

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

Report No. 25

FEDERAL RESERVE BOARD,
Washington, August 15, 1924.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON
JUNE 30, SEPTEMBER 14, DECEMBER 31, 1923, MARCH 31, AND JUNE 30, 1924

[In thousands of dollars]

	June 30, 1923 (1,620 banks)	Sept. 14, 1923 (1,609 banks)	Dec. 31, 1923 (1,595 banks)	Mar. 31, 1924 (1,571 banks)	June 30, 1924 (1,570 banks)
RESOURCES					
Loans and discounts.....	7, 049, 292	6, 906, 563	7, 161, 274	7, 203, 994	7, 273, 506
Overdrafts.....	5, 309	5, 675	6, 222	6, 704	5, 296
United States Government securities.....	1, 179, 861	1, 123, 272	1, 077, 773	1, 078, 861	1, 129, 358
Stock of Federal reserve banks.....	36, 962	37, 271	37, 691	38, 144	38, 452
Other bonds, stocks, and securities.....	1, 512, 818	1, 483, 616	1, 530, 967	1, 537, 872	1, 692, 009
Total loans and investments.....	9, 784, 242	9, 556, 397	9, 813, 927	9, 870, 575	10, 138, 621
Customers' liability on account of acceptances.....	147, 252	142, 356	184, 158	184, 720	150, 001
Banking house, furniture, and fixtures.....	258, 839	263, 038	274, 014	288, 683	304, 119
Other real estate owned.....	58, 062	58, 882	53, 768	56, 006	51, 138
Gold and gold certificates.....	11, 278	11, 713	13, 749	14, 556	16, 983
All other cash in vault.....	127, 188	150, 797	162, 438	137, 251	142, 089
Reserve with Federal reserve banks.....	728, 279	699, 581	719, 315	732, 535	766, 783
Items with Federal reserve banks in process of collection.....	162, 397	191, 335	205, 536	169, 780	185, 135
Due from banks, bankers, and trust companies.....	391, 948	388, 350	476, 640	422, 792	496, 675
Exchanges for clearing house, also checks on other banks in same place.....	391, 734	355, 904	698, 686	672, 616	739, 795
Outside checks and other cash items.....	57, 356	46, 643	67, 388	51, 406	63, 745
United States securities borrowed.....	15, 629	15, 188	14, 969	16, 478	18, 884
Other securities borrowed.....	2, 048	2, 186	2, 232	2, 420	1, 787
Other assets.....	156, 872	143, 623	156, 483	147, 207	146, 228
Total.....	12, 293, 124	12, 025, 993	12, 843, 303	12, 767, 025	13, 221, 983
LIABILITIES					
Capital stock paid in.....	670, 154	672, 496	677, 979	687, 347	697, 075
Surplus fund.....	561, 676	559, 202	573, 610	577, 170	589, 669
Undivided profits, less expenses and taxes paid.....	261, 003	282, 288	259, 342	288, 612	285, 041
Due to Federal reserve banks.....	9, 278	8, 008	9, 709	7, 650	7, 531
Due to banks, bankers, and trust companies.....	799, 481	750, 174	907, 610	907, 283	1, 026, 453
Certified and cashiers' or treasurers' checks outstanding.....	215, 147	237, 031	388, 524	417, 957	433, 766
Demand deposits.....	5, 408, 921	5, 238, 910	³ 5, 575, 521	5, 431, 016	5, 720, 242
Time deposits.....	3, 624, 048	3, 603, 093	³ 3, 703, 712	3, 782, 092	3, 944, 831
United States deposits.....	105, 921	45, 434	81, 461	111, 038	57, 375
Total deposits.....	10, 162, 796	9, 882, 650	10, 666, 537	10, 657, 036	11, 190, 198
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	152, 068	163, 642	120, 817	77, 091	61, 378
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	197, 421	203, 926	238, 765	156, 891	100, 904
Cash letters of credit and travelers' checks outstanding.....	26, 018	19, 615	14, 877	16, 249	26, 602
Acceptances executed for customers.....	147, 173	145, 927	195, 769	182, 528	145, 557
Acceptances executed by other banks for account of reporting banks.....	15, 410	7, 782	8, 567	11, 996	10, 339
United States securities borrowed.....	15, 634	15, 192	14, 969	16, 579	18, 883
Other securities borrowed.....	2, 048	2, 186	2, 232	2, 420	1, 787
Other liabilities.....	81, 723	71, 087	69, 839	93, 106	94, 550
Total.....	12, 293, 124	12, 025, 993	12, 843, 303	12, 767, 025	13, 221, 983
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10. 6	10. 4	10. 2	10. 5	10. 4

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

[In thousands of dollars]

	June 30, 1923 (9,856 banks)	Sept. 14, 1923 (9,843 banks)	Dec. 31, 1923 (9,774 banks)	Mar. 31, 1924 (9,681 banks)	June 30, 1924 (9,650 banks)
RESOURCES					
Loans and discounts.....	18, 864, 321	18, 838, 478	19, 034, 996	19, 158, 195	19, 248, 650
Overdrafts.....	15, 737	18, 622	16, 690	17, 518	15, 369
United States Government securities.....	3, 870, 232	3, 722, 441	3, 641, 132	3, 569, 653	3, 607, 797
Other bonds, stocks, and securities.....	3, 924, 715	3, 918, 011	4, 045, 312	4, 086, 668	4, 389, 743
Total loans and investments.....	26, 675, 005	26, 497, 552	26, 738, 130	26, 832, 034	27, 261, 559
Customers' liability on account of acceptances.....	334, 383	295, 841	391, 595	387, 292	285, 830
Banking house, furniture, and fixtures.....	752, 048	767, 651	786, 792	813, 880	836, 699
Other real estate owned.....	145, 180	145, 279	147, 634	156, 089	155, 753
Cash in vault.....	428, 911	523, 407	561, 433	494, 223	503, 555
Reserve with Federal reserve banks.....	1, 871, 015	1, 868, 926	1, 900, 153	1, 893, 301	1, 965, 453
Items with Federal reserve banks in process of collection.....	559, 308	654, 791	665, 709	549, 087	582, 475
Due from banks, bankers, and trust companies.....	1, 596, 184	1, 640, 178	1, 824, 348	1, 643, 739	1, 940, 197
Exchanges for clearing house, also checks on other banks in same place.....	946, 179	886, 796	1, 709, 537	1, 582, 343	1, 741, 073
Outside checks and other cash items.....	128, 907	105, 965	140, 987	107, 798	133, 411
Redemption fund and due from United States Treasurer.....	37, 084	36, 909	36, 720	37, 141	37, 104
United States securities borrowed ¹	15, 629	15, 188	14, 969	16, 478	18, 884
Other securities borrowed ¹	2, 048	2, 186	2, 232	2, 420	1, 787
Other assets.....	303, 445	287, 755	318, 367	304, 398	313, 476
Total.....	33, 795, 326	33, 728, 424	35, 238, 606	34, 820, 223	35, 777, 256
LIABILITIES					
Capital stock paid in.....	1, 998, 295	2, 004, 140	2, 003, 054	2, 022, 169	2, 030, 336
Surplus fund.....	1, 631, 702	1, 626, 922	1, 641, 319	1, 649, 880	1, 669, 592
Undivided profits, less expenses and taxes paid.....	737, 081	805, 170	733, 193	796, 395	786, 547
Due to Federal reserve banks.....	33, 472	37, 771	36, 674	32, 978	33, 976
Due to banks, bankers, and trust companies.....	3, 183, 978	3, 165, 502	3, 475, 656	3, 446, 737	3, 820, 125
Certified and cashiers' or treasurers' checks outstanding.....	468, 154	534, 642	922, 549	867, 420	983, 979
Demand deposits.....	14, 692, 905	14, 565, 909	² 15, 164, 182	14, 719, 256	15, 308, 990
Time deposits.....	8, 378, 211	8, 466, 416	² 8, 650, 610	8, 889, 923	9, 203, 545
United States deposits.....	296, 482	144, 478	236, 942	291, 767	178, 946
Total deposits.....	27, 053, 202	26, 914, 718	28, 486, 613	28, 248, 081	29, 529, 561
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	522, 989	516, 637	444, 983	315, 979	205, 225
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	550, 222	604, 725	572, 661	428, 536	297, 682
Cash letters of credit and travelers' checks outstanding.....	34, 577	27, 112	20, 350	22, 457	36, 041
Acceptances executed for customers.....	319, 381	291, 713	400, 200	375, 768	276, 968
Acceptances executed by other banks for account of reporting banks.....	45, 819	26, 679	26, 197	37, 451	27, 720
National-bank notes outstanding.....	719, 489	730, 980	725, 441	725, 986	729, 186
United States securities borrowed.....	50, 586	52, 175	53, 256	52, 263	51, 425
Other securities borrowed.....	5, 025	4, 936	5, 270	4, 952	4, 252
Other liabilities.....	126, 958	122, 517	126, 069	140, 306	132, 721
Total.....	33, 795, 326	33, 728, 424	35, 238, 606	34, 820, 223	35, 777, 256
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	9. 8	9. 8	9. 7	9. 8	9. 8

¹ Exclusive of securities borrowed by national banks.

² Revised figures.

