

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

Report No. 26

FEDERAL RESERVE BOARD,
Washington, November 20, 1924.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON
SEPTEMBER 14, DECEMBER 31, 1923, MARCH 31, JUNE 30, AND OCTOBER 10, 1924

[In thousands of dollars]

	Sept. 14, 1923 (1,609 banks)	Dec. 31, 1923 (1,595 banks)	Mar. 31, 1924 (1,571 banks)	June 30, 1924 (1,570 banks)	Oct. 10, 1924 (1,566 banks)
RESOURCES					
Loans and discounts.....	6,906,563	7,161,274	7,208,994	7,273,506	7,594,884
Overdrafts.....	5,675	6,222	6,704	5,296	6,277
United States Government securities.....	1,123,272	1,077,773	1,078,861	1,129,358	1,318,766
Stock of Federal reserve banks.....	37,271	37,691	38,144	38,452	39,383
Other bonds, stocks, and securities.....	1,483,616	1,530,967	1,537,872	1,692,009	1,800,927
Total loans and investments.....	9,556,397	9,813,927	9,870,575	10,138,621	10,760,237
Customers' liability on account of acceptances.....	142,356	184,158	184,720	150,001	185,050
Banking house, furniture, and fixtures.....	263,038	274,014	288,683	304,119	301,379
Other real estate owned.....	58,882	53,768	56,006	51,138	51,197
Gold and gold certificates.....	11,713	13,749	14,556	16,983	16,874
All other cash in vault.....	150,797	162,438	137,251	142,089	151,633
Reserve with Federal reserve banks.....	699,581	719,315	732,535	766,783	817,797
Items with Federal reserve banks in process of collection.....	191,335	205,536	169,780	185,135	185,600
Due from banks, bankers, and trust companies.....	388,354	476,640	422,792	496,675	580,318
Exchanges for clearing house, also checks on other banks in same place.....	355,900	698,686	672,616	739,795	462,155
Outside checks and other cash items.....	46,643	67,388	51,406	63,745	47,686
United States securities borrowed.....	15,188	14,969	16,478	18,884	18,060
Other securities borrowed.....	2,186	2,232	2,420	1,787	1,954
Other assets.....	143,623	156,483	147,207	146,228	212,144
Total.....	12,025,993	12,843,303	12,767,025	13,221,983	13,792,084
LIABILITIES					
Capital stock paid in.....	672,496	677,979	687,347	697,075	703,166
Surplus fund.....	559,202	573,610	577,170	589,669	609,033
Undivided profits, less expenses and taxes paid.....	282,288	259,342	288,612	285,041	319,912
Due to Federal reserve banks.....	8,008	9,709	7,650	7,531	9,166
Due to banks, bankers, and trust companies.....	750,174	907,610	907,283	1,026,453	1,181,620
Certified and cashiers' or treasurers' checks outstanding.....	237,031	388,524	417,957	433,766	288,839
Demand deposits.....	5,238,910	² 5,575,521	5,431,016	5,720,242	5,938,330
Time deposits.....	3,603,093	² 3,703,712	3,782,092	3,944,831	4,138,099
United States deposits.....	45,434	81,461	111,038	57,375	116,391
Total deposits.....	9,882,650	10,666,537	10,657,036	11,190,193	11,672,445
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	163,642	120,817	77,091	61,378	43,872
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	203,926	238,765	156,891	100,904	94,845
Cash letters of credit and travelers' checks outstanding.....	19,615	14,877	16,249	26,602	16,334
Acceptances executed for customers.....	145,927	195,769	182,528	145,557	187,952
Acceptances executed by other banks for account of reporting banks.....	7,782	8,567	11,996	10,339	10,097
United States securities borrowed.....	15,192	14,969	16,579	18,883	18,057
Other securities borrowed.....	2,186	2,232	2,420	1,787	1,954
Other liabilities.....	71,087	69,839	93,106	94,550	114,367
Total.....	12,025,993	12,843,303	12,767,025	13,221,983	13,792,084
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.4	10.2	10.5	10.4	10.4

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

[In thousands of dollars]

	Sept. 14, 1923 (9,843 banks)	Dec. 31, 1923 (9,774 banks)	Mar. 31, 1924 (9,681 banks)	June 30, 1924 (9,650 banks)	Oct. 10, 1924 (9,635 banks)
RESOURCES					
Loans and discounts.....	18,838,478	19,034,996	19,158,195	19,248,650	19,801,388
Overdrafts.....	18,622	16,690	17,518	15,369	18,510
United States Government securities.....	3,722,441	3,641,132	3,569,653	3,607,797	3,894,620
Other bonds, stocks, and securities.....	3,918,011	4,045,312	4,086,668	4,389,743	4,736,126
Total loans and investments.....	26,497,552	26,738,130	26,832,034	27,261,559	28,450,644
Customers' liability on account of acceptances.....	295,841	391,595	387,292	285,830	330,716
Banking house, furniture, and fixtures.....	767,651	786,792	813,880	836,699	843,077
Other real estate owned.....	145,279	147,634	156,089	155,753	155,641
Cash in vault.....	523,407	561,433	494,223	503,555	527,889
Reserve with Federal reserve banks.....	1,868,926	1,900,153	1,893,301	1,965,453	2,121,428
Items with Federal reserve banks in process of collection.....	654,791	665,709	549,087	582,475	613,494
Due from banks, bankers, and trust companies.....	1,640,178	1,824,348	1,643,739	1,940,197	2,430,462
Exchanges for clearing house, also checks on other banks in same place.....	886,796	1,709,537	1,582,343	1,741,073	1,091,300
Outside checks and other cash items.....	105,965	140,987	107,798	133,411	100,551
Redemption fund and due from United States Treasurer.....	36,909	36,720	37,141	37,104	36,701
United States securities borrowed ¹	15,188	14,969	16,478	18,884	18,060
Other securities borrowed ¹	2,186	2,232	2,420	1,787	1,954
Other assets.....	287,755	318,367	304,398	313,476	378,953
Total.....	33,728,424	35,238,606	34,820,223	35,777,256	37,103,870
LIABILITIES					
Capital stock paid in.....	2,004,140	2,003,054	2,022,169	2,030,336	2,034,943
Surplus fund.....	1,626,922	1,641,319	1,649,880	1,669,592	1,682,646
Undivided profits, less expenses and taxes paid.....	805,170	733,193	796,395	786,547	876,516
Due to Federal reserve banks.....	37,771	36,674	32,978	33,976	36,508
Due to banks, bankers, and trust companies.....	3,165,502	3,475,656	3,446,737	3,820,125	4,453,412
Certified and cashiers' or treasurers' checks outstanding.....	534,642	922,549	867,420	983,979	653,342
Demand deposits.....	14,565,909	² 15,164,182	14,719,256	15,308,990	15,729,597
Time deposits.....	8,466,416	² 8,650,610	8,889,923	9,203,545	9,597,395
United States deposits.....	144,478	236,942	291,767	178,946	301,803
Total deposits.....	26,914,718	28,486,613	28,248,081	29,529,561	30,772,057
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	516,637	444,983	315,979	205,225	167,483
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	604,725	572,661	428,536	297,682	265,264
Cash letters of credit and travelers' checks outstanding.....	27,112	20,350	22,457	36,041	22,514
Acceptances executed for customers.....	291,713	400,200	375,768	276,968	328,526
Acceptances executed by other banks for account of reporting banks.....	26,679	26,197	37,451	27,720	28,532
National-bank notes outstanding.....	730,980	725,441	725,986	729,186	723,039
United States securities borrowed.....	52,175	53,256	52,263	51,425	46,786
Other securities borrowed.....	4,936	5,270	4,952	4,252	5,535
Other liabilities.....	122,517	126,069	140,306	132,721	150,029
Total.....	33,728,424	35,238,606	34,820,223	35,777,256	37,103,870
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	9.8	9.7	9.8	9.8	10.0

