,982	11,958	30,929	88,070	27,158	8,874	17,096	15,329	56,574	388,354
Exchanges for clearing house, also checks on other banks in same place.....	7,854	263,778	5,687	13,286	1,728	7,679	31,885	5,728	598	2,031	766	14,880	355,900
Outside checks and other cash items.....	1,074	11,864	398	4,813	357	995	8,167	872	228	427	385	17,063	46,643
United States securities borrowed.....			876	1,114	576	63	4,531	6,059	136	1,177	420	236	15,188
Other securities borrowed.....				10		30	1,928	60			11	147	2,186
Other assets.....	4,428	83,609	2,471	9,725	2,100	9,413	14,079	3,153	396	6,131	2,798	5,320	143,623
<b>Total.....</b>	<b>761,352</b>	<b>4,501,425</b>	<b>523,324</b>	<b>1,325,132</b>	<b>205,251</b>	<b>429,375</b>	<b>2,059,725</b>	<b>545,499</b>	<b>111,259</b>	<b>159,216</b>	<b>123,898</b>	<b>1,280,537</b>	<b>12,025,993</b>
<b>LIABILITIES.</b>													
Capital stock paid in.....	33,350	226,804	34,123	75,970	17,561	31,676	112,918	38,060	8,402	9,305	13,430	70,897	672,496
Surplus fund.....	38,280	192,111	57,661	89,861	11,213	19,756	86,792	23,702	3,268	3,595	4,722	28,241	559,202
Undivided profits, less expenses and taxes paid.....	14,107	94,440	18,640	22,257	4,150	7,684	40,041	8,316	1,212	2,961	1,631	15,286	230,725
Amount reserved for interest and taxes accrued.....	4,445	20,171	1,959	4,737	716	1,868	11,316	2,095	279	373	143	3,461	51,563
Due to Federal reserve banks.....	848	3,747	1,356	590	734	187	337	67	17		17	108	8,008
Due to banks, bankers, and trust companies.....	18,938	387,096	23,598	60,256	17,381	42,510	88,136	30,810	6,779	27,273	7,611	39,786	750,174
Certified and cashiers' or treasurers' checks outstanding.....	4,734	164,240	2,356	8,856	2,755	2,661	19,545	3,100	1,116	2,240	1,029	24,399	237,031
Demand deposits.....	419,081	2,342,547	248,881	462,521	70,472	168,274	717,516	212,685	34,176	76,718	69,662	416,377	5,238,910
Time deposits.....	195,755	730,808	115,041	569,723	60,914	113,183	911,813	181,452	50,437	26,923	15,869	631,175	3,603,093
United States deposits.....	3,691	16,892	5,226	2,624	298	4,108	6,006	1,674	315	521		4,079	45,434
<b>Total deposits.....</b>	<b>643,047</b>	<b>3,645,330</b>	<b>396,458</b>	<b>1,104,570</b>	<b>152,554</b>	<b>330,923</b>	<b>1,743,353</b>	<b>429,788</b>	<b>92,840</b>	<b>133,675</b>	<b>94,188</b>	<b>1,115,924</b>	<b>9,882,650</b>
Bills payable (including all obligations representing money borrowed other than rediscounts).....	3,799	67,799	8,921	9,998	4,481	10,282	12,850	11,275	2,810	5,171	3,414	22,842	163,642
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	14,840	92,684	2,295	7,199	12,843	20,650	16,144	17,431	2,211	617	5,507	11,505	203,926
Cash letters of credit and travelers' checks outstanding.....	12	18,627	8	44		35	333	39		243	1	273	19,615
Acceptances executed for customers.....	6,145	109,151	126	5,220	447	5,366	13,515	844		49		5,064	145,927
Acceptances executed by other banks for account of reporting banks.....	66	7,433			148	19	1					115	7,782
United States securities borrowed.....			876	1,114	587	63	4,524	6,059	136	1,177	420	236	15,192
Other securities borrowed.....				10		30	1,928	60			11	147	2,186
Other liabilities.....	3,261	26,875	2,257	4,152	551	1,023	16,010	7,830	101	2,050	431	6,546	71,087
<b>Total.....</b>	<b>761,352</b>	<b>4,501,425</b>	<b>523,324</b>	<b>1,325,132</b>	<b>205,251</b>	<b>429,375</b>	<b>2,059,725</b>	<b>545,499</b>	<b>111,259</b>	<b>159,216</b>	<b>123,898</b>	<b>1,280,537</b>	<b>12,025,993</b>

**ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON SEPTEMBER 14, 1923, BY CLASSES OF BANKS.**

[In thousands of dollars.]