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

RESOURCES
[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Govern- ment securities	Stock of Federal reserve banks	Other bonds, stocks, and securities	Customers' liability on account of ac- ceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities:										
Central reserve cities—										
New York.....	30	1,963,512	868	397,032	9,819	359,870	107,737	54,549	2,912	6,389
Chicago.....	11	469,579	96	81,441	2,309	92,761	18,991	14,068		1,406
Total central reserve cities.....	41	2,433,091	964	478,473	12,128	452,631	126,728	68,617	2,912	7,795
Reserve cities—										
Boston.....	10	246,325	165	12,838	1,126	35,824	5,269	7,401	1,272	238
New York (Brooklyn).....	5	63,404	12	19,014	271	19,154	49	3,586	263	797
Philadelphia.....	14	170,717	129	35,864	2,082	104,734	204	7,053	3,262	83
Cleveland.....	8	433,265	98	34,322	1,791	68,957	1,994	21,522	6,026	362
Richmond.....	4	24,130	8	103	155	2,285	100	563	22	5
Atlanta.....	3	10,281	12	104	165	3,407		2,648	208	2
Chicago.....	19	91,429	42	10,816	409	29,534	24	3,515	355	174
St. Louis.....	14	129,299	24	20,783	880	32,780	351	4,213	579	67
Minneapolis.....	2	3,380	7	535	32	1,886		25	125	2
Kansas City.....	2	44,980	69	11,081	247	6,388		2,028	1,142	21
Dallas.....	2	8,454	5		50	401		834	41	7
San Francisco.....	11	482,398	341	81,686	1,838	72,201	4,347	27,466	2,838	770
Total.....	94	1,708,062	912	227,146	9,046	377,551	12,338	80,854	16,133	2,528
Total Federal reserve bank cities.....	135	4,141,153	1,876	705,619	21,174	830,182	139,066	149,471	19,045	10,323
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	5	154,178	53	34,456	941	62,179	109	7,124	1,369	50
Pittsburgh.....	6	106,797	8	36,716	1,727	68,710	28	7,089	2,134	36
Cincinnati.....	6	62,957	18	6,474	428	26,350		5,553	1,217	50
Baltimore.....	4	37,579	9	51	270	10,528	1,340	1,878	822	26
Jacksonville.....	1	699			7					
Birmingham.....	2	20,501	5	542	98	2,359		1,323	292	38
New Orleans.....	7	109,372	806	1,672	520	16,786	2,746	9,089	1,367	50
Detroit.....	11	277,599	38	69,703	1,445	76,909	12	14,090	767	187
Louisville.....	4	30,460	12	3,410	114	6,052	57	1,230	132	8
Memphis.....	2	48,144	169	161	238	4,099		2,491	722	4
Little Rock.....	5	22,170	121	585	94	1,026		1,183	567	24
Helena.....	2	2,622	6	215	19	1,160		108	10	9
Denver.....	1	6,411	10	2,972	30	2,270		367	8	16
El Paso.....	1	1,692	3	26	11	280		5	19	6
Salt Lake City.....	5	15,595	26	1,789	91	6,636		958	463	14
Spokane.....	2	8,422	7	719	45	450		382	113	13
Portland.....	4	22,339	35	2,078	79	4,051	1,097	140	356	76
Los Angeles.....	3	253,649	306	23,310	712	32,249	150	12,691	1,043	236
Total Federal reserve branch cities.....	71	1,181,186	1,632	184,879	6,869	322,101	5,539	65,701	11,401	843
Total Federal reserve bank and branch cities.....	206	5,322,339	3,508	890,498	28,043	1,152,283	144,605	215,172	30,446	11,166
All other reserve cities:										
Columbus.....	1	13,908	5	1,086	62	4,454		786	26	17
Toledo.....	3	39,725	3	1,758	229	5,920		1,911	57	48
Washington.....	1	2,213	1	55	33	1,330	115	39	24	30
Savannah.....	4	52,805	78	146	238	2,720	1,766	1,919	544	28
Indianapolis.....	1	7,289	1	1,915	60	5,492		751	14	
Grand Rapids.....	5	27,522	13	741	108	7,064		2,188	42	53
Cedar Rapids.....	1	2,610	6	41	8	200		111		7
Des Moines.....	3	16,036	4	223	74	2,498		284	533	51
Milwaukee.....	3	37,889	13	9,034	174	9,942		1,179	37	80
San Antonio.....	1	2,286			6	121		149	501	
Waco.....	1	1,471	2		10	9		171	33	1
Total.....	24	203,754	126	14,999	1,002	39,750	1,881	9,488	1,811	315
Central reserve city banks.....	41	2,433,091	964	478,473	12,128	452,631	126,728	68,617	2,912	7,795
Other reserve city banks.....	189	3,093,002	2,670	427,024	16,917	739,402	19,758	156,043	29,345	3,686
Banks outside reserve cities (country banks).....	1,340	1,747,413	1,662	223,861	9,407	499,976	3,515	79,459	18,881	5,502
Total State bank and trust company members.....	1,570	7,273,506	5,296	1,129,358	38,452	1,692,009	150,001	304,119	51,138	16,983

RESOURCES
[In thousands of dollars]

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house, also checks on other banks in same place	Outside checks and other cash items	Securities borrowed		Other assets	Total	
						United States	All other			
22,849	325,637	52,224	49,049	559,092	15,944			80,766	4,008,249	Federal reserve bank cities: Central reserve cities— New York. Chicago.
5,914	52,728	11,629	40,387	53,669	5,021		1	7,236	857,236	
28,763	378,365	63,853	89,436	612,761	20,965		1	88,002	4,865,485	Total central reserve cities.
2,902	26,407	10,894	13,871	12,661	1,710			1,851	380,754	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. Dallas. San Francisco.
5,189	8,570	879	1,641	7,286	617			640	131,372	
3,247	21,737	7,800	18,004	9,327	294	189		2,461	387,187	
7,271	33,161	15,590	22,663	9,074	3,805	5,100		4,261	669,262	
221	1,602	2,389	1,101	424	11	180		561	33,860	
65	647	307	538	181	37			416	19,018	
3,862	8,458	1,201	8,606	1,867	612			1,356	162,260	
1,984	11,997	6,917	8,711	5,487	766	2,203		1,964	229,005	
93	355	175	524	188	17			13	7,357	
672	4,609	5,845	15,529	3,123	374			2,246	98,354	
245	677	492	520	214	9			114	12,063	
6,790	30,122	5,708	32,964	12,810	12,410			5,771	780,460	
32,541	148,342	58,197	124,672	62,642	20,662	7,672		21,654	2,910,952	Total.
61,304	526,707	122,050	214,108	675,403	41,627	7,672	1	109,656	7,776,437	Total Federal reserve bank cities.
2,103	13,761	6,990	11,728	3,799	1,476			826	301,142	Federal reserve branch cities: Reserve cities—
1,123	12,608	3,478	6,807	3,243	380	260		2,730	253,874	
1,763	5,065	2,506	5,908	1,964	751	182	114	193	121,443	Buffalo. Pittsburgh. Cincinnati. Baltimore. Jacksonville. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. El Paso. Salt Lake City. Spokane. Portland. Los Angeles.
778	2,993	2,507	2,325	2,245	217			766	64,334	
	1		5		1	199	25		944	
559	1,957	907	2,965	391	293				32,230	
1,909	8,045	2,494	15,193	6,294	760	500		6,653	184,256	
7,787	23,066	7,371	17,371	10,505	2,563	119	233	1,318	511,083	
710	1,606	619	1,313	711	72			92	46,593	
831	3,425	1,442	9,939	1,206	156			166	73,193	
353	1,672	1,749	2,260	341	133			283	32,561	
85	336	97	784	70	25				5,546	
233	720	646	3,373	439	6			6	17,507	
63	134	58	197	48	11			84	2,637	
406	1,548	768	3,459	638	8			146	32,545	
158	718	303	1,193	247	7			3	12,780	
420	1,900	357	3,704	501	68			131	37,332	
5,241	22,816	2,304	21,301	5,793	7,826			521	390,148	
24,522	102,371	34,596	109,825	38,435	14,753	1,210	372	13,918	2,120,153	Total Federal reserve branch cities.
85,826	629,078	156,646	323,933	713,838	56,380	8,882	373	123,574	9,896,590	Total Federal reserve bank and branch cities.
567	1,327		1,012	575				127	23,952	All other reserve cities:
1,037	3,001	503	3,613	1,079	167			370	59,421	
19	215	35	632		6			139	4,886	
991	3,214	2,317	7,259	1,469	213			249	75,956	
440	1,008	140	1,378	173	87			793	20,539	
1,443	2,024	33	1,216	605	160	1,070		18	44,300	
27	118		110	24	2				3,264	
464	1,051	386	1,324	261	69			7	23,265	
1,251	3,391	423	6,575	1,198	775			464	72,425	
33	98	202						110	3,506	
41	115	31	150	7				72	2,113	
6,313	15,562	4,070	23,269	5,391	1,479	2,068		2,349	333,627	Total.
28,763	378,365	63,853	89,436	612,761	20,965		1	88,002	4,865,485	Central reserve city banks. Other reserve city banks.
63,376	266,275	96,863	257,766	106,468	36,894	10,950	372	37,921	5,364,732	
49,950	122,143	24,419	149,473	20,566	5,886	7,934	1,414	20,305	2,991,766	Banks outside reserve cities (country banks).
142,089	766,783	185,135	496,675	739,795	63,745	18,884	1,787	146,228	13,221,983	Total State bank and trust company members.