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 government securities	Stock of Federal reserve banks	Other bonds, stocks, and securities	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities:										
Central reserve cities—										
New York.....	31	2,064,013	850	457,888	9,888	382,521	140,299	55,417	2,365	7,203
Chicago.....	11	583,090	91	110,075	2,759	105,878	22,335	5,929		774
Total central reserve cities.....	42	2,647,103	941	567,963	12,647	488,399	162,634	61,346	2,365	7,977
Reserve cities—										
Boston.....	10	268,443	63	14,501	1,126	43,579	3,048	6,849	1,592	222
New York (Brooklyn).....	5	63,208	6	20,211	306	21,707	79	3,743	180	724
Philadelphia.....	14	180,168	53	36,632	2,082	119,451	324	7,142	2,846	215
Cleveland.....	8	454,339	122	47,583	1,792	74,212	1,230	21,677	6,032	69
Richmond.....	4	23,904	15	101	154	2,399	250	565	11	5
Atlanta.....	3	10,332	3	72	165	3,386		2,668	204	3
Chicago.....	19	92,133	38	11,752	442	32,179	2	3,410	364	147
St. Louis.....	14	130,080	19	24,036	880	31,772	26	4,409	567	76
Minneapolis.....	2	3,171	2	577	32	1,921		25	125	3
Kansas City.....	2	51,408	27	15,080	247	6,750		2,028	1,175	19
Dallas.....	2	9,067	17	10	50	415		840	41	9
San Francisco.....	11	486,345	357	106,047	1,876	69,821	4,785	28,087	3,276	425
Total.....	94	1,772,598	722	276,602	9,152	407,592	9,744	81,443	16,413	1,917
Total Federal reserve bank cities.....	136	4,419,701	1,663	844,565	21,799	895,991	172,378	142,789	18,778	9,894
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	5	148,793	31	51,336	940	64,087	39	8,017	1,210	51
Pittsburgh.....	6	101,065	7	54,616	1,728	64,896	30	7,152	2,134	29
Cincinnati.....	6	68,319	10	5,642	428	27,256		5,665	1,212	22
Baltimore.....	4	39,246	19	571	270	12,842	2,083	1,896	742	19
Jacksonville.....	1	869			7					
Birmingham.....	2	20,791	2	488	98	1,989		1,322	318	41
New Orleans.....	7	119,472	669	1,946	521	14,630	3,573	9,118	1,436	47
Detroit.....	11	278,508	30	76,817	1,443	83,613	7	14,667	305	247
Louisville.....	4	31,445	30	2,679	115	6,670	36	1,227	215	5
Memphis.....	2	45,135	134	158	284	3,763		2,790	746	6
Little Rock.....	4	27,060	135	926	94	1,141		684	720	9
Helena.....	2	2,502	37	177	19	1,333		109	10	9
Denver.....	1	5,681	12	3,024	30	2,168	21	367	8	31
El Paso.....	1	1,760	8	34	11	316		7	22	2
Salt Lake City.....	5	16,453	35	1,032	91	7,223		959	502	9
Spokane.....	2	8,165	8	742	45	665	11	382	113	12
Portland.....	4	20,619	20	2,245	79	3,759	1,054	140	359	78
Los Angeles.....	3	259,346	319	25,542	720	32,039	269	12,543	1,127	281
Total Federal reserve branch cities.....	70	1,195,229	1,506	227,975	6,923	328,397	7,123	67,045	11,179	898
Total Federal reserve bank and branch cities.....	206	5,614,930	3,169	1,072,540	28,722	1,224,388	179,501	209,834	29,957	10,792
All other reserve cities:										
Columbus.....	1	16,204	8	1,297	62	4,001		799	54	26
Toledo.....	3	51,623	5	4,820	319	5,771	900	3,184	40	70
Washington.....	1	2,109		55	33	1,288	113	37	24	40
Savannah.....	4	50,026	48	147	238	2,605	1,018	1,937	566	22
Indianapolis.....	1	7,444		2,024	60	5,517		751	14	
Grand Rapids.....	5	27,199	13	468	108	7,349	8	2,215	35	56
Cedar Rapids.....	1	2,501	6	44	8	194		111		7
Des Moines.....	3	15,272	3	529	73	2,584		287	537	64
Milwaukee.....	3	38,405	19	9,430	174	11,081		1,184	25	72
San Antonio.....	1	2,074	15		6	239		149	503	
Waco.....	1	1,320	1		10	9		171	40	1
Total.....	24	214,177	118	18,814	1,091	40,638	2,039	10,825	1,838	358
Central reserve city banks.....	42	2,647,103	941	567,963	12,647	488,399	162,634	61,346	2,365	7,977
Other reserve city banks.....	188	3,182,004	2,346	523,391	17,166	776,627	18,906	159,313	29,430	3,173
Banks outside reserve cities(country banks).....	1,336	1,765,777	2,990	227,412	9,570	535,901	3,510	80,720	19,402	5,724
Total State bank and trust company members.....	1,566	7,594,884	6,277	1,318,766	39,383	1,800,927	185,050	301,379	51,197	16,874

BANK CITIES, FEDERAL RESERVE BRANCH CITIES, AND OTHER RESERVE CITIES ON OCTOBER 10, 1924

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			
25,547	334,989	49,740	38,166	332,146	9,588			129,338	4,039,958	Federal reserve bank cities:
6,388	67,548	13,249	55,125	20,537	2,394			20,412	1,016,584	Central reserve cities—
										New York.
										Chicago.
31,935	402,537	62,989	93,291	352,683	11,982			149,750	5,056,542	Total central reserve cities.
										Reserve cities—
3,298	27,275	7,786	10,335	12,923	988			2,661	404,689	Boston.
3,580	10,264	929	1,804	4,762	443			665	132,611	New York (Brooklyn).
3,329	22,059	7,222	14,575	7,098	94	150		3,542	406,982	Philadelphia.
7,744	34,239	14,664	27,050	8,656	3,108	4,100		4,199	710,816	Cleveland.
343	1,823	2,341	1,092	413	11	130		979	34,536	Richmond.
118	594	154	410	169	9			468	18,755	Atlanta.
4,222	8,831	1,377	10,358	1,892	527			1,329	169,003	Chicago.
1,941	13,745	8,477	11,324	3,623	291	2,230	55	722	234,273	St. Louis.
119	436	188	935	170	42			13	7,759	Minneapolis.
823	6,602	5,790	19,466	1,925	337			2,552	114,229	Kansas City.
387	773	834	1,364	228	42			113	14,190	Dallas.
7,400	36,833	5,979	46,550	10,094	11,581			8,729	828,185	San Francisco.
33,304	163,474	55,741	145,263	51,953	17,473	6,610	55	25,972	3,076,028	Total.
65,239	566,011	118,730	238,554	404,636	29,455	6,610	55	175,722	8,132,570	Total Federal reserve bank cities.
										Federal reserve branch cities:
2,402	16,024	7,350	14,228	3,119	1,134			1,273	320,034	Reserve cities—
1,275	14,094	2,642	7,525	2,374	133	260		2,921	262,881	Buffalo.
2,161	6,149	2,424	9,058	1,805	389	132	114	152	130,938	Pittsburgh.
1,051	4,108	1,790	4,726	1,032	169	500		240	71,304	Cincinnati.
	1		1		1			25		Baltimore.
593	2,170	1,057	2,520	407	494				32,290	Jacksonville.
2,284	9,252	2,664	21,751	6,610	205	575		6,698	201,451	Birmingham.
8,634	24,362	4,812	18,162	10,254	1,573	128	340	1,527	525,429	New Orleans.
592	1,596	816	1,410	534	27	250		182	47,829	Detroit.
1,113	2,611	2,798	11,177	1,264	80			3,104	75,163	Louisville.
521	1,748	3,279	3,788	425	159			142	40,831	Memphis.
77	460	240	810	36	34				5,874	Little Rock.
227	1,055	302	3,612	146	7				16,690	Helena.
46	154	118	434	62				84	3,058	Denver.
261	1,811	981	4,243	240	8			91	33,939	El Paso.
122	739	444	2,231	206	4			1	13,890	Salt Lake City.
480	1,836	518	8,538	896	198			104	40,923	Spokane.
5,615	22,422	3,487	27,477	4,185	6,364			686	402,422	Portland.
27,454	110,592	35,722	141,691	33,595	10,979	1,845	479	17,225	2,225,857	Los Angeles.
92,693	676,603	154,452	380,245	438,231	40,434	8,455	534	192,947	10,358,427	Total Federal reserve branch cities.
										Total Federal reserve bank and branch cities.
624	1,514		581	653	186			123	26,132	All other reserve cities:
1,592	3,966	908	5,492	1,776	465			337	81,268	Columbus.
53	178	21	315		3			123	4,392	Toledo.
1,365	3,737	3,695	12,460	2,248	195			517	80,824	Washington.
355	475	516	1,713	96	43	900		886	20,794	Savannah.
1,178	2,049	32	2,185	628	52	1,010		15	44,600	Indianapolis.
31	118		189	8	5				3,222	Grand Rapids.
487	1,000	512	1,704	248	52			5	23,357	Cedar Rapids.
1,182	3,879	542	7,807	1,147	619			429	75,995	Des Moines.
15	103		400					107	3,611	Milwaukee.
65	130	46	165	42				46	2,046	San Antonio.
6,947	17,149	6,272	33,011	6,846	1,620	1,910		2,588	366,241	Waco.
31,935	402,537	62,989	93,291	352,683	11,982			149,750	5,056,542	Total.
67,705	291,215	97,735	319,965	92,394	30,072	10,365	534	45,785	5,668,126	Central reserve city banks.
51,993	124,045	24,876	167,062	17,078	5,632	7,695	1,420	16,609	3,067,416	Other reserve city banks.
151,633	817,797	185,600	580,318	462,155	47,686	18,060	1,954	212,144	13,792,084	Banks outside reserve cities (country banks).
										Total State bank and trust company members.