	Central reserve city banks.			Other reserve city banks (191 banks).	Country banks (1,376 banks).	Total United States (1,609 banks).
	New York (30 banks).	Chicago (12 banks).	Total (42 banks).			
<b>RESOURCES.</b>						
Loans and discounts.....	1,790,338	464,383	2,254,721	2,925,055	1,726,787	6,906,563
Overdrafts.....	670	93	763	2,170	2,742	5,675
Customers' liability on account of acceptances.....	105,317	13,442	118,759	21,364	2,233	142,356
United States Government securities.....	393,714	45,861	439,575	442,563	241,134	1,123,272
Stock of Federal reserve banks.....	9,877	2,354	12,231	15,887	9,153	37,271
Other bonds, stocks, and securities.....	261,157	91,934	353,091	669,656	460,869	1,483,616
Banking house, furniture, and fixtures.....	54,574	8,659	63,233	125,730	74,075	263,038
Other real estate owned.....	3,103	2,327	5,430	36,552	16,900	58,882
Gold and gold certificates.....	4,144	709	4,853	2,610	4,250	11,713
All other cash in vault.....	25,561	6,211	31,772	67,110	51,915	150,797
Reserve with Federal reserve banks.....	279,678	49,632	329,310	250,809	119,462	699,581
Items with Federal reserve banks in process of collection.....	52,375	12,840	65,215	101,259	24,861	191,335
Due from banks, bankers, and trust companies.....	38,716	34,701	73,417	187,255	127,682	388,354
Exchanges for clearing house, also checks on other banks in same place.....	254,110	16,413	270,523	71,395	13,982	355,900
Outside checks and other cash items.....	9,756	3,222	12,978	28,895	4,770	46,643
United States securities borrowed.....				7,661	7,527	15,188
Other securities borrowed.....				145	2,041	2,186
Other assets.....	76,709	9,657	86,366	42,446	14,811	143,623
<b>Total.....</b>	<b>3,359,799</b>	<b>762,438</b>	<b>4,122,237</b>	<b>4,998,562</b>	<b>2,905,194</b>	<b>12,025,993</b>
<b>LIABILITIES.</b>						
Capital stock paid in.....	166,375	40,650	207,025	273,771	191,700	672,496
Surplus fund.....	149,620	37,810	187,430	256,491	115,281	559,202
Undivided profits, less expenses and taxes paid.....	70,107	23,850	93,957	83,151	53,617	230,725
Amount reserved for interest and taxes accrued.....	15,494	7,745	23,239	19,256	9,068	51,563
Due to Federal reserve banks.....	168		168	884	6,956	8,008
Due to banks, bankers, and trust companies.....	353,345	50,524	403,869	282,225	64,080	750,174
Certified and cashiers' or treasurers' checks outstanding.....	159,215	8,406	167,621	53,639	15,771	237,031
Demand deposits.....	1,826,294	316,795	2,143,089	1,934,462	1,161,359	5,238,910
Time deposits.....	326,956	241,119	568,075	1,873,696	1,161,322	3,603,093
United States deposits.....	13,393	1,708	15,101	25,872	4,461	45,434
<b>Total deposits.....</b>	<b>2,679,371</b>	<b>618,552</b>	<b>3,297,923</b>	<b>4,170,778</b>	<b>2,413,949</b>	<b>9,882,650</b>
Bills payable (including all obligations representing money borrowed other than rediscounts).....	37,699	2,300	39,999	74,729	48,914	163,642
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	84,525	5,445	89,970	61,168	52,788	203,926
Cash letters of credit and travelers' checks outstanding.....	18,457	132	18,589	942	84	19,615
Acceptances executed for customers.....	108,360	13,420	121,780	21,823	2,324	145,927
Acceptances executed by other banks for account of reporting banks.....	7,430	1	7,431	348	3	7,782
United States securities borrowed.....				7,661	7,531	15,192
Other securities borrowed.....				145	2,041	2,186
Other liabilities.....	22,361	12,533	34,894	28,299	7,894	71,087
<b>Total.....</b>	<b>3,359,799</b>	<b>762,438</b>	<b>4,122,237</b>	<b>4,998,562</b>	<b>2,905,194</b>	<b>12,025,993</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	13.3	13.2	13.3	9.8	7.1	10.4

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM, SEPTEMBER 14, 1923. 11

[In thousands of dollars.]