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

LIABILITIES

[In thousands of dollars]

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	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	167,050	148,832	87,346	212	550,396	335,806	1,990,632	126,872	374,360	13,814	6,950	6,950		
Chicago	39,650	37,314	34,807		84,844	11,021	338,359	23,306	250,809	3,269				
Total central reserve cities	206,700	186,146	122,153	212	635,240	346,827	2,328,991	150,178	625,169	17,083	6,950	6,950		
Reserve cities—														
Boston	16,850	20,685	7,557		17,832	5,420	239,469	8,509	53,136	2,602	750	50		700
New York (Brooklyn)	4,900	5,120	2,289		12,480	1,698	89,161	3,996	10,902	375				
Philadelphia	23,726	56,112	17,805	106	26,204	3,484	196,846	711	53,132	5,695	485	360		125
Cleveland	39,150	20,563	4,933		43,565	5,041	198,322	14,191	330,673	2,663	785	60		725
Richmond	2,400	2,750	985		5,335	1,396	10,266	64	7,168	8	645	120		525
Atlanta	4,000	1,500	961		393	160	3,030	724	6,023		204			204
Chicago	10,050	3,590	2,824		1,525	2,578	52,750	3,175	83,726	723	290	290		
St. Louis	15,120	14,004	3,694	206	12,683	2,936	87,596	15,487	65,520	3,495	830	80		750
Minneapolis	750	240	78		484	102	2,983	316	2,127	35	35	35		
Kansas City	6,200	2,040	714		25,040	1,223	51,479		8,568	992				
Dallas	1,500	150	107		1,512	209	5,344	10	2,366		50			50
San Francisco	45,200	17,353	10,722	46	41,868	19,251	227,201	6,937	393,609	4,362	87			87
Total	169,846	144,107	52,669	358	188,421	43,498	1,164,447	54,120	1,016,950	20,950	4,161	995		3,166
Total Federal reserve bank cities	376,546	330,253	174,822	570	823,661	390,325	3,493,438	204,298	1,642,119	38,033	11,111	7,945		3,166
Federal reserve branch cities:														
Reserve cities—														
Buffalo	17,250	14,100	6,944	733	15,220	1,485	102,009	3,867	126,275	3,458	7,600	7,000		600
Pittsburgh	8,300	49,300	10,735		11,844	1,683	110,575	3,902	50,789	4,638	15			15
Cincinnati	6,400	7,850	2,498		3,573	1,549	32,937	1,575	64,147	37	100	100		
Baltimore	4,750	4,250	1,440		3,547	1,014	30,053	245	17,124					
Jacksonville	200	48	2								279			279
Birmingham	2,000	1,250	291		1,651	125	16,654	333	9,908					
New Orleans	10,500	6,850	2,692	420	26,280	1,418	72,948	2,643	50,106	2,368	50			50
Detroit	23,250	24,850	4,972		11,750	7,814	146,786	3,877	284,470	2,315	300	300		
Louisville	2,406	1,425	653		2,896	836	9,352	517	18,093	22	1,035	1,035		
Memphis	6,750	2,000	1,292		8,472	400	22,643	3,741	25,495	18				
Little Rock	2,250	880	659		6,292	340	9,956	782	11,077					
Helena	400	225	195		390	98	2,587	2	1,648					
Denver	500	500	885		220	366	7,637	608	6,771					
El Paso	350	20	10		64	28	1,676		450	8				
Salt Lake City	2,093	948	571		2,122	312	11,997	198	13,893					
Spokane	1,200	300	300		2,308	151	4,145	1,340	2,992	24	15	15		
Portland	1,500	1,112	993		3,486	504	13,488	317	14,776					
Los Angeles	16,650	7,350	7,107		6,336	5,398	113,000	8,576	223,406	836				
Total Federal reserve branch cities	106,749	123,258	42,239	1,153	106,451	23,521	708,463	32,523	921,420	13,724	9,394	8,450		944
Total Federal reserve bank and branch cities	483,295	453,511	217,061	1,723	930,112	413,846	4,201,901	236,821	2,563,539	51,757	20,505	16,395		4,110
All other reserve cities:														
Columbus	1,500	575	179		656	174	10,734	668	9,364					
Toledo	4,600	3,050	899	42	5,077	1,022	21,136	401	22,316		450	450		
Washington	1,000	100	41		317	19	1,359	132	1,801					
Savannah	4,300	3,625	1,114		9,656	238	24,065	97	25,043	5	905			905
Indianapolis	1,500	500	398	45	2,027	171	4,911	1,775	7,901	158				
Grand Rapids	1,750	1,862	334		1,154	180	11,938	524	24,904					
Cedar Rapids	200	70	7		2	25	343	2	2,615					
Des Moines	1,750	700	742		2,690	223	7,083	658	6,927		628			628
Milwaukee	2,200	3,600	1,277	266	7,260	507	23,060	20	33,540	5	335	185		150
San Antonio	200		90					27	3,166					
Waco	300	50	52		231	28	851		362		150			150
Total	19,300	14,132	5,133	353	29,070	2,587	105,480	4,304	137,939	168	2,468	635		1,833
Central reserve city banks	206,700	186,146	122,153	212	635,240	346,827	2,328,991	150,178	625,169	17,083	6,950	6,950		
Other reserve city banks	295,895	281,497	100,041	1,864	323,942	69,606	1,978,390	90,947	2,076,309	34,842	16,023	10,080		5,943
Banks outside reserve cities (country banks)	194,480	122,026	62,847	5,455	67,271	17,333	1,113,291	58,445	1,243,353	5,450	38,405	23,009	801	14,595
Total State bank and trust company members	697,075	589,669	285,041	7,531	1,026,453	433,766	5,420,672	299,570	3,944,831	57,375	61,378	40,039	801	20,538

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										
27,579 1,694	290 1,419			21,835 275	5,454	23,483 256	103,716 18,973	8,853 18			42,348 12,915	4,008,249 857,236	Federal reserve bank cities: Central reserve cities— New York. Chicago.
29,273	1,709			22,110	5,454	23,739	122,689	8,871		1	55,263	4,865,485	Total central reserve cities.
876 182 633 736 2,336 1,372 306 3,053 207	110 182 633 712 1,745 1,062 306 1,003 207			750 16 233 24 591 310 2,050	16 5 46 100 19 37	10 5 233 66 10 19 37	5,116 48 158 1,994 100 8 341	647 48 158 189 5,100 180 8 2,203			1,295 216 1,622 1,480 217 651 696 1,800	380,754 131,372 387,187 669,262 33,860 19,018 162,260 229,005	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. Dallas. San Francisco.
521 7,329	521 7,142			187	40	303 4,031	481				2,180 780,460	2,910,952	Total.
17,551	13,623		2,360	1,528	40	687	11,628	1,342	7,672		12,545	2,910,952	Total Federal reserve bank cities.
46,824	15,332		2,360	23,638	5,494	24,426	134,317	10,213	7,672	1	67,808	7,776,437	Federal reserve branch cities:
39 557 205	557 205		4	35	61	99 28	260 132				2,002 1,248 326	301,142 253,874 121,443	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.
2,301	2,081			220	6	4,870 12 57	6	500 119		25	191 298 274 9,305 149 83	64,334 944 32,230 184,256 511,083 46,598 73,193 32,561	220
2,233 242	1,902 242		331		1	1					5,546 17,507 2,637 411 5 59 1,098	2,120,153	Total Federal reserve branch cities.
5,577	4,987		335	220	35	411	7,667	6	1,210	372	16,015	2,120,153	Total Federal reserve bank and branch cities.
52,401	20,319		2,695	23,858	5,529	24,837	141,984	10,219	8,882	373	83,823	9,896,590	All other reserve cities:
395 5,139 584 711 88	395 4,767 584 711 88		372			1,567 199 32	115		998 1,070		102 33 2 3 123 1,153 355 23 1	23,952 59,421 4,886 75,956 20,539 44,300 3,264 23,265 72,425 3,506 2,113	Total.
6,917	6,545		372			1,567	231	115	2,068		1,795	333,627	Central reserve city banks.
29,273 30,045 41,586	1,709 25,155 39,386		3,067 1,748 2,081	22,110 1,748 37	5,454 75	23,739 2,665 198	122,689 19,526 3,342	8,871 1,463 5	10,950 7,933	1 372 1,414	55,263 30,355 8,932	4,865,485 5,364,732 2,991,766	Other reserve city banks. Banks outside reserve cities (country banks).
100,904	66,250	82	5,148	23,895	5,529	26,602	145,557	10,339	18,883	1,787	94,550	13,221,983	Total State bank and trust company members.