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

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
	C	S	UP	DD	Bankers	WAD	DD	DD	Time	US	BP			
Federal reserve bank cities:														
Central reserve cities—														
New York.....	168,550	149,638	92,420	206	545,778	207,899	2,026,865	121,153	452,394	20,162	1,200	1,200		
Chicago.....	39,650	52,314	39,313		124,194	8,513	413,230	10,495	272,669	5,751				
Total central reserve cities.....	208,200	201,952	131,733	206	669,972	216,412	2,440,095	131,648	725,063	25,913	1,200	1,200		
Reserve cities—														
Boston.....	16,850	20,795	8,530		19,884	4,412	245,622	3,870	70,448	8,185	197	97		100
New York (Brooklyn).....	4,900	5,320	2,667		11,533	1,202	92,218	2,226	11,085	821	200	200		
Philadelphia.....	24,115	57,032	19,235	51	25,788	3,490	199,801	194	58,961	15,603	405	365		40
Cleveland.....	39,150	20,588	6,996		50,547	5,156	207,893	21,503	344,078	6,645	533	75		458
Richmond.....	2,400	2,750	1,147		6,494	867	10,534	148	7,078		1,750	1,175		575
Atlanta.....	4,000	1,550	1,015		1,099	86	2,578	614	5,936		102			102
Chicago.....	10,950	3,790	3,387		1,890	2,771	51,119	8,374	84,828	1,340				
St. Louis.....	15,120	14,209	3,161		14,416	1,648	103,823	2,645	70,818	5,030	150			150
Minneapolis.....	750	240	103		701	128	3,352	301	2,134	50				
Kansas City.....	6,200	2,040	970		42,038	1,068	51,545		7,829	1,419				
Dallas.....	1,500	150	217		3,096	250	6,156	26	2,505					
San Francisco.....	45,200	17,353	13,915	16	65,192	11,369	245,597	5,526	401,202	11,489	763	700		63
Total.....	171,135	145,817	61,343	67	242,678	32,447	1,220,238	45,427	1,066,902	50,582	4,100	2,612		1,488
Total Federal reserve bank cities.....	379,335	347,769	193,076	273	912,650	248,859	3,660,333	177,075	1,791,965	76,495	5,300	3,812		1,488
Federal reserve branch cities:														
Reserve cities—														
Buffalo.....	17,250	14,100	7,007	1,012	17,883	1,461	105,763	2,501	142,484	8,240	1,540	1,540		
Pittsburgh.....	8,300	49,350	12,042		21,598	1,277	106,108	4,734	51,094	5,512	1,022	622		400
Cincinnati.....	6,400	7,850	3,108		4,111	1,029	39,268	2,986	65,335	110	175	175		
Baltimore.....	4,750	4,250	1,575		6,887	632	31,325	388	18,737					
Jacksonville.....	200	48	18		3						240			240
Birmingham.....	2,000	1,250	480		2,145	179	16,438	357	9,179					
New Orleans.....	10,500	6,850	2,791	895	38,962	1,050	73,384	3,142	46,478	3,740	967	817		150
Detroit.....	23,250	24,850	5,484		18,376	6,435	154,662	4,430	281,376	4,570	850	850		
Louisville.....	2,406	1,575	866		1,758	256	10,709	397	18,260		1,075	75		1,000
Memphis.....	6,750	2,000	1,435		11,479	576	24,690	1,472	21,561		500			500
Little Rock.....	2,000	830	664		10,457	232	9,591	1,578	10,949		543	243		300
Helena.....	400	225	195		992	90	2,326	3	1,622					
Denver.....	500	500	920		102	191	7,472	958	6,047					
El Paso.....	350	20	20		114	93	1,549		899					
Salt Lake City.....	2,093	948	448		2,756	217	12,362	239	14,665					
Spokane.....	1,200	300	297		3,149	161	4,640	749	3,389					
Portland.....	1,500	1,112	855		4,970	529	15,336	499	14,167					
Los Angeles.....	16,650	7,360	9,041		6,184	6,761	115,060	7,364	227,214	4,436				
Total Federal reserve branch cities.....	106,499	123,418	47,246	1,907	151,926	21,169	730,683	31,807	933,456	26,608	6,912	4,322		2,590
Total Federal reserve bank and branch cities.....	485,834	471,187	240,322	2,180	1,064,576	270,028	4,391,016	208,882	2,725,421	103,103	12,212	8,134		4,078
All other reserve cities:														
Columbus.....	1,500	575	214		726	182	9,019	4,737	9,006					
Toledo.....	6,600	4,050	1,679	501	7,503	1,572	31,368	37	26,239	795				
Washington.....	1,000	100	55		286	27	1,184	114	1,511					
Savannah.....	4,300	3,625	1,207		14,703	217	28,340	229	25,361	3	840			840
Indianapolis.....	1,500	500	545		2,993	155	5,491	682	7,684	150				
Grand Rapids.....	1,750	1,792	507		1,171	237	11,597	355	26,121		60	60		
Cedar Rapids.....	200	50	50		2	14	362		2,544					
Des Moines.....	1,750	700	762		3,164	211	7,823	591	7,215					
Milwaukee.....	2,200	3,600	1,774	285	9,072	434	24,703	4	33,456	41	185	185		
San Antonio.....	200		148					27	3,221					
Waco.....	300	50	19		350	35	996		296					
Total.....	21,300	15,042	6,960	786	39,970	3,084	120,883	6,776	142,654	989	1,085	245		840
Central reserve city banks.....	208,200	201,952	131,733	206	669,972	216,412	2,440,095	131,648	725,063	25,913	1,200	1,200		
Other reserve city banks.....	298,934	284,277	115,549	2,760	434,574	56,700	2,071,804	84,010	2,143,012	78,179	12,097	7,179		4,918
Banks outside reserve cities (country banks).....	196,032	122,804	72,630	6,200	77,074	15,727	1,161,919	48,854	1,270,024	12,299	30,575	14,383	741	15,451
Total State bank and trust company members.....	703,166	609,033	319,912	9,166	1,181,620	288,839	5,673,818	264,512	4,138,099	116,391	43,872	22,762	741	20,369

CITIES, FEDERAL RESERVE BRANCH CITIES, AND OTHER RESERVE CITIES ON OCTOBER 10, 1924—Continued

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										
43,046	350		2,000	32,094	8,602	15,096	138,003	8,806			48,742	4,039,958	Federal reserve bank cities:
2,421				2,344	77	133	22,335				25,566	1,016,584	Central reserve cities—
45,467	350		2,000	34,438	8,679	15,229	160,338	8,806			74,308	5,056,542	Chicago.
													Total central reserve cities.
1,555	101			1,424	30		2,682	677			982	404,689	Reserve cities—
								79			360	132,611	Boston.
								180			1,566	406,982	New York (Brooklyn).
701	671				30	69	1,230		4,100		1,627	710,816	Philadelphia.
866	667			195	4		250		130		122	34,536	Cleveland.
144	964		180								631	18,755	Richmond.
											550	169,003	Atlanta.
335	335					2	2		2,230	55	575	234,273	Chicago.
						32	26					7,759	St. Louis.
											1,120	114,229	Minneapolis.
											290	14,190	Kansas City.
955	667			288		408	5,141				4,059	828,185	Dallas.
													San Francisco.
5,556	3,405		180	1,907	64	902	9,351	936	6,610	55	11,882	3,076,028	Total.
51,023	3,755		2,180	36,345	8,743	16,131	169,689	9,742	6,610	55	86,190	8,132,570	Total Federal reserve bank cities.
40					40	15	39				699	320,034	Federal reserve branch cities:
164	164					8	23		260		1,389	262,881	Reserve cities—
									132	114	320	130,938	Buffalo.
						9	2,130		500		121	71,304	Pittsburgh.
175			175							25	202	911	Cincinnati.
250	250					12						32,290	Baltimore.
2,222	993			493	736	2	9,434	219	575		240	201,451	Jacksonville.
						23	7		128	340	638	525,429	Birmingham.
250			250				36		250		9,991	47,829	New Orleans.
3,881	3,881										819	75,163	Detroit.
3,911	3,911										76	40,831	Louisville.
												5,874	Memphis.
												16,690	Little Rock.
												3,058	Helena.
												204	Denver.
						7						5	El Paso.
												44	Salt Lake City.
857					857		1,054					40,923	Spokane.
138	138					125	268				1,821	402,422	Portland.
11,888	9,337		425	493	1,633	201	13,012	219	1,845	479	16,582	2,225,857	Los Angeles.
62,911	13,092		2,605	36,838	10,376	16,332	182,701	9,961	8,455	534	102,772	10,358,427	Total Federal reserve branch cities.
											173	26,132	Total Federal reserve bank and branch cities.
							900				24	81,268	All other reserve cities:
											2	4,392	Columbus.
											52	80,824	Toledo.
930	867		63				994	23			194	20,794	Washington.
												44,600	Savannah.
									900			3,222	Indianapolis.
									1,010			23,357	Grand Rapids.
												75,995	Cedar Rapids.
												3,611	Des Moines.
												2,046	Milwaukee.
													San Antonio.
													Waco.
930	867		63				1,894	136	1,910		1,842	366,241	Total.
45,467	350		2,000	34,438	8,679	15,229	160,338	8,806			74,308	5,056,542	Central reserve city banks.
18,374	13,609		668	2,400	1,697	1,103	24,257	1,291	10,365	534	30,306	5,668,126	Other reserve city banks.
31,004	27,737		111	3,132	24	52	3,357		7,692	1,420	9,753	3,067,416	Banks outside reserve cities (country banks).
94,845	41,696	111	5,800	36,838	10,400	16,384	187,952	10,097	18,057	1,954	114,367	13,792,084	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST

RESOURCES

[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Government securities	Stock of Federal reserve banks	Other bonds, stocks, and securities	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Maine.....	4	21,957	15	2,648	62	4,471		271	15	21
Massachusetts.....	25	354,480	75	23,294	1,438	64,145	3,311	8,903	1,639	310
Rhode Island.....	4	113,653	11	45,461	576	48,472	667	2,735	127	951
Connecticut (District 1).....	4	17,487	56	4,482	114	4,715		930	112	18
Total New England States.....	37	507,577	157	75,885	2,190	121,803	3,978	12,839	1,893	1,300
New York.....	98	2,481,282	922	555,038	12,089	558,236	141,235	76,726	4,262	8,532
New Jersey (District 2).....	46	209,414	22	42,445	1,096	102,163	695	7,579	649	1,518
New Jersey (District 3).....	10	19,913	1	2,311	121	11,056		1,238	80	100
Pennsylvania (District 3).....	58	251,512	73	44,959	2,706	153,788	388	13,473	3,621	365
Pennsylvania (District 4).....	22	131,956	15	59,887	1,986	79,740	30	9,122	2,447	82
Delaware.....	4	18,956	12	5,565	171	8,540	46	757	43	24
Maryland.....	7	41,027	20	617	278	12,967	2,083	1,933	757	21
District of Columbia.....	1	2,109		55	33	1,288	113	37	24	40
Total Eastern States.....	246	3,156,169	1,065	710,877	18,480	927,778	144,590	110,865	11,883	10,682
Virginia.....	12	36,200	19	108	251	3,376	251	1,137	112	23
West Virginia (District 4).....	4	11,194	5	788	60	1,613	2	730	169	14
West Virginia (District 5).....	13	14,330	34	723	102	1,591		488	97	11
North Carolina.....	12	48,084	28	4,739	221	1,366		2,529	301	37
South Carolina.....	19	13,637	92	644	97	1,900		525	391	10
Georgia.....	79	84,695	429	949	627	6,804	1,023	5,510	1,773	57
Florida.....	13	17,864	10	2,344	98	1,926		1,184	138	24
Alabama.....	23	42,232	98	639	208	2,811	880	1,806	829	94
Mississippi (District 6).....	1	111		1	1	9		4	1	
Mississippi (District 8).....	7	8,845	165	57	37	394		256	68	10
Louisiana (District 6).....	12	123,688	698	1,979	539	14,996	3,575	9,234	1,495	60
Louisiana (District 11).....	2	6,152	49	226	27	1,661		323	49	3
Texas.....	174	62,214	532	2,867	446	1,805	46	3,633	2,325	99
Arkansas.....	37	48,791	487	1,673	222	1,767		1,571	1,388	40
Kentucky (District 4).....	4	5,120	9	452	41	636		580	51	8
Kentucky (District 8).....	5	34,061	36	2,695	124	6,677	36	1,293	215	25
Tennessee (District 6).....	3	5,292	7		32	97		39	96	7
Tennessee (District 8).....	9	47,819	155	180	299	3,861		2,859	755	9
Total Southern States.....	429	610,329	2,853	21,064	3,432	53,290	5,813	33,701	10,253	531
Ohio.....	90	751,726	227	71,591	3,403	136,613	2,130	38,855	8,865	353
Indiana (District 7).....	18	30,617	36	2,917	201	9,366		2,632	441	67
Indiana (District 8).....	3	2,148	5	30	12	173		258	25	6
Illinois (District 7).....	68	714,083	288	125,837	3,382	145,602	22,337	10,893	540	1,056
Illinois (District 8).....	15	17,462	30	3,194	115	4,431		954	79	35
Michigan (District 7).....	155	455,173	178	93,773	2,280	163,817	19	25,345	2,078	867
Michigan (District 9).....	10	6,274	10	561	35	3,299		279	40	31
Wisconsin (District 7).....	21	57,270	42	10,475	248	14,562		1,879	292	130
Wisconsin (District 9).....	9	4,589	6	174	17	474		158	91	7
Minnesota.....	30	21,771	31	2,370	112	3,432		588	795	59
Iowa.....	100	99,503	187	3,394	427	9,063		3,148	2,827	326
Missouri (District 8).....	54	178,166	55	30,464	1,163	60,532	26	6,464	855	180
Missouri (District 10).....	4	56,038	28	15,697	273	7,138		2,095	1,226	37
Total Middle Western States.....	577	2,394,820	1,123	360,477	11,668	558,502	24,512	93,548	18,154	3,154
North Dakota.....	4	777	4	28	5	56		40	63	1
South Dakota.....	14	5,559	34	256	21	246		238	155	5
Nebraska.....	13	4,388	20	137	22	39		173	246	24
Kansas.....	7	2,865	13	158	18	174		137	38	9
Montana.....	35	17,249	72	2,380	105	4,546	21	812	536	45
Wyoming.....	3	1,029	2	116	8	97		39		3
Colorado.....	3	6,290	12	3,074	35	2,215		393	19	33
New Mexico (District 10).....	1	108		15	1	4		11		
New Mexico (District 11).....	1	74			1	1		2	17	
Oklahoma (District 10).....	2	552	11	31	4	50		17	11	4
Oklahoma (District 11).....	5	572	4	8	3	73	11	23	46	1
Total Western States.....	88	39,463	172	6,203	223	7,501	32	1,885	1,131	125
Washington.....	46	25,750	23	2,897	160	5,028	11	1,531	462	92
Oregon.....	38	32,244	56	3,268	162	7,367	1,054	1,076	695	115
California.....	38	785,921	692	134,839	2,811	110,610	5,060	43,967	5,008	787
Idaho.....	33	7,785	18	762	56	519		369	582	19
Utah.....	30	27,363	111	2,013	166	7,921		1,369	782	51
Arizona (District 11).....	2	698	1	49	4	46		35	8	
Arizona (District 12).....	2	6,765	6	432	31	562		194	346	18
Total Pacific States.....	189	886,526	907	144,260	3,390	132,053	6,125	48,541	7,883	1,082
Total State bank and trust company members.....	1,566	7,594,884	6,277	1,318,766	39,383	1,800,927	185,050	301,379	51,197	16,874