	Net amount due from banks not included in reserve calculations.	Net amount on which reserve is computed.	Amount of reserve required.	Amount of reserve with Federal reserve banks.	Per cent to net amount on which reserve is computed.
Federal reserve bank cities:					
Central reserve cities—					
New York.....	36,827	2,106,099	273,793	279,678	13.3
Chicago.....	9,723	377,137	49,028	49,632	13.2
Total central reserve cities.....	46,550	2,483,236	322,821	329,310	13.3
Reserve cities—					
Boston.....	5,540	245,998	24,600	24,168	9.8
New York (Brooklyn).....	355	91,221	9,122	8,866	9.7
Philadelphia.....	4,022	197,085	19,708	17,976	9.1
Cleveland.....	3,519	308,463	30,846	29,980	9.7
Richmond.....	233	14,711	1,471	1,625	11.0
Atlanta.....	1,491	17,998	1,800	1,397	7.8
Chicago.....	6,410	77,095	7,709	8,006	10.4
St. Louis.....	5,660	119,474	11,947	10,411	8.7
Minneapolis.....	297	4,088	409	424	10.4
Kansas City.....		65,183	6,518	7,845	12.0
Dallas.....		6,701	670	669	10.0
San Francisco.....	3,495	293,533	29,353	27,855	9.5
Total.....	31,022	1,441,550	144,153	139,222	9.7
Total Federal reserve bank cities.....	77,572	3,924,786	466,974	468,532	11.9
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	2,862	136,963	13,696	12,761	9.3
Pittsburgh.....	1,535	112,803	11,280	10,890	9.7
Cincinnati.....	3,875	40,595	4,060	3,973	9.8
Baltimore.....	1,305	19,819	1,982	1,962	9.9
Jacksonville.....	24	436	44	46	10.6
Birmingham.....	1,704	19,172	1,917	1,913	10.0
New Orleans.....	696	90,325	9,033	7,841	8.7
Detroit.....	11,142	220,552	22,055	22,800	10.3
Louisville.....	141	15,191	1,519	1,564	10.3
Memphis.....	4,447	33,394	3,339	3,191	9.6
Little Rock.....	466	16,107	1,611	1,675	10.4
Helena.....	175	2,958	296	371	12.5
Denver.....	2,000	14,780	1,478	1,341	9.1
El Paso.....	4	744	74	61	8.2
Salt Lake City.....	2,164	15,320	1,532	1,687	11.0
Spokane.....	162	7,187	719	755	10.5
Portland.....	929	20,310	2,031	2,101	10.3
Los Angeles.....	9,221	182,770	18,277	21,475	11.7
Total Federal reserve branch cities.....	42,852	949,426	94,943	96,407	10.2
Total Federal reserve bank and branch cities.....	120,424	4,874,212	561,917	564,939	11.6
All other reserve cities:					
Columbus.....	689	13,110	1,311	1,507	11.5
Toledo.....		18,369	1,837	1,902	10.4
Washington.....		1,837	184	168	9.1
Savannah.....	518	35,556	3,556	3,038	8.5
Indianapolis.....		8,791	879	689	7.8
Grand Rapids.....	896	19,398	1,940	1,882	9.7
Cedar Rapids.....	46	1,086	109	110	10.1
Des Moines.....		12,213	1,221	825	6.8
Milwaukee.....	356	39,262	3,926	4,188	10.7
St. Paul.....	205	2,657	266	266	10.0
Galveston.....		4,150	415	301	7.3
San Antonio.....	165	928	93	95	10.2
Waco.....	85	1,094	109	113	10.3
Ogden.....	132	948	95	96	10.1
Total.....	3,092	159,399	15,941	15,180	9.5
Central reserve city banks.....	46,550	2,483,236	322,821	329,310	13.3
Other reserve city banks.....	76,966	2,550,375	255,037	250,809	9.8
Banks outside reserve cities (country banks).....	95,916	1,675,266	117,269	119,462	7.1
Total State banks and trust company members.....	219,432	6,708,877	695,127	699,581	10.4

**12 ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON SEPTEMBER 14, 1923**  
(INCLUDING 8,234 NATIONAL BANKS AND 1,609 STATE BANKS AND TRUST COMPANIES).