29.424

RESOURCES
[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Govern- ment securities	Stock of Federal reserve banks	Other bonds, stocks, and securities	Customers' liability on account of ac- ceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Maine.....	4	19, 523	8	2, 709	62	6, 355	-----	270	11	18
Massachusetts.....	25	330, 512	189	21, 982	1, 422	54, 428	5, 335	9, 344	1, 309	325
Rhode Island.....	3	105, 308	8	43, 240	570	46, 872	1, 234	2, 662	127	910
Connecticut (District 1).....	4	17, 338	75	4, 497	114	3, 955	-----	927	118	13
Total New England States.....	36	472, 681	280	72, 428	2, 168	111, 610	6, 569	13, 203	1, 565	1, 266
New York.....	98	2, 383, 548	994	480, 237	11, 972	521, 716	108, 419	74, 642	5, 058	7, 754
New Jersey (District 2).....	46	209, 269	25	40, 278	1, 087	94, 994	342	7, 413	694	1, 458
New Jersey (District 3).....	10	18, 542	3	2, 306	115	9, 470	-----	1, 210	80	75
Pennsylvania (District 3).....	56	238, 839	143	42, 752	2, 615	136, 688	259	12, 802	3, 996	211
Pennsylvania (District 4).....	21	135, 789	29	42, 345	1, 969	82, 773	28	9, 002	2, 483	96
Delaware.....	4	21, 770	19	1, 814	166	7, 305	52	754	43	27
Maryland.....	8	40, 079	11	105	280	10, 975	1, 340	1, 947	846	29
District of Columbia.....	1	2, 213	1	55	33	1, 330	115	39	24	30
Total Eastern States.....	244	3, 050, 049	1, 225	609, 892	18, 237	865, 251	110, 555	107, 809	13, 224	9, 680
Virginia.....	12	37, 088	15	110	252	3, 196	366	1, 136	111	19
West Virginia (District 4).....	4	10, 738	5	780	60	1, 707	5	715	169	12
West Virginia (District 5).....	13	14, 366	23	709	102	1, 418	6	484	96	22
North Carolina.....	12	44, 837	37	4, 084	221	1, 462	240	2, 513	279	36
South Carolina.....	19	13, 852	49	615	96	1, 816	15	520	353	9
Georgia.....	78	87, 452	206	1, 092	624	6, 926	1, 883	5, 463	1, 703	62
Florida.....	13	16, 800	6	2, 508	104	1, 722	-----	1, 182	121	22
Alabama.....	24	41, 951	30	701	205	2, 892	564	1, 813	803	226
Mississippi (District 6).....	1	120	-----	1	1	6	-----	3	-----	-----
Mississippi (District 8).....	7	8, 996	17	56	37	236	-----	253	65	8
Louisiana (District 6).....	13	114, 069	819	1, 707	538	17, 154	2, 748	9, 209	1, 431	66
Louisiana (District 11).....	2	6, 182	30	200	27	1, 286	-----	314	49	2
Texas.....	176	62, 183	222	3, 213	449	1, 434	3	3, 598	2, 275	93
Arkansas.....	38	43, 329	193	1, 325	222	1, 855	-----	2, 070	1, 214	54
Kentucky (District 4).....	4	4, 959	6	371	42	684	-----	473	54	7
Kentucky (District 8).....	5	33, 212	20	3, 426	123	6, 070	57	1, 296	132	28
Tennessee (District 6).....	4	5, 776	32	1	34	100	-----	77	101	7
Tennessee (District 8).....	9	50, 630	178	184	253	4, 179	-----	2, 560	731	7
Total Southern States.....	434	596, 540	1, 888	21, 083	3, 390	54, 143	5, 887	33, 679	9, 687	680
Ohio.....	91	710, 043	210	55, 655	3, 310	130, 943	1, 999	37, 880	8, 839	627
Indiana (District 7).....	18	31, 421	20	2, 838	201	9, 601	-----	2, 610	374	60
Indiana (District 8).....	3	2, 146	3	30	12	154	-----	233	52	6
Illinois (District 7).....	68	600, 338	187	96, 082	2, 897	129, 293	19, 015	19, 067	515	1, 715
Illinois (District 8).....	14	16, 348	29	2, 742	116	4, 032	-----	927	75	47
Michigan (District 7).....	156	456, 943	156	89, 242	2, 284	152, 866	12	24, 729	2, 499	556
Michigan (District 9).....	10	6, 755	7	538	35	2, 942	-----	208	52	15
Wisconsin (District 7).....	21	56, 811	33	10, 033	247	13, 243	-----	1, 751	296	138
Wisconsin (District 9).....	9	4, 742	6	180	17	400	-----	158	72	6
Minnesota.....	29	22, 682	45	2, 143	111	3, 113	-----	570	726	54
Iowa.....	101	99, 834	124	2, 969	432	7, 958	-----	3, 151	2, 743	326
Missouri (District 8).....	54	177, 194	60	27, 689	1, 155	60, 563	351	6, 135	912	149
Missouri (District 10).....	4	49, 506	88	11, 672	273	6, 756	-----	2, 095	1, 179	44
Total Middle Western States.....	578	2, 234, 763	968	301, 813	11, 090	521, 864	21, 377	99, 514	18, 334	3, 743
North Dakota.....	4	780	1	3	5	56	-----	38	64	-----
South Dakota.....	14	5, 613	15	117	22	158	-----	223	152	114
Nebraska.....	13	4, 440	19	125	22	42	-----	173	198	21
Kansas.....	7	2, 651	11	131	17	166	-----	134	20	12
Montana.....	35	17, 092	28	2, 293	105	3, 371	-----	812	560	42
Wyoming.....	3	1, 144	2	38	7	40	-----	39	-----	3
Colorado.....	3	6, 990	11	3, 022	35	2, 335	-----	393	22	18
New Mexico (District 10).....	1	110	-----	14	2	5	-----	11	1	-----
New Mexico (District 11).....	1	84	-----	-----	1	1	-----	2	17	-----
Oklahoma (District 10).....	2	570	2	31	4	42	-----	16	9	4
Oklahoma (District 11).....	5	640	1	9	4	89	-----	23	43	1
Total Western States.....	88	40, 114	90	5, 783	224	6, 305	-----	1, 864	1, 086	215
Washington.....	47	26, 723	23	2, 954	161	4, 230	-----	1, 537	511	89
Oregon.....	38	34, 154	55	3, 111	162	7, 120	1, 108	1, 055	667	118
California.....	38	776, 708	667	108, 165	2, 762	112, 961	4, 505	43, 494	4, 415	1, 088
Idaho.....	33	7, 912	11	881	57	651	-----	374	577	17
Utah.....	30	26, 497	87	2, 768	166	7, 268	-----	1, 367	720	59
Arizona (District 11).....	2	671	-----	49	4	35	-----	30	9	1
Arizona (District 12).....	2	6, 694	2	431	31	571	-----	193	343	27
Total Pacific States.....	190	879, 359	845	118, 359	3, 343	132, 836	5, 613	48, 050	7, 242	1, 399
Total State bank and trust company members.....	1, 570	7, 273, 506	5, 296	1, 129, 358	38, 452	1, 692, 009	150, 001	304, 119	51, 138	16, 983

RESOURCES
[In thousands of dollars]