COMPANY MEMBERS IN EACH STATE ON OCTOBER 10, 1924

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			
406	1,409	270	1,214	132	27			112	33,030	Maine.
5,530	33,527	9,642	15,244	13,440	1,104			2,958	539,040	Massachusetts.
5,573	9,111	1,003	6,644	1,299	157			2,285	238,725	Rhode Island.
518	1,543	191	939	213	55			32	31,405	Connecticut (District 1).
12,027	45,590	11,106	24,041	15,084	1,343			5,387	842,200	Total New England States.
35,913	375,525	63,288	67,654	341,763	11,474			132,580	4,866,519	New York.
4,380	18,172	7,106	11,355	2,113	906			2,257	411,870	New Jersey (District 2).
505	1,897	212	2,564	224	18			66	40,306	New Jersey (District 3).
5,394	27,075	8,435	19,285	7,608	344	170		4,096	543,292	Pennsylvania (District 3).
2,326	16,495	2,834	11,213	2,526	180	720		3,836	325,395	Pennsylvania (District 4).
502	1,713	436	1,126	191	16			397	38,495	Delaware.
1,099	4,196	1,790	4,837	1,036	171	500		265	73,597	Maryland.
53	178	21	315		3			123	4,392	District of Columbia.
50,172	445,251	84,122	118,349	355,461	13,112	1,390		143,620	6,303,866	Total Eastern States.
669	2,425	2,496	1,650	593	13	130		1,002	50,455	Virginia.
198	368	148	429	38	10	5		12	15,733	West Virginia (District 4).
349	638	550	854	150	24			11	19,952	West Virginia (District 5).
1,526	2,151	2,170	7,758	852	65	2		902	72,731	North Carolina.
264	547	61	1,484	63	120	6		19	19,860	South Carolina.
2,089	5,293	3,861	14,859	2,612	339	31		1,306	132,257	Georgia.
885	1,213	198	2,214	218	34			60	28,460	Florida.
1,355	3,288	1,271	5,025	624	560			436	62,156	Alabama.
6	6		17						156	Mississippi (District 6).
221	391		1,492	22	69	11		57	12,160	Mississippi (District 8).
2,477	9,497	2,666	22,295	6,638	232	586		6,713	207,368	Louisiana (District 6).
240	316	49	814	135	63			16	10,123	Louisiana (District 11).
2,748	5,455	1,116	15,602	649	315	443		2,669	102,964	Texas.
1,157	2,926	3,557	5,985	589	239	219		434	71,045	Arkansas.
123	301		866	31	19			52	8,289	Kentucky (District 4).
639	1,702	816	1,540	544	31	250		182	50,866	Kentucky (District 8).
157	248	8	714	71	36			6	6,810	Tennessee (District 6).
1,202	2,729	2,798	11,341	1,270	93	62		3,124	78,556	Tennessee (District 8).
16,305	39,494	21,765	94,939	15,099	2,262	1,745	115	17,001	949,991	Total Southern States.
16,557	54,622	19,011	52,784	14,606	4,665	4,655	123	5,252	1,186,038	Ohio.
1,127	1,970	807	4,059	386	266	950		1,401	57,243	Indiana (District 7).
92	144	70	91	22				42	3,118	Indiana (District 8).
11,853	79,214	14,896	70,782	22,870	3,248	18		22,213	1,249,112	Illinois (District 7).
596	1,191	160	2,184	121	127	1,932		139	32,750	Illinois (District 8).
14,268	38,446	5,407	33,348	12,334	1,952	4,486	1,591	2,256	857,618	Michigan (District 7).
364	543		888	46	12	65		8	12,455	Michigan (District 9).
1,567	5,095	569	10,379	1,332	657	50		432	104,979	Wisconsin (District 7).
86	245		419	5	4			26	6,301	Wisconsin (District 9).
475	1,488	190	3,279	279	118	32		190	35,209	Minnesota.
2,000	4,775	682	8,072	539	332	382		66	135,723	Iowa.
4,091	18,157	8,792	16,921	4,856	428	2,256	55	875	334,336	Missouri (District 8).
965	7,035	5,790	22,838	2,099	349			2,555	124,163	Missouri (District 10).
54,041	212,925	56,374	226,044	59,495	12,158	14,826	1,769	35,455	4,139,045	Total Middle Western States.
33	55		180	7	2			10	1,261	North Dakota.
247	334	47	1,855	36	10			43	9,086	South Dakota.
66	252		573	12	16			42	6,010	Nebraska.
111	221		1,014	25	2			33	4,818	Kansas.
976	1,704	329	4,833	145	42			72	33,867	Montana.
45	70		202	17	6			1	1,635	Wyoming.
260	1,098	302	3,731	148	8	1		20	17,638	Colorado.
18	8		27		2				194	New Mexico (District 10).
3	3		5		1				109	New Mexico (District 11).
16	47		131		2				876	Oklahoma (District 10).
38	82	10	140	11	4			11	1,065	Oklahoma (District 11).
1,813	3,874	688	12,691	401	95	1	11	250	76,559	Total Western States.
824	2,217	449	5,713	523	242	19		86	46,027	Washington.
960	2,780	518	10,852	974	287			154	62,562	Oregon.
14,064	62,004	9,480	78,771	14,678	18,075			9,680	1,296,447	California.
267	603	102	1,888	56	25	16	59	102	13,228	Idaho.
507	2,444	990	5,501	280	40	36		194	49,768	Utah.
22	43		89	3		27			1,025	Arizona (District 11).
631	572	6	1,440	101	47			215	11,366	Arizona (District 12).
17,275	70,663	11,545	104,254	16,615	18,716	98	59	10,431	1,480,423	Total Pacific States.
151,633	817,797	185,600	580,318	462,155	47,686	18,060	1,954	212,144	13,792,084	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	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	993		1,130	135	10,064	376	17,562	590	92	52		40
Massachusetts.....	22,500	25,565	11,975	410	23,976	5,106	326,684	8,934	98,797	8,345	197	97		100
Rhode Island.....	8,200	11,080	7,618	87	1,691	645	84,249	2,048	119,899	1,510				
Connecticut (District 1).....	1,850	2,050	1,025	81	201	255	15,032	1,429	8,554	235	500	500		
Total New England States.....	33,650	39,645	21,611	578	26,998	6,141	436,029	12,787	244,812	10,680	789	649		140
New York.....	210,265	181,545	112,649	2,052	583,724	211,681	2,391,848	133,527	748,101	29,769	3,186	3,161		25
New Jersey (District 2).....	21,009	15,560	10,820	1,667	6,715	1,971	173,514	1,803	170,017	2,304	2,290	2,290		
New Jersey (District 3).....	1,850	2,190	1,137	149	708	143	17,100	100	16,908					
Pennsylvania (District 3).....	34,785	67,071	22,886	946	27,287	3,877	240,282	2,172	120,882	16,943	2,495	1,933		562
Pennsylvania (District 4).....	12,775	53,490	14,022	12	21,903	1,497	128,119	5,718	77,225	5,554	1,833	1,284		549
Delaware.....	3,200	2,500	1,595	343	3,725	63	21,075	1	4,084	1,185				
Maryland.....	4,900	4,381	1,621		6,887	640	32,017	388	19,963					
District of Columbia.....	1,000	100	55		286	27	1,184	114	1,511					
Total Eastern States.....	289,784	326,837	164,785	5,169	651,235	219,899	3,005,139	143,823	1,158,691	55,755	9,804	8,668		1,136
Virginia.....	4,762	3,628	1,707	44	6,716	916	14,882	192	13,080		1,850	1,190		660
West Virginia (District 4).....	1,150	850	540	66	427	48	4,754	8	7,540	20	371	346		25
West Virginia (District 5).....	1,340	2,053	419	192	1,406	224	7,680	49	6,026		270	75		195
North Carolina.....	5,267	2,096	1,560	764	9,672	1,287	24,342	13	20,994	1,961	2,074	100		1,974
South Carolina.....	2,038	1,151	321	109	210	93	5,003	454	8,876		511	232		279
Georgia.....	13,209	7,642	2,846	8	16,013	441	40,664	1,875	38,858	3	3,869	902	355	2,612
Florida.....	2,545	934	590	13	2,447	185	11,834	237	8,234	40	409			409
Alabama.....	4,371	2,525	1,209	148	3,708	480	29,282	450	16,501	40	1,024	54	14	956
Mississippi (District 6).....	25	3	1		1		64		62					
Mississippi (District 8).....	765	429	70		335	4	4,626		3,252		767			767
Louisiana (District 6).....	10,915	7,014	2,928	914	39,112	1,078	76,267	3,145	48,187	3,740	1,121	817		304
Louisiana (District 11).....	675	225	283	29	866	120	3,752		3,088		1,000	225		775
Texas.....	11,312	3,446	1,525	47	6,108	939	63,934	722	11,120	50	1,612	190		1,422
Arkansas.....	5,234	1,849	1,056		11,470	368	20,982	2,979	16,968		3,215	774		2,441
Kentucky (District 4).....	1,050	330	102		109	14	3,201	74	3,040	20	169	44		125
Kentucky (District 8).....	2,606	1,685	899		1,892	268	11,455	397	20,061		1,075	75		1,000
Tennessee (District 6).....	805	252	317		79	29	2,091	8	3,146		26			26
Tennessee (District 8).....	7,145	2,111	1,482		11,479	590	26,032	1,492	22,536		694	70		624
Total Southern States.....	75,214	38,223	17,855	2,334	112,050	7,084	350,845	12,095	251,569	5,874	20,057	5,094	369	14,594
Ohio.....	70,165	43,243	16,844	742	65,613	9,135	356,034	32,462	570,402	8,034	2,223	917		1,306
Indiana (District 7).....	4,718	1,943	1,564		4,613	329	17,501	1,021	22,953		492	400		92
Indiana (District 8).....	315	80	29	21	54	3	1,350		1,213					
Illinois (District 7).....	54,805	57,988	44,207		127,171	11,786	490,767	19,386	383,414	7,687	81	50	11	20
Illinois (District 8).....	2,855	982	985		3,013	196	9,433	874	11,785		350	265		85
Michigan (District 7).....	40,370	35,346	11,013		22,508	7,825	235,112	16,277	470,332	4,960	5,399	3,905		1,594
Michigan (District 9).....	680	500	225		58	53	4,162	77	6,617					
Wisconsin (District 7).....	4,130	4,437	2,322	285	9,625	540	35,062	192	46,782		334	245		62
Wisconsin (District 9).....	412	133	57		29	64	1,557		4,001		15			
Minnesota.....	2,505	1,145	521		2,245	325	9,794	442	17,612		63	20		43
Iowa.....	9,721	4,360	2,696	8	7,417	557	32,310	1,452	71,277		767	378	67	322
Missouri (District 8).....	21,500	17,270	5,295		15,044	2,209	142,161	3,824	117,885	5,119	398	166	20	212
Missouri (District 10).....	6,800	2,290	1,086		44,961	1,444	55,811		9,192	1,459				
Total Middle Western States.....	218,976	169,717	86,844	1,056	302,351	34,466	1,391,054	76,007	1,733,465	27,858	10,080	6,346	98	3,636
North Dakota.....	150	19			10	8	421		626		17		13	4
South Dakota.....	580	140	26		1,268	52	3,116	1	3,602	56	166	38	57	71
Nebraska.....	560	164	37		95	21	1,879	258	2,768		60	35		25
Kansas.....	380	224	53		376	79	2,367	20	1,291					
Montana.....	2,475	960	560		3,246	259	14,038	167	11,517	17	305	15	133	157
Wyoming.....	190	59	9		202	17	746		411					
Colorado.....	600	555	933		102	197	7,889	975	6,370					
New Mexico (District 10).....	30	15	6				102	8	33					
New Mexico (District 11).....	30						49		10		10			10
Oklahoma (District 10).....	100	22	18		9	4	445	37	145					
Oklahoma (District 11).....	105	5	3		13	16	608	24	196	12				
Total Western States.....	5,200	2,163	1,645		5,321	653	31,660	1,490	26,969	85	558	88	203	267
Washington.....	4,032	1,237	722	2	3,386	513	19,717	1,368	14,434	76	164	109	14	41
Oregon.....	3,665	1,660	1,028		5,304	690	25,907	673	20,764	98	249	110	55	84
California.....	66,768	26,959	24,530	16	71,702	18,668	381,687	15,660	660,116	15,965	878	705		173
Idaho.....	1,355	428	110	1	156	187	7,039	30	2,883		706	646	2	58
Utah.....	3,684	1,858	706	10	2,938	339	18,202	277	20,632		435	317		118
Arizona (District 11).....	63	51	10			7	446	70	190		152	30		122
Arizona (District 12).....	775	255	66		179	192	6,093	232	3,574					
Total Pacific States.....	80,342	32,448	27,172	29	83,665	20,596	459,091	18,310	722,593	16,139	2,584	1,917	71	596
Total State bank and trust company members.....	703,166	609,033	319,912	9,166	1,181,620	288,839	5,673,818	264,512	4,138,099	116,391	43,872	22,762	741	20,369