[In thousands of dollars.]

	District No. 1 (424 banks).	District No. 2 (827 banks).	District No. 3 (722 banks).	District No. 4 (881 banks).	District No. 5 (626 banks).	District No. 6 (528 banks).	District No. 7 (1,432 banks).	District No. 8 (622 banks).	District No. 9 (977 banks).	District No. 10 (1,142 banks).	District No. 11 (858 banks).	District No. 12 (804 banks).	Total United States (9,843 banks).
<b>RESOURCES.</b>													
Loans and discounts.....	1,480,181	5,013,850	1,194,720	1,829,702	932,863	738,431	2,888,421	842,795	682,903	870,606	633,775	1,730,231	18,838,478
Overdrafts.....	549	1,569	314	1,023	1,008	1,744	2,483	1,282	1,328	2,008	2,926	2,388	18,622
Customers' liability on account of acceptances.....	35,848	182,693	10,752	7,530	2,618	5,041	27,937	2,540	3,068	318	1,852	15,644	295,841
United States Government securities <sup>1</sup> .....	253,662	1,222,020	270,526	384,664	150,518	106,610	479,530	162,389	113,625	160,890	113,098	304,909	3,722,441
Other bonds, stocks, and securities <sup>2</sup> .....	327,768	1,171,212	505,126	533,405	115,089	78,993	535,295	170,139	91,851	98,673	31,208	259,252	3,918,011
Banking house, furniture, and fixtures.....	52,816	148,420	53,608	90,458	47,242	42,589	115,067	32,395	26,491	39,546	35,464	83,555	767,651
Other real estate owned.....	7,558	11,014	7,478	29,506	7,734	7,396	17,164	7,010	13,582	10,469	12,890	13,478	145,279
Cash in vault.....	37,677	105,390	37,854	62,274	26,512	23,216	91,734	24,121	17,937	28,657	21,922	46,113	523,407
Reserve with Federal reserve banks.....	122,910	682,911	114,275	159,162	60,947	51,438	282,042	65,053	48,065	82,152	52,759	147,212	1,868,926
Items with Federal reserve banks in process of collection.....	55,034	171,826	55,184	70,146	45,028	21,453	79,659	37,500	11,408	35,658	28,658	43,237	654,791
Due from banks, bankers, and trust companies.....	79,873	141,226	97,357	153,484	80,302	91,633	300,297	86,638	97,195	172,014	129,188	210,971	1,640,178
Exchanges for clearing house; also checks on other banks in same place.....	29,580	593,486	37,312	28,136	14,826	13,606	78,284	12,902	8,893	15,940	11,777	42,054	886,796
Outside checks and other cash items.....	5,521	24,283	5,253	8,368	3,373	3,500	14,336	2,374	5,985	4,477	3,691	24,804	105,965
Redemption fund and due from United States Treasurer.....	2,586	4,625	2,952	5,048	3,177	2,167	4,558	2,201	1,778	2,272	2,484	3,061	36,909
United States securities borrowed.....			876	1,114	576	63	4,531	6,059	136	1,177	420	236	15,188
Other securities borrowed.....				10		30	1,928	60			11	147	2,186
Other assets.....	17,760	169,851	9,607	14,265	4,130	10,380	22,747	4,866	6,026	7,981	4,304	15,838	287,755
<b>Total.....</b>	<b>2,509,323</b>	<b>9,644,376</b>	<b>2,403,194</b>	<b>3,378,295</b>	<b>1,495,943</b>	<b>1,198,290</b>	<b>4,946,013</b>	<b>1,460,324</b>	<b>1,130,271</b>	<b>1,532,838</b>	<b>1,086,427</b>	<b>2,943,130</b>	<b>33,728,424</b>
<b>LIABILITIES.</b>													