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in a 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			
440	1,359	297	701	244	49			180	32,226	Maine.
5,331	32,484	12,633	18,156	13,302	1,841			2,063	510,656	Massachusetts.
5,255	9,423	771	5,629	1,589	281			1,916	225,795	Rhode Island.
579	1,635	238	1,533	278	91			193	31,584	Connecticut (District 1).
11,605	44,901	13,939	26,019	15,413	2,262			4,352	800,261	Total New England States.
34,931	364,085	65,889	79,662	572,433	18,490			85,276	4,815,106	New York.
4,238	18,053	6,934	12,260	3,349	1,054			3,100	404,548	New Jersey (District 2).
603	1,541	287	814	302	30			1,569	36,947	New Jersey (District 3).
5,175	26,434	9,488	22,450	10,021	495	189		2,678	515,235	Pennsylvania (District 3).
2,193	14,927	3,531	10,016	3,443	471	720		3,628	313,443	Pennsylvania (District 4).
600	1,766	1,006	2,049	251	19			402	38,043	Delaware.
819	3,157	2,513	2,409	2,250	223			772	67,755	Maryland.
19	215	35	632		6			139	4,886	District of Columbia.
48,578	430,178	89,683	130,292	592,049	20,788	909		97,564	6,195,963	Total Eastern States.
584	2,040	2,513	1,670	612	16	180		630	50,538	Virginia.
222	484	207	444	139	2	5		12	15,706	West Virginia (District 4).
285	713	662	1,458	96	12			1	20,453	West Virginia (District 5).
1,294	2,073	1,429	5,991	1,257	62	2		1,191	67,008	North Carolina.
265	568	171	1,307	74	77	6		18	19,811	South Carolina.
1,535	4,739	2,624	9,206	1,819	313	27		830	126,504	Georgia.
651	1,122	124	4,146	266	62	199	50	64	29,149	Florida.
1,063	3,071	1,092	4,800	685	413			573	60,882	Alabama.
6	24		14	3				33	211	Mississippi (District 6).
148	263	8	678	17	2	11	60	95	10,950	Mississippi (District 8).
2,045	8,264	2,494	15,632	6,338	772	511		6,665	190,462	Louisiana (District 6).
179	213	44	663	106	27			20	9,342	Louisiana (District 11).
1,802	4,485	859	6,556	514	229	419		2,596	90,930	Texas.
831	2,765	1,789	4,295	496	236	232		472	61,378	Arkansas.
91	271		433	70	38			60	7,559	Kentucky (District 4).
742	1,763	619	1,484	730	84			92	49,878	Kentucky (District 8).
133	241		570	80	102			6	7,260	Tennessee (District 6).
893	3,560	1,442	10,161	1,212	161	54		177	76,382	Tennessee (District 8).
12,769	36,659	16,077	69,508	14,514	2,608	1,646	110	13,535	894,403	Total Southern States.
14,661	51,611	19,204	45,906	14,747	5,169	5,655	123	5,421	1,112,003	Ohio.
1,239	2,433	342	2,988	468	210	1,049		1,323	57,177	Indiana (District 7).
87	120	38	126	33	1			36	3,077	Indiana (District 8).
10,967	63,983	13,086	56,385	56,018	5,912	17	1	9,123	1,084,601	Illinois (District 7).
544	1,106	53	2,345	63	141	1,996		35	30,599	Illinois (District 8).
14,263	36,471	7,940	28,913	12,566	3,077	4,694	1,477	1,972	840,660	Michigan (District 7).
318	532		912	56	15	66		5	12,456	Michigan (District 9).
1,668	4,510	459	8,509	1,344	852	50		489	100,433	Wisconsin (District 7).
79	260		480	4	13			26	6,443	Wisconsin (District 9).
533	1,354	180	2,576	307	141	34		197	34,766	Minnesota.
1,998	4,696	633	7,942	664	405	403		47	134,325	Iowa.
3,733	16,083	7,249	12,883	6,724	933	2,231		2,176	326,220	Missouri (District 8).
883	4,995	5,845	17,587	3,230	469			2,246	106,868	Missouri (District 10).
50,973	188,154	55,029	187,552	96,224	17,338	16,195	1,601	23,096	3,849,628	Total Middle Western States.
23	39	1	82	5				5	1,102	North Dakota.
152	311	37	1,073	32	18			22	8,059	South Dakota.
81	226		379	10	17			46	5,799	Nebraska.
97	179		500	28	1			10	3,957	Kansas.
1,188	1,389	179	4,383	160	50			67	31,719	Montana.
48	66		120	2	1	1			1,511	Wyoming.
263	759	646	3,478	440	7			6	18,425	Colorado.
9	7		27		1				187	New Mexico (District 10).
2	4		8					3	122	New Mexico (District 11).
13	40		94		2				827	Oklahoma (District 10).
18	27	2	31	2			11	17	918	Oklahoma (District 11).
1,894	3,047	865	10,175	679	97	1	11	176	72,626	Total Western States.
795	2,091	325	3,622	500	68	57	5	72	43,763	Washington.
919	2,797	358	5,116	581	135			204	57,660	Oregon.
13,054	55,680	8,034	57,784	18,963	20,376			6,835	1,235,491	California.
215	482	48	1,038	87	14	19	60	117	12,560	Idaho.
682	2,160	777	4,367	691	30	44		274	47,957	Utah.
34	40		84	5		13			975	Arizona (District 11).
571	594		1,118	89	29			3	10,696	Arizona (District 12).
16,270	63,844	9,542	73,129	20,916	20,652	133	65	7,505	1,409,102	Total Pacific States.
142,089	766,783	185,135	496,675	739,795	63,745	18,884	1,787	146,228	13,221,983	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	Undivided profits less expenses and taxes paid	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	838		797	190	9, 952	519	16, 582	310	902	902		
Massachusetts.....	22, 500	25, 433	10, 456	351	21, 683	6, 207	318, 008	12, 413	80, 622	2, 646	1, 000	300		700
Rhode Island.....	8, 000	11, 000	7, 723	65	1, 586	687	77, 936	1, 988	114, 318	199				
Connecticut (District 1).....	1, 850	2, 050	930	81	331	219	14, 826	1, 513	8, 246	232	1, 040	740		300
Total New England States.....	33, 450	39, 433	19, 947	497	24, 397	7, 303	420, 722	16, 433	219, 768	3, 387	2, 942	1, 942		1, 000
New York.....	208, 720	180, 573	104, 985	1, 849	584, 603	340, 382	2, 349, 562	143, 610	650, 689	17, 927	18, 864	17, 814		1, 050
New Jersey (District 2).....	21, 009	15, 493	9, 213	1, 578	6, 577	2, 302	170, 462	5, 605	165, 120	1, 285	2, 665	2, 525		140
New Jersey (District 3).....	1, 850	2, 180	900	205	602	209	12, 162	1, 465	14, 928	1	1, 555	1, 035		520
Pennsylvania (District 3).....	33, 376	65, 585	20, 776	985	27, 310	3, 948	234, 541	3, 045	112, 271	6, 110	3, 234	2, 438		796
Pennsylvania (District 4).....	12, 375	53, 440	12, 314		12, 264	1, 924	130, 931	4, 985	76, 054	4, 651	1, 062	867		195
Delaware.....	3, 200	2, 500	1, 485	337	3, 838	136	20, 975	4	4, 355	597				
Maryland.....	4, 930	4, 404	1, 486	19	3, 547	1, 029	31, 114	252	19, 033					
District of Columbia.....	1, 000	100	41		317	19	1, 359	132	1, 801					
Total Eastern States.....	286, 460	324, 275	151, 200	4, 973	639, 058	349, 949	2, 951, 106	159, 098	1, 044, 251	30, 571	27, 380	24, 679		2, 701
Virginia.....	4, 762	3, 624	1, 525	44	5, 553	1, 454	14, 576	95	13, 290	8	757	135		622
West Virginia (District 4).....	1, 150	850	408	109	421	52	5, 159	72	7, 414		50			50
West Virginia (District 5).....	1, 340	2, 053	315	134	1, 599	210	7, 676	56	6, 518	21	164	72		92
North Carolina.....	5, 267	2, 096	1, 476	311	8, 150	1, 653	23, 161	6	16, 454	624	3, 809	2, 069		1, 740
South Carolina.....	2, 038	1, 151	337	75	200	99	5, 023	13	9, 126		460	257		203
Georgia.....	13, 119	7, 601	2, 760	12	10, 210	485	35, 155	1, 396	38, 939	32	3, 465	365	316	2, 784
Florida.....	2, 545	934	467	14	3, 225	220	12, 130	185	8, 477	36	289			289
Alabama.....	4, 421	2, 535	1, 008	58	2, 765	300	29, 089	485	17, 544	48	742	53	14	675
Mississippi (District 6).....	25	2	1			2	99		47					
Mississippi (District 8).....	765	429	115		115	6	4, 174		3, 135		158			158
Louisiana (District 6).....	10, 920	7, 014	2, 816	441	26, 362	1, 467	75, 477	2, 771	51, 957	2, 368	352	28		324
Louisiana (District 11).....	675	225	244	29	515	71	4, 177		3, 078		295	195		100
Texas.....	11, 377	3, 506	1, 361	17	3, 470	714	53, 168	365	11, 202	28	1, 934	222		1, 712
Arkansas.....	5, 484	1, 899	1, 087		6, 981	465	22, 102	1, 920	17, 036		1, 365	267		1, 098
Kentucky (District 4).....	1, 050	330	77		31	8	2, 557	68	2, 896	25	282	67		215
Kentucky (District 8).....	2, 606	1, 535	698		3, 034	839	10, 049	523	20, 174	22	1, 035	1, 035		
Tennessee (District 6).....	855	277	286		119	29	2, 231	5	3, 222		10			10
Tennessee (District 8).....	7, 145	2, 110	1, 343		8, 473	405	23, 932	3, 761	26, 505	18	90			90
Total Southern States.....	75, 544	38, 171	16, 324	1, 244	81, 223	8, 479	329, 935	11, 721	257, 014	3, 230	15, 257	4, 765	330	10, 162
Ohio.....	68, 215	42, 224	12, 204	221	55, 250	9, 490	330, 221	23, 509	551, 973	2, 767	3, 239	1, 300		1, 939
Indiana (District 7).....	4, 717	1, 941	1, 368	45	3, 477	290	17, 687	2, 152	22, 844	166	365	242	15	108
Indiana (District 8).....	315	79	16	9	63	22	1, 356	3	1, 174					
Illinois (District 7).....	53, 905	42, 693	38, 964		88, 041	14, 053	419, 234	26, 989	360, 206	4, 305	508	332	13	163
Illinois (District 8).....	2, 754	957	905		2, 330	219	8, 407	993	11, 390		305	275		30
Michigan (District 7).....	40, 595	35, 450	9, 364	1	15, 382	9, 265	225, 835	16, 177	473, 005	2, 650	4, 329	3, 608		721
Michigan (District 9).....	680	480	170	1	44	63	4, 280	124	6, 548					
Wisconsin (District 7).....	3, 920	4, 331	1, 714	266	7, 682	637	32, 752	309	46, 621	173	697	245		452
Wisconsin (District 9).....	412	132	46		44	52	1, 713	88	3, 892					
Minnesota.....	2, 480	1, 146	455		1, 953	324	9, 174	496	17, 845	50	93	55		38
Iowa.....	9, 771	4, 423	2, 689	5	6, 717	778	29, 957	1, 428	70, 167		1, 629	298	84	1, 247
Missouri (District 8).....	21, 500	17, 040	5, 434	206	13, 317	3, 459	123, 891	17, 038	111, 233	3, 585	1, 534	645	21	868
Missouri (District 10).....	6, 800	2, 290	810		27, 086	1, 450	55, 433	5	9, 901	992				
Total Middle Western States.....	216, 064	153, 186	74, 139	754	221, 386	40, 102	1, 259, 940	89, 311	1, 686, 799	14, 688	12, 699	7, 000	133	5, 566
North Dakota.....	150	20	1		3	3	286	3	596		27		19	8
South Dakota.....	580	140	42		758	53	2, 429	27	3, 636	58	198	42	66	90
Nebraska.....	560	163	35		88	22	1, 747	284	2, 618		60	60		
Kansas.....	355	211	46		195	47	1, 891	8	1, 075		10			10
Montana.....	2, 475	960	527		2, 075	239	13, 084	146	11, 380	16	415	59	159	197
Wyoming.....	190	59	8		185	28	563		402					
Colorado.....	600	555	898		220	374	8, 039	619	7, 096		15			15
New Mexico (District 10).....	30	15	7				78	7	34					
New Mexico (District 11).....	30					1	28	30	10		10	10		
Oklahoma (District 10).....	100	22	16		10	5	415	35	136					
Oklahoma (District 11).....	105	5	3		18	7	367	75	121	12	21			21
Total Western States.....	5, 175	2, 150	1, 583		3, 552	779	28, 927	1, 234	27, 104	86	756	171	244	341
Washington.....	4, 058	1, 240	625	1	2, 506	467	17, 055	2, 214	14, 195	102	464	277	31	156
Oregon.....	3, 680	1, 655	1, 159		3, 666	639	22, 583	683	21, 357	73	282	63	60	159
California.....	66, 768	26, 942	19, 021	46	48, 062	25, 168	360, 712	18, 268	648, 092	5, 238	232			232
Idaho.....	1, 355	457	95	6	89	222	5, 994	51	2, 813		868	728	3	137
Utah.....	3, 683	1, 853	840	9	2, 345	429	17, 652	239	19, 876		438	414		24
Arizona (District 11).....	63	52	11		6	6	444	70	236		60			60
Arizona (District 12).....	775	255	97	1	169	223	5, 602	248	3, 326					
Total Pacific States.....	80, 382	32, 454	21, 848	63	56, 837	27, 154	430, 042	21, 773	709, 895	5, 413	2, 344	1, 482	94	768
Total State bank and trust company members.....	697, 075	589, 669	285, 041	7, 531	1, 026, 453	433, 766	5, 420, 672	299, 570	3, 944, 831	57, 375	61, 378	40, 039	801	20, 538