COMPANY MEMBERS IN EACH STATE ON OCTOBER 10, 1924—Continued

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											
1,555	101			1,424	30						38	33,030	Maine.	
						1		2,948			1,371	539,040	Massachusetts.	
167	167							666			1,031	238,725	Rhode Island.	
											26	31,405	Connecticut (District 1).	
1,722	268			1,424	30	1		3,614	677		2,466	842,200	Total New England States.	
44,515	1,779		2,000	32,094	8,642	15,111		138,860	8,885		50,801	4,866,519	New York.	
682	682					2		695			2,821	411,870	New Jersey (District 2).	
											21	40,306	New Jersey (District 3).	
594	594					393		84	180	170	2,245	543,292	Pennsylvania (District 3).	
228	228					8		23		720	2,268	325,395	Pennsylvania (District 4).	
210			210			1		46			467	38,495	Delaware.	
30	30					9		2,130		500	131	73,597	Maryland.	
									113		2	4,392	District of Columbia.	
46,259	3,313		2,210	32,094	8,642	15,524		141,838	9,178	1,390	58,756	6,303,866	Total Eastern States.	
2,170	1,525		446	195	4			250		130	128	50,455	Virginia.	
								2		5	2	15,783	West Virginia (District 4).	
284	284										9	19,952	West Virginia (District 5).	
2,698	2,698									2	1	72,731	North Carolina.	
1,068	823		245							6	20	19,860	South Carolina.	
5,091	4,593	78	420			2		994	23	31	688	132,257	Georgia.	
710	535		175								232	28,460	Florida.	
1,597	1,525		72			15		798			8	62,156	Alabama.	
												156	Mississippi (District 6).	
1,836	1,836									11	65	12,160	Mississippi (District 8).	
2,456	1,222		5	493	736	2		9,436	219	586	248	207,368	Louisiana (District 6).	
85	85											10,123	Louisiana (District 11).	
1,343	1,331		12			1				443	362	102,964	Texas.	
6,615	5,917		698							219	90	71,045	Arkansas.	
			250								180	8,289	Kentucky (District 4).	
250								36		250	9,992	50,866	Kentucky (District 8).	
52	52										5	6,810	Tennessee (District 6).	
4,114	4,114									62	819	78,556	Tennessee (District 8).	
30,369	26,540	78	2,323	688	740	20		11,516	242	1,745	115	12,784	949,991	Total Southern States.
1,780	1,710		40		30	79		2,130		4,655	123	2,374	1,186,038	Ohio.
382	258		124			2				950		625	57,243	Indiana (District 7).
49	33		16									4	3,118	Indiana (District 8).
3,008	536		51	2,344	77	152		22,337		18		26,305	1,249,112	Illinois (District 7).
45			45							1,932		300	32,750	Illinois (District 8).
1,551	1,155		355		11	24		7		4,486	1,591	817	857,618	Michigan (District 7).
18			18							65			12,455	Michigan (District 9).
618	592		26							50		295	104,979	Wisconsin (District 7).
												33	6,301	Wisconsin (District 9).
375	333		42							32		50	35,209	Minnesota.
3,467	3,230	33	204							379		1,312	135,723	Iowa.
573	573					38		26		2,256	55	683	334,336	Missouri (District 8).
												1,120	124,163	Missouri (District 10).
11,866	8,420	33	951	2,344	118	295		24,500		14,823	1,769	33,918	4,139,045	Total Middle Western States.
6	6											4	1,261	North Dakota.
78	78											1	9,086	South Dakota.
152	152					1						15	6,010	Nebraska.
28	16		12										4,818	Kansas.
251	251							21				51	33,867	Montana.
										1			1,635	Wyoming.
17	17												17,638	Colorado.
													194	New Mexico (District 10).
10	10												109	New Mexico (District 11).
96	96												876	Oklahoma (District 10).
72	31		41								11		1,065	Oklahoma (District 11).
710	657		53			1		21		1	11	71	76,559	Total Western States.
340	307		33			3				19		14	46,027	Washington.
1,424	443		119		862			1,054				46	62,562	Oregon.
1,474	1,174		12	288		533		5,409				6,082	1,296,447	California.
255	247		8							16	59	3	13,228	Idaho.
417	326		91			7				36		227	49,768	Utah.
9	1				8					27			1,025	Arizona (District 11).
													11,366	Arizona (District 12).
3,919	2,498		263	288	870	543		6,463		98	59	6,372	1,480,423	Total Pacific States.
94,845	41,696	111	5,800	36,838	10,400	16,384		187,952	10,097	18,057	1,954	114,367	13,792,084	Total State bank and trust company members.

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS IN EACH FEDERAL RESERVE DISTRICT ON OCTOBER 10, 1924

[In thousands of dollars]

	District No. 1 (37 banks)	District No. 2 (144 banks)	District No. 3 (72 banks)	District No. 4 (120 banks)	District No. 5 (64 banks)	District No. 6 (131 banks)	District No. 7 (362 banks)	District No. 8 (130 banks)	District No. 9 (102 banks)	District No. 10 (33 banks)	District No. 11 (184 banks)	District No. 12 (187 banks)	Total United States (1,566 banks)
RESOURCES.													
Loans and discounts	507,577	2,690,696	290,381	899,996	155,387	273,882	1,356,646	337,292	56,219	71,270	69,710	885,828	7,594,884
Overdrafts	157	944	86	256	193	1,242	731	933	157	86	586	906	6,277
United States Government securities	75,885	597,483	52,835	132,718	6,886	5,912	236,396	38,293	5,769	19,228	3,150	144,211	1,318,766
Stock of Federal reserve banks	2,190	13,185	2,998	5,490	982	1,505	6,538	1,972	295	361	481	3,386	39,383
Other bonds, stocks, and securities	121,803	660,399	173,384	218,602	22,488	26,643	342,410	77,835	12,053	9,717	3,586	132,007	1,800,927
Total loans and investments	707,612	3,962,707	519,684	1,257,062	185,936	309,184	1,942,721	456,325	74,493	100,662	77,513	1,166,338	10,760,237
Customers' liability on account of acceptances	3,978	141,930	434	2,162	2,447	5,478	22,356	62	21	21	57	6,125	185,050
Banking house, furniture and fixtures	12,839	84,305	15,468	49,287	6,649	17,777	43,897	13,655	2,115	2,865	4,016	48,506	301,379
Other real estate owned	1,893	4,911	3,744	11,532	1,682	4,332	6,178	3,385	1,680	1,540	2,445	7,875	51,197
Gold and gold certificates	1,300	10,050	489	457	142	242	2,446	305	148	110	103	1,082	16,874
All other cash in vault	12,027	40,293	6,401	19,204	3,960	6,969	30,815	7,998	2,181	1,481	3,051	17,253	151,633
Reserve with Federal reserve banks	45,590	393,697	30,685	71,786	10,135	19,545	129,500	27,240	4,369	8,731	5,899	70,620	817,797
Items with Federal reserve bank in process of collection	11,106	70,394	9,083	21,993	7,088	8,004	22,361	16,193	566	6,092	1,175	11,545	185,600
Due from banks, bankers, and trust companies	24,041	79,009	22,975	65,292	16,898	45,124	126,640	39,554	11,454	28,516	16,650	104,165	580,318
Exchanges for clearing house, also checks on other banks in same place	15,084	343,876	8,023	17,201	2,694	10,163	37,461	7,424	518	2,301	798	16,612	462,155
Outside checks and other cash items	1,343	12,380	378	4,874	396	1,201	6,455	987	188	385	383	18,716	47,686
United States securities borrowed			170	5,380	638	617	5,886	4,730	97	1	470	71	18,060
Other securities borrowed				123		50	1,591	120			11	59	1,954
Other assets	5,387	134,837	4,559	9,152	2,322	8,521	26,368	4,853	349	2,650	2,715	10,431	212,144
Total	842,200	5,278,389	622,093	1,535,505	240,987	437,207	2,404,675	582,831	98,179	155,334	115,286	1,479,398	13,792,084
LIABILITIES													
Capital stock paid in	33,650	231,274	39,835	85,140	19,307	31,870	113,744	40,420	6,802	8,660	12,185	80,279	703,166
Surplus fund	39,645	197,105	71,761	97,913	13,409	18,370	104,074	24,406	2,897	3,329	3,727	32,397	609,033
Undivided profits, less expenses and taxes paid	21,611	123,469	25,618	31,508	5,683	7,891	61,802	9,816	1,389	2,142	1,821	27,162	319,912
Due to Federal reserve banks	578	3,719	1,438	820	1,109	1,083	293	21			76	29	9,166
Due to banks, bankers, and trust companies	26,998	590,439	31,720	88,052	25,177	61,360	171,334	43,287	6,856	45,745	6,987	83,665	1,181,620
Certified and cashiers' or treasurers' checks outstanding	6,141	213,652	4,083	10,694	3,187	2,213	21,037	3,638	761	1,762	1,082	20,589	288,839
Demand deposits	448,816	2,700,692	280,730	530,370	86,318	165,917	849,080	225,605	33,775	70,537	69,605	476,885	5,938,330
Time deposits	244,812	918,118	141,874	658,207	70,450	114,988	994,758	193,700	43,975	20,210	14,604	722,403	4,138,099
United States deposits	10,680	32,073	18,128	13,628	1,961	3,823	13,131	5,119	188	1,459	62	16,139	116,391
Total deposits	738,025	4,458,693	477,973	1,301,771	188,202	349,384	2,049,633	471,370	85,555	139,713	92,416	1,319,710	11,672,445
Bills payable (including all obligations representing money borrowed other than rediscounts)	789	5,476	2,495	4,596	4,705	6,449	7,046	6,499	551	60	2,774	2,432	43,872
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	1,722	45,197	804	2,008	6,250	9,906	9,026	13,482	728	293	1,519	3,910	94,845
Cash letters of credit and travelers' checks outstanding	1	15,113	394	87	9	19	178	38		1	1	543	16,384
Acceptances executed for customers	3,614	139,555	130	2,155	2,380	11,228	22,344	62	21			6,463	187,952
Acceptances executed by other banks for account of reporting banks	677	8,885	180		113	242							10,097
United States securities borrowed			170	5,380	638	617	5,883	4,730	97	1	470	71	18,057
Other securities borrowed				123		50	1,591	120			11	59	1,954
Other liabilities	2,466	53,622	2,733	4,824	291	1,181	29,354	11,888	139	1,135	362	6,372	114,367
Total	842,200	5,278,389	622,093	1,535,505	240,987	437,207	2,404,675	582,831	98,179	155,334	115,286	1,479,398	13,792,084