Capital stock paid in.....	142,181	479,422	128,591	204,530	110,527	90,682	292,437	108,681	76,396	100,963	94,515	175,215	2,004,140
Surplus fund.....	120,696	485,181	199,439	203,612	80,319	55,885	205,924	57,819	39,455	49,863	44,211	84,518	1,626,922
Undivided profits less expenses and taxes paid <sup>3</sup> .....	77,849	253,091	70,234	85,309	35,746	26,711	116,877	31,112	19,088	23,034	20,880	45,239	805,170
Due to Federal reserve banks.....	4,953	10,343	4,566	3,333	7,749	1,041	2,261	367	23		2,070	1,065	37,771
Due to banks, bankers, and trust companies.....	128,690	1,094,887	187,666	219,537	105,428	99,184	532,751	142,708	103,042	215,090	123,224	213,295	3,165,502
Certified and cashiers' or treasurers' checks outstanding.....	16,578	344,886	9,017	16,634	8,948	5,262	37,288	6,893	11,624	17,104	11,163	49,245	534,642
Demand deposits.....	1,211,231	4,627,068	1,017,200	1,341,640	537,515	470,941	1,946,429	588,802	374,799	717,616	539,220	1,193,448	14,565,909
Time deposits.....	593,934	1,639,550	628,441	1,104,348	432,629	316,151	1,535,188	381,404	417,529	299,566	137,250	980,426	8,466,416
United States deposits.....	20,803	31,687	14,018	7,608	8,775	8,432	17,458	3,823	6,023	6,652	5,886	13,313	144,478
<b>Total deposits.....</b>	<b>1,976,189</b>	<b>7,748,421</b>	<b>1,860,908</b>	<b>2,693,100</b>	<b>1,101,044</b>	<b>901,011</b>	<b>4,071,375</b>	<b>1,123,997</b>	<b>913,040</b>	<b>1,256,028</b>	<b>818,813</b>	<b>2,450,792</b>	<b>26,914,718</b>
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	20,779	159,316	54,777	38,246	43,961	22,699	43,494	28,796	19,088	18,362	23,211	43,908	516,637
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	74,056	162,415	10,680	27,120	50,681	47,396	54,157	42,621	22,876	30,500	31,543	50,680	604,725
Cash letters of credit and travelers' checks outstanding.....	721	21,453	162	301	62	39	3,034	65	22	352	102	799	27,112
Acceptances executed for customers.....	36,871	179,900	9,272	7,379	2,452	6,120	26,506	2,559	2,492	74	1,847	16,241	291,713
Acceptances executed by other banks for account of reporting banks.....	2,195	17,773	2,348	169	186	194	2,424		632			758	26,679
National bank notes outstanding.....	51,348	91,028	57,916	100,541	62,875	42,960	90,667	43,950	34,906	45,069	49,258	60,462	730,980
United States securities borrowed.....	556	2,824	2,240	10,978	3,966	2,431	8,457	10,730	768	4,557	812	3,856	52,175
Other securities borrowed.....	27	50		672	82	220	1,939	125		997	69	755	4,936
Other liabilities.....	5,855	43,502	6,627	6,338	4,042	1,942	28,722	9,869	1,508	3,039	1,166	9,907	122,517
<b>Total.....</b>	<b>2,509,323</b>	<b>9,644,376</b>	<b>2,403,194</b>	<b>3,378,295</b>	<b>1,495,943</b>	<b>1,198,290</b>	<b>4,946,013</b>	<b>1,460,324</b>	<b>1,130,271</b>	<b>1,532,838</b>	<b>1,086,427</b>	<b>2,943,130</b>	<b>33,728,424</b>

**ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON SEPTEMBER 14, 1923, BY CLASSES OF BANKS (INCLUDING 8,234 NATIONAL BANKS AND 1,609 STATE BANKS AND TRUST COMPANIES).**

[In thousands of dollars.]