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										
51 1, 925 240	51 1, 159 240			750	16	10	5, 184 1, 234	647			35 1, 571 1, 059 26	32, 226 510, 656 225, 795 31, 584	Maine. Massachusetts. Rhode Island. Connecticut (District 1).
2, 216	1, 450			750	16	10	6, 418	647			2, 691	800, 261	Total New England States.
31, 249 981 877 986 587 188 21	3, 854 961 877 986 587 8		71 20	21, 835	5, 489	23, 605 35	104, 301 314	8, 901			45, 286 1, 909 13 2, 381 2, 105 374 559 2	4, 815, 106 404, 548 36, 947 515, 235 313, 443 38, 043 67, 755 4, 886	New York. New Jersey (District 2). New Jersey (District 3). Pennsylvania (District 3). Pennsylvania (District 4). Delaware. Maryland. District of Columbia.
34, 889	7, 273		292	21, 835	5, 489	23, 891	106, 150	9, 174	909		52, 629	6, 195, 963	Total Eastern States.
4, 029	2, 966		472	591		12	366 5 6		180 5		263 11	50, 538 15, 706 20, 453	Virginia. West Virginia (District 4). West Virginia (District 5). North Carolina. South Carolina. Georgia. Florida. Alabama.
361 3, 741 1, 247 10, 763 156 1, 390 35 1, 982 2, 814	359 3, 726 1, 119 9, 864 156 1, 350 35 1, 982 2, 583		2 15 128 862 37			1, 567	21 316 475		2 6 27 199		18 6 15 657 222	67, 008 19, 811 126, 504 29, 149 60, 882 211	Mississippi (District 6). Mississippi (District 8). Louisiana (District 6). Louisiana (District 11). Texas. Arkansas.
2, 951 2, 712 21	2, 915 2, 684		36 28 21	220		6	4, 872	6	11 511	60	308 33 398 95	10, 950 190, 462 9, 342 90, 930 61, 378	Kentucky (District 4). Kentucky (District 8). Tennessee (District 6). Tennessee (District 8).
213 2, 370	213 2, 039		11 331			20 1	57		419 232		214 9, 305 13 176	7, 559 49, 878 7, 260 76, 382	Total Southern States.
34, 785	31, 991		1, 946	848		1, 628	6, 358	6	1, 646	110	11, 728	894, 403	
2, 618 523 40 2, 542	2, 510 378 37 2, 251		84 145 3 16		24	115 1	1, 994 32	5	5, 655 1, 049	123	2, 180 520	1, 112, 003 57, 177 3, 077	Ohio. Indiana (District 7). Indiana (District 8). Illinois (District 7). Illinois (District 8). Michigan (District 7). Michigan (District 9). Wisconsin (District 7). Wisconsin (District 9). Minnesota.
1, 705	1, 630		75	275		278	18, 973	26	17 1, 996 4, 694	1	13, 866 343 637	1, 084, 601 30, 599 840, 660	Missouri (District 8). Missouri (District 10).
811 39 691 5, 032 3, 442	794 39 685 4, 837 1, 392		17 6 139 2, 050			50	341		66 50 34 402 2, 231		470 25 25 1, 327 1, 919 2, 101	12, 456 100, 433 6, 443 34, 766 134, 325 326, 220 106, 868	Total Middle Western States.
17, 443	14, 553	56	2, 535	275	24	526	21, 352	31	16, 194	1, 601	23, 413	3, 849, 628	
13 138 204 119 399 75 9 16 13 88 169	13 138 204 73 394 75 9 16 13 88 104		24 5			1						1, 102 8, 059 5, 799 3, 957 31, 719 1, 511 18, 425 187 122 827 918	North Dakota. South Dakota. Nebraska. Kansas. Montana. Wyoming. Colorado. New Mexico (District 10). New Mexico (District 11). Oklahoma (District 10). Oklahoma (District 11).
1, 243	1, 127	22	94			1			1	11	24	72, 626	Total Western States.
755 726 8, 191 516 120 20	640 607 7, 998 488 103 20	4	111 119 6 28 17	187		2 544	1, 098 4, 181	481	57 19 44 13	5 60	17 59 3, 545 15 429	43, 763 57, 660 1, 235, 491 12, 560 47, 957 975 10, 696	Washington. Oregon. California.— Idaho. Utah. Arizona (District 11). Arizona (District 12).
10, 328	9, 856	4	281	187		546	5, 279	481	133	65	4, 065	1, 409, 102	Total Pacific States.
100, 904	66, 250	82	5, 148	23, 895	5, 529	26, 602	145, 557	10, 339	18, 883	1, 787	94, 550	13, 221, 983	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, 1924

[In thousands of dollars]

	District No. 1 (36 banks)	District No. 2 (144 banks)	District No. 3 (70 banks)	District No. 4 (120 banks)	District No. 5 (65 banks)	District No. 6 (133 banks)	District No. 7 (364 banks)	District No. 8 (130 banks)	District No. 9 (101 banks)	District No. 10 (33 banks)	District No. 11 (186 banks)	District No. 12 (188 banks)	Total United States (1,570 banks)
RESOURCES													
Loans and discounts	472,681	2,592,817	279,151	861,529	152,435	266,168	1,245,347	331,855	57,664	65,411	69,760	878,688	7,273,506
Overdrafts	280	1,019	165	250	136	1,093	520	500	102	133	253	845	5,296
United States Government securities	72,428	520,515	46,872	99,151	5,678	6,010	201,164	35,452	5,274	15,033	3,471	118,310	1,129,358
Stock of Federal reserve banks	2,168	13,059	2,896	5,381	984	1,506	6,061	1,918	295	360	485	3,339	38,452
Other bonds, stocks, and securities	111,610	616,710	153,463	216,107	20,197	28,800	312,961	77,089	10,040	9,386	2,845	132,801	1,692,009
Total loans and investments	659,167	3,744,120	482,547	1,182,418	179,430	303,577	1,766,053	446,814	73,375	90,323	76,814	1,133,983	10,138,621
Customers' liability on account of acceptances	6,569	108,761	311	2,032	2,082	5,195	19,027	408	2,009	2,861	3	5,613	150,001
Banking house, furniture, and fixtures	13,203	82,055	14,766	48,070	6,639	17,747	51,308	13,474	2,861	3,967	48,020	304,119	304,119
Other real estate owned	1,565	5,752	4,119	11,545	1,709	4,159	6,427	3,181	1,626	1,429	2,393	7,233	51,138
Gold and gold certificates	1,266	9,212	313	742	145	383	2,795	299	231	102	97	1,398	16,983
All other cash in vault	11,605	39,169	6,378	17,167	3,266	5,433	30,135	6,978	2,293	1,394	2,035	16,236	142,089
Reserve with Federal reserve banks	44,901	382,138	29,741	67,293	8,766	17,461	112,093	25,660	3,885	6,272	4,769	63,804	766,783
Items with Federal reserve banks in process of collection	13,939	72,823	10,781	22,942	7,323	6,334	22,460	11,198	397	6,491	905	9,542	185,135
Due from banks, bankers, and trust companies	26,019	91,922	25,313	56,799	13,467	34,368	104,737	31,972	9,506	22,185	7,342	73,045	496,675
Exchanges for clearing house, also checks on other banks in same place	15,413	575,782	10,574	18,399	4,289	9,191	71,060	9,275	564	3,710	627	20,911	739,795
Outside checks and other cash items	2,262	19,544	544	5,680	396	1,662	10,456	1,558	237	498	256	20,652	63,745
United States securities borrowed			189	6,380	188	737	6,213	4,524	100	1	432	120	18,884
Other securities borrowed				123		50	1,478	60			11	65	1,787
Other assets	4,352	88,376	4,649	9,121	2,751	8,171	12,954	3,083	322	2,308	2,636	7,505	146,228
Total	800,261	5,219,654	590,225	1,448,711	230,451	414,468	2,217,196	558,484	94,545	137,574	102,287	1,408,127	13,221,983
LIABILITIES													
Capital stock paid in	33,450	229,729	38,426	82,790	19,337	31,885	112,908	40,569	6,777	8,635	12,250	80,319	697,075
Surplus fund	39,433	196,066	70,265	96,844	13,428	18,363	88,838	24,049	2,878	3,315	3,788	32,402	589,669
Undivided profits, less expenses and taxes paid	19,947	114,198	23,161	25,003	5,180	7,338	54,099	9,598	1,241	1,820	1,619	21,837	285,041
Due to Federal reserve banks	497	3,427	1,527	330	583	525	317	215	1		46	63	7,531
Due to banks, bankers, and trust companies	24,397	591,180	31,750	67,966	19,366	42,681	121,299	34,313	4,877	27,784	4,003	56,837	1,026,453
Certified and cashiers' or treasurers' checks outstanding	7,303	342,684	4,293	11,474	4,464	2,503	25,023	5,415	734	1,926	799	27,148	433,766
Demand deposits	437,155	2,669,239	272,192	497,502	83,463	159,023	772,520	218,149	31,850	69,124	58,724	451,301	5,720,242
Time deposits	219,768	815,809	131,554	638,337	66,222	120,186	972,843	190,647	43,897	21,262	14,647	709,659	3,944,831
United States deposits	3,387	19,212	6,708	7,443	653	2,484	7,294	3,625	124	992	40	5,413	57,375
Total deposits	692,507	4,441,551	448,024	1,223,052	174,751	327,402	1,899,296	452,364	81,483	121,088	78,259	1,250,421	11,190,198
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,942	21,529	4,789	4,633	5,190	4,858	7,528	4,487	733	85	2,320	2,284	61,378
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	2,216	32,230	2,051	3,226	9,399	15,371	10,613	10,546	1,280	511	3,153	10,308	100,904
Cash letters of credit and travelers' checks outstanding	10	23,640	241	118	19	1,595	361	51	1		20	546	26,602
Acceptances executed for customers	6,418	104,615	153	2,027	1,987	5,663	19,017	398				5,279	145,557
Acceptances executed by other banks for account of reporting banks	647	8,901	158	5	115	6	26					481	10,339
United States securities borrowed			189	6,380	188	737	6,212	4,524	100	1	432	120	18,883
Other securities borrowed				123		50	1,478	60			11	65	1,787
Other liabilities	2,691	47,195	2,768	4,510	857	1,200	16,820	11,838	52	2,119	435	4,065	94,550
Total	800,261	5,219,654	590,225	1,448,711	230,451	414,468	2,217,196	558,484	94,545	137,574	102,287	1,408,127	13,221,983

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON
JUNE 30, 1924, BY CLASSES OF BANKS