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON OCTOBER 10, 1924, BY CLASSES OF BANKS

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (188 banks)	Country banks (1,336 banks)	Total United States (1,566 banks)
	New York (31 banks)	Chicago (11 banks)	Total (42 banks)			
RESOURCES						
Loans and discounts	2,064,013	583,090	2,647,103	3,182,004	1,765,777	7,594,884
Overdrafts	850	91	941	2,346	2,990	6,277
United States Government securities	457,888	110,075	567,963	523,391	227,412	1,318,766
Stock of Federal reserve banks	9,888	2,759	12,647	17,166	9,570	39,383
Other bonds, stocks, and securities	382,521	105,878	488,399	776,627	535,901	1,800,927
Total loans and investments	2,915,160	801,893	3,717,053	4,501,534	2,541,650	10,760,237
Customers' liability on account of acceptances	140,299	22,335	162,634	18,906	3,510	185,050
Banking house, furniture, and fixtures	55,417	5,929	61,346	159,313	80,720	301,379
Other real estate owned	2,365		2,365	29,430	19,402	51,197
Gold and gold certificates	7,203	774	7,977	3,173	5,724	16,874
All other cash in vault	25,547	6,388	31,935	67,705	51,993	151,633
Reserve with Federal reserve banks	334,989	67,548	402,537	291,215	124,045	817,797
Items with Federal reserve banks in process of collection	49,740	13,249	62,989	97,735	24,876	185,600
Due from banks, bankers, and trust companies	38,166	55,125	93,291	319,965	167,062	580,318
Exchanges for clearing house, also checks on other banks in same place	332,146	20,537	352,683	92,394	17,078	462,155
Outside checks and other cash items	9,588	2,394	11,982	30,072	5,632	47,686
United States securities borrowed				10,365	7,695	18,060
Other securities borrowed				534	1,420	1,954
Other assets	129,338	20,412	149,750	45,785	16,609	212,144
Total	4,039,958	1,016,584	5,056,542	5,668,126	3,067,416	13,792,084
LIABILITIES						
Capital stock paid in	168,550	39,650	208,200	298,934	196,032	703,166
Surplus fund	149,638	52,314	201,952	284,277	122,804	609,033
Undivided profits, less expenses and taxes paid	92,420	39,313	131,733	115,549	72,630	319,912
Due to Federal reserve banks	206		206	2,760	6,200	9,166
Due to banks, bankers, and trust companies	545,778	124,194	669,972	434,574	77,074	1,181,620
Certified and cashiers' or treasurers' checks outstanding	207,899	8,513	216,412	56,700	15,727	288,839
Demand deposits	2,148,018	423,725	2,571,743	2,155,814	1,210,773	5,938,330
Time deposits	452,394	272,669	725,063	2,143,012	1,270,024	4,138,099
United States deposits	20,162	5,751	25,913	78,179	12,299	116,391
Total deposits	3,374,457	834,852	4,209,309	4,871,039	2,592,097	11,672,445
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,200		1,200	12,097	30,575	43,872
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	43,046	2,421	45,467	18,374	31,004	94,845
Cash letters of credit and travelers' checks outstanding	15,096	133	15,229	1,103	52	16,384
Acceptances executed for customers	138,003	22,335	160,338	24,257	3,357	187,952
Acceptances executed by other banks for account of reporting banks	8,806		8,806	1,291		10,097
United States securities borrowed				10,365	7,692	18,057
Other securities borrowed				534	1,420	1,954
Other liabilities	48,742	25,566	74,308	30,306	9,753	114,367
Total	4,039,958	1,016,584	5,056,542	5,668,126	3,067,416	13,792,084
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	12.8	12.6	12.8	10.0	7.0	10.4

RESERVE COMPUTATION OF STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM ON OCTOBER 10, 1924

[In thousands of dollars]

	Net amount due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
Federal reserve bank cities:					
Central reserve cities—					
New York.....	26,324	2,612,572	339,634	334,989	12.8
Chicago.....	3,713	534,157	69,440	67,548	12.6
Total central reserve cities.....	30,037	3,146,729	409,074	402,537	12.8
Reserve cities—					
Boston.....	7,866	271,746	27,175	27,275	10.0
New York (Brooklyn).....	698	103,708	10,371	10,264	9.9
Philadelphia.....	8,234	226,351	22,635	22,059	9.7
Cleveland.....	11,163	349,115	34,911	34,239	9.8
Richmond.....	181	16,501	1,650	1,823	11.0
Atlanta.....	306	5,731	573	594	10.4
Chicago.....	8,966	84,941	8,494	8,831	10.4
St. Louis.....	7,555	127,908	12,791	13,745	10.7
Minneapolis.....	464	4,293	429	436	10.2
Kansas City.....		69,819	6,982	6,602	9.5
Dallas.....	27	7,880	788	773	9.8
San Francisco.....	8,053	393,491	39,349	36,833	9.4
Total.....	53,515	1,661,484	166,148	163,474	9.8
Total Federal reserve bank cities.....	83,552	4,808,213	575,222	566,011	11.6
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	6,385	153,053	15,305	16,024	10.5
Pittsburgh.....	2,088	138,592	13,859	14,094	10.2
Cincinnati.....	8,147	61,855	6,186	6,149	9.9
Baltimore.....	1,385	38,690	3,869	4,108	10.6
Jacksonville.....		2		1	50.0
Birmingham.....	1,660	19,549	1,955	2,170	11.1
New Orleans.....	665	101,016	10,102	9,252	9.2
Detroit.....	11,242	246,340	24,634	24,362	9.9
Louisville.....	746	16,584	1,658	1,596	9.6
Memphis.....	3,184	32,630	3,263	2,611	8.0
Little Rock.....	296	17,947	1,795	1,748	9.7
Helena.....	295	3,107	311	460	14.8
Denver.....	3,767	10,244	1,024	1,055	10.3
El Paso.....	407	1,819	182	154	8.5
Salt Lake City.....	2,491	17,001	1,700	1,811	10.7
Spokane.....	158	6,993	699	739	10.6
Portland.....	4,453	20,085	2,009	1,836	9.1
Los Angeles.....	22,204	190,588	19,059	22,422	11.8
Total Federal reserve branch cities.....	69,573	1,076,095	107,610	110,592	10.3
Total Federal reserve bank and branch cities.....	153,125	5,884,308	682,832	676,603	11.5
All other reserve cities:					
Columbus.....	326	16,458	1,646	1,514	9.2
Toledo.....		40,677	4,068	3,966	9.7
Washington.....	23	1,751	175	178	10.2
Savannah.....	3,483	36,177	3,618	3,737	10.3
Indianapolis.....		9,301	930	475	5.1
Grand Rapids.....	1,437	19,788	1,979	2,049	10.4
Cedar Rapids.....	181	1,125	112	118	10.5
Des Moines.....	83	11,572	1,157	1,000	8.6
Milwaukee.....	461	35,500	3,550	3,879	10.9
San Antonio.....	400	993	99	103	10.4
Waco.....		1,217	122	130	10.7
Total.....	6,394	174,559	17,456	17,149	9.8
Central reserve city banks.....	30,037	3,146,729	409,074	402,537	12.9
Other reserve city banks.....	129,482	2,912,138	291,214	291,215	10.0
Banks outside reserve cities (country banks).....	124,411	1,769,465	123,863	124,045	7.0
Total State bank and trust company members.....	283,930	7,828,332	824,151	817,797	10.4

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON OCTOBER 10, 1924 (INCLUDING 8,069 NATIONAL BANKS AND 1,566 STATE BANKS AND TRUST COMPANIES)

[In thousands of dollars]