	Central reserve city banks.			Other reserve city banks (565 banks).	Country banks (9,191 banks).	Total United States (9,843 banks).
	New York (62 banks).	Chicago (25 banks).	Total (87 banks).			
<b>RESOURCES.</b>						
Loans and discounts.....	3,611,946	1,061,276	4,673,222	6,703,137	7,462,119	18,838,478
Overdrafts.....	1,106	157	1,263	4,603	12,756	18,622
Customers' liability on account of acceptances.....	180,378	25,930	206,308	84,349	5,184	295,841
United States Government securities <sup>1</sup> .....	873,990	123,163	997,153	1,208,150	1,517,138	3,722,441
Other bonds, stocks, and securities <sup>2</sup> .....	503,901	132,171	636,072	1,190,725	2,091,214	3,918,011
Banking house, furniture, and fixtures.....	90,199	23,006	113,205	288,599	365,847	767,651
Other real estate owned.....	3,712	2,401	6,113	57,018	82,148	145,279
Cash in vault.....	57,424	23,538	80,962	160,848	281,597	523,407
Reserve with Federal reserve banks.....	550,056	136,557	686,613	627,971	554,342	1,868,926
Items with Federal reserve banks in process of collection.....	123,095	39,717	162,812	398,638	93,341	654,791
Due from banks, bankers, and trust companies.....	55,980	115,146	171,126	666,037	803,015	1,640,178
Exchanges for clearing house, also checks on other banks in same place.....	575,747	48,197	623,944	209,031	53,821	886,796
Outside checks and other cash items.....	19,478	5,826	25,304	58,110	22,551	105,965
Redemption fund and due from United States Treasurer.....	1,944	134	2,078	9,276	25,555	36,909
United States securities borrowed.....				7,661	7,527	15,188
Other securities borrowed.....				145	2,041	2,186
Other assets.....	159,605	13,910	173,515	82,290	31,950	287,755
<b>Total.....</b>	<b>6,808,561</b>	<b>1,751,129</b>	<b>8,559,690</b>	<b>11,756,588</b>	<b>13,412,146</b>	<b>33,728,424</b>
<b>LIABILITIES.</b>						
Capital stock paid in.....	329,183	93,020	422,203	663,499	918,438	2,004,140
Surplus fund.....	373,414	80,495	453,909	554,096	618,917	1,626,922
Undivided profits, less expenses and taxes paid <sup>3</sup> .....	182,382	56,622	239,004	255,257	310,909	805,170
Due to Federal reserve banks.....	168		168	10,205	27,398	37,771
Due to banks, bankers, and trust companies.....	1,016,859	337,140	1,353,999	1,436,250	375,253	3,165,502
Certified and cashiers' or treasurers' checks outstanding.....	332,686	17,379	350,065	117,629	66,948	534,642
Demand deposits.....	3,413,524	799,717	4,213,241	4,981,801	5,370,867	14,565,909
Time deposits.....	591,340	272,398	863,738	2,867,437	4,735,241	8,466,416
United States deposits.....	25,068	4,955	30,023	82,331	32,124	144,478
<b>Total deposits.....</b>	<b>5,379,645</b>	<b>1,431,589</b>	<b>6,811,234</b>	<b>9,495,653</b>	<b>10,607,831</b>	<b>26,914,718</b>
Bills payable (including all obligations representing money borrowed other than rediscounts).....	106,816	18,950	125,766	194,806	196,065	516,637
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	142,786	15,035	157,821	240,048	206,856	604,725
Cash letters of credit and travelers' checks outstanding.....	21,182	2,751	23,933	2,827	352	27,112
Acceptances executed for customers.....	177,870	25,031	202,901	84,077	4,735	291,713
Acceptances executed by other banks for account of reporting banks.....	17,556	1,821	19,377	6,705	597	26,679
National bank notes outstanding.....	38,121	2,670	40,791	184,152	506,037	730,980
United States securities borrowed.....	2,478	1,000	3,478	29,141	19,556	52,175
Other securities borrowed.....				1,560	3,376	4,936
Other liabilities.....	37,128	22,145	59,273	44,767	18,477	122,517
<b>Total.....</b>	<b>6,808,561</b>	<b>1,751,129</b>	<b>8,559,690</b>	<b>11,756,588</b>	<b>13,412,146</b>	<b>33,728,424</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	13.1	13.3	13.1	10.0	7.4	9.8

<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.