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (189 banks)	Country banks (1,340 banks)	Total United States (1,570 banks)
	New York (30 banks)	Chicago (11 banks)	Total (41 banks)			
RESOURCES						
Loans and discounts	1,963,512	469,579	2,433,091	3,093,002	1,747,413	7,273,506
Overdrafts	868	96	964	2,670	1,662	5,296
United States Government securities	397,032	81,441	478,473	427,024	223,861	1,129,358
Stock of Federal reserve banks	9,819	2,309	12,128	16,917	9,407	38,452
Other bonds, stocks, and securities	359,870	92,761	452,631	739,402	499,976	1,692,009
Total loans and investments	2,731,101	646,186	3,377,287	4,279,015	2,482,319	10,138,621
Customers' liability on account of acceptances	107,737	18,991	126,728	19,758	3,515	150,001
Banking house, furniture, and fixtures	54,549	14,068	68,617	156,043	79,459	304,119
Other real estate owned	2,912		2,912	29,345	18,881	51,138
Gold and gold certificates	6,389	1,406	7,795	3,686	5,502	16,983
All other cash in vault	22,849	5,914	28,763	63,376	49,950	142,089
Reserve with Federal reserve banks	325,637	52,728	378,365	266,275	122,143	766,783
Items with Federal reserve banks in process of collection	52,224	11,629	63,853	96,863	24,419	185,135
Due from banks, bankers, and trust companies	49,049	40,387	89,436	257,766	149,473	496,675
Exchanges for clearing house, also checks on other banks in same place	559,092	53,669	612,761	106,468	20,566	739,795
Outside checks and other cash items	15,944	5,021	20,965	36,894	5,886	63,745
United States securities borrowed				10,950	7,934	18,884
Other securities borrowed		1	1	372	1,414	1,787
Other assets	80,766	7,236	88,002	37,921	20,305	146,228
Total	4,008,249	857,236	4,865,485	5,364,732	2,991,766	13,221,983
LIABILITIES						
Capital stock paid in	167,050	39,650	206,700	295,895	194,480	697,075
Surplus fund	148,832	37,314	186,146	281,497	122,026	589,669
Undivided profits, less expenses and taxes paid	87,346	34,807	122,153	100,041	62,847	285,041
Due to Federal reserve banks	212		212	1,864	5,455	7,531
Due to banks, bankers, and trust companies	550,396	84,844	635,240	323,942	67,271	1,026,453
Certified and cashiers' or treasurers' checks outstanding	335,806	11,021	346,827	69,606	17,333	433,766
Demand deposits	2,117,504	361,665	2,479,169	2,069,337	1,171,736	5,720,242
Time deposits	374,360	250,809	625,169	2,076,309	1,243,353	3,944,831
United States deposits	13,814	3,269	17,083	34,842	5,450	57,375
Total deposits	3,392,092	711,608	4,103,700	4,575,900	2,510,598	11,190,198
Bills payable (including all obligations representing money borrowed other than rediscounts)	6,950		6,950	16,023	38,405	61,378
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	27,579	1,694	29,273	30,045	41,586	100,904
Cash letters of credit and travelers' checks outstanding	23,483	256	23,739	2,665	198	26,602
Acceptances executed for customers	103,716	18,973	122,689	19,526	3,342	145,557
Acceptances executed by other banks for account of reporting banks	8,853	18	8,871	1,463	5	10,339
United States securities borrowed				10,950	7,933	18,883
Other securities borrowed		1	1	372	1,414	1,787
Other liabilities	42,348	12,915	55,263	30,355	8,932	94,550
Total	4,008,249	857,236	4,865,485	5,364,732	2,991,766	13,221,983
Ratio of reserve with Federal reserve banks to net deposits liability (per cent)	13.2	12.3	13.1	9.7	7.1	10.4

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1924 11

[In thousands of dollars]

	Net amount due from banks not included in re- serve calculations	Net amount on which reserve is computed	Amount of re- serve required	Amount of re- serve with Fed- eral reserve banks	Per cent to net amount on which reserve is com- puted
Federal reserve bank cities:					
Central reserve cities—					
New York.....	28,763	2,458,707	319,632	325,637	13.2
Chicago.....	19,646	429,370	55,818	52,728	12.3
Total central reserve cities.....	48,409	2,888,077	375,450	378,365	13.1
Reserve cities—					
Boston.....	14,286	264,031	26,403	26,407	10.0
New York (Brooklyn).....	416	101,216	10,122	8,570	8.5
Philadelphia.....	8,063	216,223	21,622	21,737	10.1
Cleveland.....	4,969	317,963	31,796	33,161	10.4
Richmond.....	147	15,444	1,544	1,602	10.4
Atlanta.....	832	5,920	592	647	10.9
Chicago.....	7,571	81,043	8,104	8,458	10.4
St. Louis.....	8,465	125,914	12,591	11,997	9.5
Minneapolis.....	301	3,937	394	355	9.0
Kansas City.....		55,815	5,582	4,609	8.3
Dallas.....		6,559	656	677	10.3
San Francisco.....	9,632	371,036	37,104	30,122	8.1
Total.....	54,682	1,565,101	156,510	148,342	9.5
Total Federal reserve bank cities.....	103,091	4,453,178	531,960	526,707	11.8
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	5,108	143,787	14,379	13,761	9.6
Pittsburgh.....	3,124	132,837	13,284	12,608	9.5
Cincinnati.....	5,507	54,007	5,401	5,065	9.4
Baltimore.....	2,827	35,746	3,575	2,993	8.4
Jacksonville.....	5			1	
Birmingham.....	2,487	19,959	1,996	1,957	9.8
New Orleans.....	929	95,689	9,569	8,045	8.4
Detroit.....	18,246	238,567	23,857	23,066	9.7
Louisville.....	390	16,776	1,678	1,606	9.6
Memphis.....	3,715	34,032	3,403	3,425	10.1
Little Rock.....	328	16,671	1,667	1,672	10.0
Helena.....	463	3,083	308	336	10.9
Denver.....	3,872	10,296	1,029	720	7.0
El Paso.....	211	1,811	181	134	7.4
Salt Lake City.....	2,431	16,363	1,636	1,548	9.5
Spokane.....	36	7,135	713	718	10.1
Portland.....	688	18,354	1,835	1,900	10.4
Los Angeles.....	17,664	188,598	18,860	22,816	12.1
Total Federal reserve branch cities.....	68,031	1,033,711	103,371	102,371	9.9
Total Federal reserve bank and branch cities.....	171,122	5,486,889	635,331	629,078	11.5
All other reserve cities:					
Columbus.....	757	14,211	1,421	1,327	9.3
Toledo.....		29,178	2,918	3,091	10.3
Washington.....	331	2,031	203	215	10.6
Savannah.....	1,182	31,706	3,170	3,214	10.1
Indianapolis.....		9,608	961	1,008	10.5
Grand Rapids.....	566	19,979	1,998	2,024	10.1
Cedar Rapids.....	107	1,130	113	118	10.4
Des Moines.....	24	10,785	1,078	1,051	9.7
Milwaukee.....	807	33,786	3,379	3,391	10.0
San Antonio.....	202	977	98	98	10.0
Waco.....		1,031	103	115	11.2
Total.....	3,976	154,422	15,442	15,562	10.1
Central reserve city banks.....	48,409	2,888,077	375,450	378,365	13.1
Other reserve city banks.....	126,689	2,753,234	275,323	266,275	9.7
Banks outside reserve cities (country banks).....	115,071	1,715,274	120,069	122,143	7.1
Total State bank and trust company members.....	290,169	7,356,585	770,842	766,783	10.4

12 ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON JUNE 30, 1924 (INCLUDING 8,080 NATIONAL BANKS AND 1,570 STATE BANKS AND TRUST COMPANIES)

[In thousands of dollars]