	District No. 1 (419 banks)	District No. 2 (845 banks)	District No. 3 (736 banks)	District No. 4 (872 banks)	District No. 5 (620 banks)	District No. 6 (515 banks)	District No. 7 (1,419 banks)	District No. 8 (625 banks)	District No. 9 (890 banks)	District No. 10 (1,082 banks)	District No. 11 (838 banks)	District No. 12 (774 banks)	Total United States (9,635 banks)
RESOURCES													
Loans and discounts	1,535,570	5,623,125	1,286,733	1,899,046	957,857	778,012	3,076,135	871,652	628,443	793,589	622,781	1,728,445	19,801,388
Overdrafts	498	1,658	318	906	997	2,250	2,298	1,872	1,037	1,560	2,864	2,252	18,510
United States Government Securities	243,720	1,367,911	244,552	455,594	136,055	82,837	525,588	124,201	123,508	148,876	103,369	338,409	3,894,620
Other bonds, stocks, and securities	392,118	1,560,794	607,746	585,230	125,371	93,686	622,761	188,575	114,801	115,611	38,287	291,146	4,736,126
Total loans and investments	2,171,906	8,553,488	2,139,349	2,940,776	1,220,280	956,785	4,226,782	1,186,300	867,789	1,059,636	767,301	2,360,252	28,450,644
Customers' liability on account of acceptances	33,292	215,256	12,668	4,600	7,413	6,578	31,735	768	2,502	49	2,175	13,680	330,716
Banking house, furniture, and fixtures	57,113	159,907	60,518	117,144	50,352	45,721	118,903	35,051	25,603	40,624	38,736	93,405	843,077
Other real estate owned	9,759	10,766	8,773	19,167	10,652	9,772	22,516	7,823	14,869	14,400	13,513	16,631	158,641
Cash in vault	38,832	112,386	37,304	57,544	26,443	24,956	87,647	22,751	20,049	29,130	25,746	45,101	527,889
Reserve with Federal reserve banks	136,458	831,948	124,297	168,858	64,699	57,512	308,679	75,346	53,559	86,096	55,895	158,081	2,121,428
Items with Federal reserve banks in process of collection	49,406	158,916	54,986	52,579	39,859	22,677	70,963	43,576	11,467	36,030	34,978	38,057	613,494
Due from banks, bankers, and trust companies	102,740	190,055	160,512	202,198	107,074	144,634	400,150	139,485	157,181	306,566	198,361	321,506	2,430,462
Exchanges for clearing house, also checks on other banks in same place	42,617	751,500	40,594	32,751	16,843	18,677	85,262	17,196	12,110	17,823	12,560	43,367	1,091,300
Outside checks and other cash items	5,806	21,428	2,692	7,250	2,926	3,201	12,140	2,769	8,108	5,116	3,560	25,555	100,551
Redemption fund and due from United States Treasurer	2,668	4,927	2,955	5,023	3,161	2,177	4,617	2,158	1,676	2,135	2,358	2,846	36,701
United States securities borrowed ¹			170	5,380	638	617	5,886	4,730	97	1	470	71	18,060
Other securities borrowed ¹				123		50	1,591	120			11	59	1,954
Other assets	32,831	228,673	11,016	14,279	6,442	10,250	36,696	6,457	4,632	4,030	4,345	19,302	378,953
Total	2,683,428	11,239,250	2,655,834	3,627,672	1,556,782	1,303,607	5,413,567	1,544,530	1,179,642	1,601,636	1,160,009	3,137,913	37,103,870
LIABILITIES													
Capital stock paid in	142,231	489,504	137,693	212,165	112,427	95,170	291,566	110,299	70,138	96,492	94,096	183,162	2,034,943
Surplus fund	124,459	500,340	222,808	212,774	82,899	56,334	213,886	58,449	37,315	45,746	42,646	84,990	1,682,646
Undivided profits, less expenses and taxes paid	81,089	277,266	82,685	94,401	38,747	26,485	127,709	30,780	17,749	21,621	22,676	55,308	876,516
Due to Federal reserve banks	4,329	11,214	4,460	1,805	8,171	2,219	1,346	194			2,096	674	36,508
Due to banks, bankers, and trust companies	174,532	1,607,782	256,644	289,883	133,085	142,104	694,482	192,940	162,993	331,060	175,385	292,522	4,453,412
Certified and cashiers' or treasurers' checks outstanding	18,628	458,344	13,325	17,622	9,383	5,942	38,096	7,812	15,079	15,676	11,196	42,239	653,342
Demand deposits	1,277,593	5,319,320	1,049,991	1,356,229	542,079	506,544	2,128,318	610,285	407,252	729,684	579,172	1,223,130	15,729,597
Time deposits	702,701	1,978,009	742,770	1,252,237	479,437	353,174	1,678,438	423,605	412,826	297,288	154,713	1,122,197	9,597,395
United States deposits	41,814	62,615	42,937	33,165	20,641	11,001	28,753	8,208	6,903	7,665	9,084	29,017	301,803
Total deposits	2,219,597	9,437,284	2,110,127	2,950,941	1,192,796	1,020,984	4,569,433	1,243,044	1,005,053	1,381,373	931,646	2,709,779	30,772,057
Bills payable (including all obligations representing money borrowed other than rediscounts)	6,418	33,733	17,294	20,482	22,382	14,641	13,602	14,569	3,684	2,346	8,559	9,773	167,483
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	15,196	93,996	7,003	11,340	30,904	25,925	24,947	22,280	8,377	7,902	7,119	10,275	265,264
Cash letters of credit and travelers' check outstanding	998	17,224	464	338	242	19	2,120	57	40	61	79	872	22,514
Acceptances executed for customers	34,147	207,099	10,976	4,700	7,103	12,758	32,852	771	1,725	50	2,118	14,227	328,526
Acceptances executed by other banks for account of reporting banks	2,150	19,915	2,259	491	553	1,572	1,572	777				815	28,532
National bank notes outstanding	52,581	95,728	58,030	98,396	62,342	43,164	91,832	42,880	32,947	42,333	46,729	56,077	723,039
United States securities borrowed	177	1,120	638	14,883	3,704	4,678	8,597	7,429	304	1,302	2,005	1,949	46,786
Other securities borrowed	27	550	100	649	250	644	1,738	133		638	154	652	5,535
Other liabilities	4,358	65,491	5,757	6,603	2,495	2,252	33,713	13,839	1,533	1,772	2,182	10,034	150,029
Total	2,683,428	11,239,250	2,655,834	3,627,672	1,556,782	1,303,607	5,413,567	1,544,530	1,179,642	1,601,636	1,160,009	3,137,913	37,103,870

ABSTRACT OF CONDITION REPORTS OF ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM ON OCTOBER 10, 1924, BY CLASSES OF BANKS (INCLUDING 8,069 NATIONAL BANKS AND 1,566 STATE BANKS AND TRUST COMPANIES)

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (555 banks)	Country banks (8,989 banks)	Total United States (9,635 banks)
	New York (66 banks)	Chicago (25 banks)	Total (91 banks)			
RESOURCES						
Loans and discounts	4,148,346	1,209,848	5,358,194	6,977,374	7,465,820	19,801,388
Overdrafts	1,229	163	1,392	4,453	12,665	18,510
United States Government securities	1,037,732	183,250	1,220,982	1,293,842	1,379,796	3,894,620
Other bonds, stocks, and securities	761,513	150,311	911,824	1,409,164	2,415,138	4,736,126
Total loans and investments	5,948,820	1,543,572	7,492,392	9,684,833	11,273,419	28,450,644
Customers' liability on account of acceptances	212,503	30,051	242,554	79,421	8,741	330,716
Banking house, furniture, and fixtures	92,819	17,771	110,590	331,348	401,139	843,077
Other real estate owned	2,946	75	3,021	53,970	101,650	158,641
Cash in vault	63,027	21,590	84,617	160,928	282,344	527,889
Reserve with Federal reserve banks	689,369	156,235	845,604	702,047	573,777	2,121,428
Items with Federal reserve banks in process of collection	113,116	35,180	148,296	373,828	91,370	613,494
Due from banks, bankers, and trust companies	65,235	144,447	209,682	1,157,115	1,063,665	2,430,462
Exchanges for clearing house, also checks on other banks in same place	731,182	49,234	780,416	248,715	62,169	1,091,300
Outside checks and other cash items	16,681	3,638	20,319	56,156	24,076	100,551
Redemption fund and due from United States Treasurer	2,031	143	2,174	8,852	25,675	36,701
United States securities borrowed ¹				10,365	7,695	18,060
Other securities borrowed ¹				534	1,420	1,954
Other assets	219,383	26,262	245,645	96,863	36,445	378,953
Total	8,157,112	2,028,198	10,185,310	12,964,975	13,953,585	37,103,870
LIABILITIES						
Capital stock paid in	335,260	87,900	423,160	685,501	926,282	2,034,943
Surplus fund	377,393	84,571	461,964	576,149	644,533	1,682,646
Undivided profits, less expenses and taxes paid	198,399	62,000	260,399	270,371	345,746	876,516
Due to Federal reserve banks	206		206	8,788	27,514	36,508
Due to banks, bankers, and trust companies	1,503,860	472,718	1,976,578	2,029,644	447,190	4,453,412
Certified and cashiers' or treasurers' checks outstanding	445,726	16,218	461,944	126,677	64,721	653,342
Demand deposits	4,037,933	919,234	4,957,167	5,313,495	5,458,935	15,729,597
Time deposits	768,809	307,968	1,076,777	3,341,222	5,179,396	9,597,395
United States deposits	43,652	10,440	54,092	192,193	55,518	301,803
Total deposits	6,800,186	1,726,578	8,526,764	11,012,019	11,233,274	30,772,057
Bills payable (including all obligations representing money borrowed other than rediscounts)	18,338		18,338	33,324	115,821	167,483
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	86,781	3,186	89,967	45,073	130,224	265,264
Cash letters of credit and travelers' checks outstanding	17,146	1,940	19,086	3,118	310	22,514
Acceptances executed for customers	204,636	31,240	235,876	84,602	8,408	328,526
Acceptances executed by other banks for account of reporting banks	19,546	1,416	20,962	6,844	726	28,532
National bank notes outstanding	39,805	2,844	42,649	174,299	506,091	723,039
United States securities borrowed	995		995	26,483	19,308	46,786
Other securities borrowed	500		500	1,540	3,495	5,535
Other liabilities	58,127	26,523	84,650	45,652	19,727	150,029
Total	8,157,112	2,028,198	10,185,310	12,964,975	13,953,585	37,103,870
Ratio of reserve with Federal reserve bank to net deposit liability (per cent)	13.0	12.5	12.9	10.1	7.4	10.0

¹ Exclusive of securities borrowed by national banks.