	District No. 1 (421 banks)	District No. 2 (840 banks)	District No. 3 (730 banks)	District No. 4 (873 banks)	District No. 5 (624 banks)	District No. 6 (518 banks)	District No. 7 (1,422 banks)	District No. 8 (627 banks)	District No. 9 (895 banks)	District No. 10 (1,087 banks)	District No. 11 (837 banks)	District No. 12 (776 banks)	Total United States (9,650 banks)
RESOURCES													
Loans and discounts	1, 449, 149	5, 450, 086	1, 241, 240	1, 876, 595	952, 903	762, 758	2, 949, 814	842, 898	609, 842	798, 334	595, 207	1, 719, 824	19, 248, 650
Overdrafts	639	1, 772	346	822	724	1, 645	1, 989	1, 165	1, 102	1, 471	1, 674	2, 020	15, 369
United States Government securities	249, 740	1, 229, 288	237, 033	392, 286	127, 536	83, 155	496, 285	134, 429	116, 912	135, 290	104, 274	301, 569	3, 607, 797
Other bonds, stocks, and securities	360, 408	1, 439, 990	554, 655	569, 807	116, 246	89, 890	565, 726	183, 255	96, 691	104, 721	31, 560	276, 794	4, 389, 743
Total loans and investments	2, 059, 936	8, 121, 136	2, 033, 274	2, 839, 510	1, 197, 409	937, 448	4, 013, 814	1, 161, 747	824, 547	1, 039, 816	732, 715	2, 300, 207	27, 261, 559
Customer's liability on account of acceptances	36, 081	174, 760	9, 832	3, 719	6, 682	5, 974	28, 167	887	2, 745	384	1, 076	15, 423	285, 830
Banking house, furniture, and fixtures	55, 904	155, 426	58, 086	115, 300	48, 503	44, 987	129, 339	34, 819	25, 442	40, 571	36, 917	91, 405	836, 699
Other real estate owned	9, 421	11, 463	9, 369	19, 956	10, 160	9, 211	21, 563	7, 542	14, 757	13, 216	13, 380	15, 715	155, 753
Cash in vault	40, 348	107, 089	36, 974	53, 677	24, 113	21, 220	88, 302	20, 614	20, 039	27, 612	19, 851	43, 716	503, 555
Reserve with Federal reserve banks	130, 161	756, 506	121, 313	158, 172	61, 079	56, 482	298, 035	63, 376	47, 410	78, 241	49, 293	145, 385	1, 965, 453
Items with Federal reserve banks in process of collection	50, 941	173, 628	52, 506	56, 743	39, 211	17, 960	68, 063	30, 292	7, 762	31, 259	21, 484	32, 626	582, 475
Due from banks, bankers, and trust companies	102, 631	189, 547	132, 372	178, 200	87, 187	116, 989	372, 892	117, 085	123, 707	201, 079	105, 145	213, 363	1, 940, 197
Exchanges for clearing house, also checks on other banks in same place	49, 001	1, 305, 257	52, 291	37, 981	28, 095	18, 127	135, 620	19, 773	10, 606	21, 178	9, 961	53, 183	1, 741, 073
Outside checks and other cash items	11, 339	34, 972	5, 208	9, 567	3, 590	3, 924	18, 232	3, 444	5, 690	4, 618	3, 327	29, 500	133, 411
Redemption fund and due from United States Treasurer	2, 734	4, 903	2, 989	5, 053	3, 293	2, 207	4, 620	2, 186	1, 687	2, 201	2, 387	2, 844	37, 104
United States securities borrowed ¹			189	6, 380	188	737	6, 213	4, 524	100	1	432	120	18, 884
Other securities borrowed ¹				123		50	1, 478	60			11	65	1, 787
Other assets	21, 349	192, 753	9, 634	14, 479	7, 858	9, 313	23, 925	5, 080	4, 273	3, 921	3, 953	16, 938	313, 476
Total	2, 569, 846	11, 227, 440	2, 524, 137	3, 498, 860	1, 517, 368	1, 244, 629	5, 210, 263	1, 471, 429	1, 088, 765	1, 464, 097	999, 932	2, 960, 490	35, 777, 256
LIABILITIES													
Capital stock paid in	142, 331	486, 835	134, 733	210, 615	112, 423	94, 915	295, 000	111, 228	70, 313	96, 899	93, 507	181, 537	2, 030, 336
Surplus fund	124, 470	498, 159	218, 457	212, 084	82, 465	56, 258	208, 721	58, 050	37, 275	46, 407	42, 834	84, 412	1, 669, 592
Undivided profits, less expenses and taxes paid	74, 909	254, 673	72, 075	81, 903	34, 113	23, 975	115, 345	27, 823	15, 788	19, 087	20, 161	46, 695	786, 547
Due to Federal reserve banks	3, 489	11, 123	4, 311	1, 443	7, 935	1, 631	1, 557	551	2		1, 266	668	33, 976
Due to banks, bankers, and trust companies	160, 279	1, 572, 620	225, 704	227, 477	115, 852	112, 687	619, 382	160, 722	103, 985	215, 477	91, 081	214, 859	3, 820, 125
Certified and cashiers' or treasurers' checks outstanding	21, 383	756, 976	14, 162	20, 325	14, 927	6, 176	50, 160	10, 383	11, 755	18, 127	11, 122	48, 483	983, 979
Demand deposits	1, 233, 984	5, 345, 004	1, 016, 123	1, 331, 336	526, 098	483, 068	2, 043, 463	590, 287	383, 934	690, 144	505, 805	1, 159, 744	15, 308, 990
Time deposits	657, 438	1, 786, 274	705, 706	1, 233, 441	466, 110	353, 746	1, 645, 284	407, 587	403, 578	298, 607	152, 454	1, 093, 320	9, 203, 545
United States deposits	25, 119	36, 472	20, 906	19, 129	10, 635	7, 113	22, 736	5, 945	5, 692	6, 504	6, 452	12, 243	178, 946
Total deposits	2, 101, 692	9, 508, 469	1, 986, 912	2, 833, 151	1, 141, 557	964, 421	4, 382, 582	1, 175, 475	908, 946	1, 228, 859	768, 180	2, 529, 317	29, 529, 561
Bills payable (including all obligations representing money borrowed other than rediscounts)	14, 885	44, 659	24, 512	20, 593	28, 055	11, 246	16, 473	11, 917	5, 514	5, 360	9, 696	12, 315	205, 225
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	13, 129	65, 140	9, 299	11, 434	40, 815	35, 259	35, 657	20, 185	13, 470	17, 455	14, 620	21, 219	297, 682
Cash letters of credit and travelers' checks outstanding	1, 563	26, 904	401	750	119	1, 601	3, 151	106	74	97	114	1, 161	36, 041
Acceptances executed for customers	36, 264	165, 350	8, 853	3, 851	7, 070	6, 841	28, 695	878	2, 331	386	1, 073	15, 376	276, 968
Acceptances executed by other banks for account of reporting banks	2, 623	19, 303	2, 949	5	285	54	739		422			1, 340	27, 720
National bank notes outstanding	52, 783	96, 170	58, 706	99, 313	63, 539	43, 680	91, 703	43, 321	32, 830	43, 679	47, 170	56, 292	729, 186
United States securities borrowed	408	2, 306	922	17, 771	3, 396	3, 395	9, 083	8, 506	313	1, 492	731	3, 102	51, 425
Other securities borrowed	27	50		507	90	449	1, 527	115	1	606	126	754	4, 252
Other liabilities	4, 762	59, 422	6, 318	6, 883	3, 441	2, 535	21, 587	13, 825	1, 488	3, 770	1, 720	6, 970	132, 721
Total	2, 569, 846	11, 227, 440	2, 524, 137	3, 498, 860	1, 517, 368	1, 244, 629	5, 210, 263	1, 471, 429	1, 088, 765	1, 464, 097	999, 932	2, 960, 490	35, 777, 256

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON JUNE 30, 1924, BY CLASSES OF BANKS (INCLUDING 8,080 NATIONAL BANKS AND 1,570 STATE BANKS AND TRUST COMPANIES)

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (552 banks)	Country banks (9,008 banks)	Total United States (9,650 banks)
	New York (64 banks)	Chicago (26 banks)	Total (90 banks)			
RESOURCES						
Loans and discounts	3, 972, 612	1, 064, 243	5, 036, 855	6, 707, 973	7, 503, 822	19, 248, 650
Overdrafts	1, 277	188	1, 465	5, 241	8, 663	15, 369
United States Government securities	921, 023	167, 036	1, 088, 059	1, 129, 922	1, 389, 816	3, 607, 797
Other bonds, stocks, and securities	700, 153	137, 473	837, 626	1, 291, 876	2, 260, 241	4, 389, 743
Total loans and investments	5, 595, 065	1, 368, 940	6, 964, 005	9, 135, 012	11, 162, 542	27, 261, 559
Customer's liability on account of acceptances	172, 453	27, 141	199, 594	77, 167	9, 069	285, 830
Banking house, furniture, and fixtures	91, 552	29, 865	121, 417	325, 166	390, 116	836, 699
Other real estate owned	3, 494	62	3, 556	52, 684	99, 513	155, 753
Cash in vault	57, 308	22, 261	79, 569	150, 022	273, 964	503, 555
Reserve with Federal reserve banks	618, 600	152, 413	771, 013	635, 372	559, 068	1, 965, 453
Items with Federal reserve banks in process of collection	119, 234	34, 197	153, 431	341, 535	87, 509	582, 475
Due from banks, bankers, and trust companies	76, 602	160, 100	236, 702	861, 388	842, 107	1, 940, 197
Exchanges for clearing house, also checks on other banks in same place	1, 279, 372	95, 540	1, 374, 912	291, 125	75, 036	1, 741, 073
Outside checks and other cash items	24, 017	7, 704	31, 721	73, 168	28, 522	133, 411
Redemption fund and due from United States Treasurer	2, 014	143	2, 157	9, 106	25, 841	37, 104
United States securities borrowed ¹				10, 950	7, 934	18, 884
Other securities borrowed ¹				372	1, 414	1, 787
Other assets	181, 035	14, 178	195, 213	78, 008	40, 255	313, 476
Total	8, 220, 746	1, 912, 545	10, 133, 291	12, 041, 075	13, 602, 890	35, 777, 256
LIABILITIES						
Capital stock paid in	333, 600	92, 900	426, 500	681, 402	922, 434	2, 030, 336
Surplus fund	376, 682	79, 570	456, 252	573, 026	640, 314	1, 669, 592
Undivided profits, less expenses and taxes paid	188, 677	58, 690	247, 367	242, 339	296, 841	786, 547
Due to Federal reserve banks	212		212	7, 363	26, 401	33, 976
Due to banks, bankers, and trust companies	1, 481, 730	428, 695	1, 910, 425	1, 543, 851	365, 849	3, 820, 125
Certified and cashiers' or treasurers' checks outstanding	742, 711	25, 839	768, 550	143, 797	71, 632	983, 979
Demand deposits	4, 065, 873	874, 350	4, 940, 223	5, 095, 705	5, 273, 062	15, 308, 990
Time deposits	635, 914	293, 173	929, 087	3, 200, 727	5, 073, 731	9, 203, 545
United States deposits	26, 698	8, 984	35, 682	110, 252	33, 012	178, 946
Total deposits	6, 953, 138	1, 631, 041	8, 584, 179	10, 101, 695	10, 843, 687	29, 529, 561
Bills payable (including all obligations representing money borrowed other than rediscounts)	15, 303		15, 303	36, 262	153, 660	205, 225
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	50, 628	1, 724	52, 352	60, 076	185, 254	297, 682
Cash letters of credit and travelers' checks outstanding	26, 679	2, 894	29, 573	5, 987	481	36, 041
Acceptances executed for customers	163, 296	27, 669	190, 965	77, 352	8, 651	276, 968
Acceptances executed by other banks for account of reporting banks	19, 071	623	19, 694	7, 562	464	27, 720
National bank notes outstanding	39, 357	2, 810	42, 167	177, 361	509, 658	729, 186
United States securities borrowed	2, 178		2, 178	29, 318	19, 929	51, 425
Other securities borrowed				1, 333	2, 918	4, 252
Other liabilities	52, 137	14, 623	66, 760	47, 362	18, 599	132, 721
Total	8, 220, 746	1, 912, 545	10, 133, 291	12, 041, 075	13, 602, 890	35, 777, 256
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	12. 3	13. 5	12. 6	9. 8	7. 4	9. 8

¹ Exclusive of securities borrowed by national banks.