

ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS AND OF ALL MEMBER BANKS ON DECEMBER 31, 1924

Report No. 27

FEDERAL RESERVE BOARD,
Washington, February 10, 1925

STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	Dec. 31, 1923 (1,595 banks)	Mar. 31, 1924 (1,571 banks)	June 30, 1924 (1,570 banks)	Oct. 10, 1924 (1,566 banks)	Dec. 31, 1924 (1,544 banks)
RESOURCES					
Loans and discounts	7, 161, 274	7, 208, 994	7, 273, 506	7, 594, 884	7, 849, 546
Overdrafts	6, 222	6, 704	5, 296	6, 277	5, 915
United States Government securities	1, 077, 773	1, 078, 861	1, 129, 358	1, 318, 766	1, 319, 291
Stock of Federal reserve banks	37, 691	38, 144	38, 452	39, 383	39, 396
Other bonds, stocks, and securities	1, 530, 967	1, 537, 872	1, 692, 009	1, 800, 927	1, 828, 325
Total loans and investments	9, 813, 927	9, 870, 575	10, 138, 621	10, 760, 237	11, 042, 473
Customers' liability on account of acceptances	184, 158	184, 720	150, 001	185, 050	217, 008
Banking house, furniture, and fixtures	274, 014	288, 683	304, 119	301, 379	309, 439
Other real estate owned	53, 768	56, 006	51, 138	51, 197	52, 177
Gold and gold certificates	13, 749	14, 556	16, 983	16, 874	18, 420
All other cash in vault	162, 438	137, 251	142, 089	151, 633	170, 785
Reserve with Federal reserve banks	719, 315	732, 535	766, 783	817, 797	833, 183
Items with Federal reserve banks in process of collection	205, 536	169, 780	185, 135	185, 600	237, 993
Due from banks, bankers, and trust companies	476, 640	422, 792	496, 675	580, 318	560, 983
Exchanges for clearing house, also checks on other banks in same place	698, 686	672, 616	739, 795	462, 155	853, 521
Outside checks and other cash items	67, 388	51, 406	63, 745	47, 686	63, 055
United States securities borrowed	14, 969	16, 478	18, 884	18, 060	19, 087
Other securities borrowed	2, 232	2, 420	1, 787	1, 954	2, 541
Other assets	156, 483	147, 307	146, 228	212, 144	237, 211
Total	12, 843, 303	12, 767, 025	13, 221, 983	13, 792, 084	14, 617, 876
LIABILITIES					
Capital stock paid in	677, 979	687, 347	697, 075	703, 166	703, 445
Surplus fund	573, 610	577, 170	589, 669	609, 033	619, 266
Undivided profits, less expenses and taxes paid	259, 342	288, 612	285, 041	319, 912	283, 695
Due to Federal reserve banks	9, 709	7, 650	7, 531	9, 166	10, 460
Due to banks, bankers, and trust companies	907, 610	907, 283	1, 026, 453	1, 181, 620	1, 235, 623
Certified and cashiers' or treasurers' checks outstanding	388, 524	417, 957	433, 766	288, 839	483, 202
Demand deposits	² 5, 575, 521	² 5, 431, 016	² 5, 720, 242	² 5, 938, 330	² 6, 325, 863
Time deposits	² 3, 703, 712	² 3, 782, 092	² 3, 944, 831	² 4, 138, 099	² 4, 224, 966
United States deposits	81, 461	111, 038	57, 375	116, 391	91, 441
Total deposits	10, 666, 537	10, 657, 036	11, 190, 198	11, 672, 445	12, 371, 555
Bills payable (including all obligations representing money borrowed, other than rediscounts)	120, 817	77, 091	61, 378	43, 872	86, 949
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	238, 765	156, 891	100, 904	94, 845	171, 094
Cash letters of credit and travelers' checks outstanding	14, 877	16, 249	26, 602	16, 384	15, 589
Acceptances executed for customers	195, 769	182, 528	145, 557	187, 952	225, 151
Acceptances executed by other banks for account of reporting banks	8, 567	11, 996	10, 339	10, 097	10, 758
United States securities borrowed	14, 969	16, 579	18, 883	18, 057	19, 087
Other securities borrowed	2, 232	2, 420	1, 787	1, 954	2, 541
Other liabilities	69, 839	93, 106	94, 550	114, 367	108, 746
Total	12, 843, 303	12, 767, 025	13, 221, 983	13, 792, 084	14, 617, 876
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	10. 2	10. 5	10. 4	10. 4	10. 3

ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	Dec. 31, 1923 (9,774 banks)	Mar. 31, 1924 (9,681 banks)	June 30, 1924 (9,650 banks)	Oct. 10, 1924 (9,635 banks)	Dec. 31, 1924 (9,587 banks)
RESOURCES					
Loans and discounts	19, 034, 996	19, 158, 195	19, 248, 650	19, 801, 388	20, 165, 601
Overdrafts	16, 690	17, 518	15, 369	18, 510	15, 708
United States Government securities	3, 641, 132	3, 569, 653	3, 607, 797	3, 894, 620	3, 902, 793
Other bonds, stocks, and securities	4, 045, 312	4, 086, 668	4, 389, 743	4, 736, 126	4, 942, 486
Total loans and investments	26, 738, 130	26, 832, 034	27, 261, 559	28, 450, 644	29, 026, 588
Customers' liability on account of acceptances	391, 595	387, 292	285, 830	330, 716	461, 736
Banking house, furniture, and fixtures	786, 792	813, 880	836, 699	843, 077	860, 614
Other real estate owned	147, 634	156, 089	155, 753	153, 641	161, 133
Cash in vault	561, 433	494, 223	503, 555	527, 889	597, 472
Reserve with Federal reserve banks	1, 900, 153	1, 893, 301	1, 965, 453	2, 121, 428	2, 227, 569
Items with Federal reserve banks in process of collection	665, 709	549, 087	582, 475	613, 494	724, 926
Due from banks, bankers, and trust companies	1, 824, 348	1, 643, 739	1, 940, 197	2, 430, 462	2, 339, 488
Exchanges for clearing house, also checks on other banks in same place	1, 709, 537	1, 582, 343	1, 741, 073	1, 091, 300	1, 935, 114
Outside checks and other cash items	140, 987	107, 798	133, 411	100, 551	133, 666
Redemption fund and due from United States Treasurer	36, 720	37, 141	37, 104	35, 701	36, 284
United States securities borrowed	14, 969	16, 478	18, 884	18, 060	19, 087
Other securities borrowed	2, 232	2, 420	1, 787	1, 954	2, 541
Other assets	318, 367	304, 398	313, 476	378, 953	460, 649
Total	35, 238, 606	34, 820, 223	35, 777, 256	37, 103, 870	38, 986, 867
LIABILITIES					
Capital stock paid in	2, 003, 054	2, 022, 169	2, 030, 336	2, 034, 943	2, 037, 481
Surplus fund	1, 641, 319	1, 649, 880	1, 669, 592	1, 682, 646	1, 707, 486
Undivided profits, less expenses and taxes paid	733, 193	796, 395	786, 547	876, 516	786, 759
Due to Federal reserve banks	36, 674	32, 978	33, 976	36, 508	43, 648
Due to banks, bankers, and trust companies	3, 475, 656	3, 446, 737	3, 820, 125	4, 453, 412	4, 504, 315
Certified and cashiers' or treasurers' checks outstanding	922, 549	867, 420	983, 979	653, 342	1, 082, 431
Demand deposits	² 15, 164, 182	² 14, 719, 256	² 15, 308, 990	² 15, 729, 597	² 16, 684, 038
Time deposits	² 8, 650, 610	² 8, 889, 923	² 9, 203, 545	² 9, 597, 395	² 9, 804, 738
United States deposits	236, 942	291, 767	178, 946	301, 803	242, 482
Total deposits	28, 486, 613	28, 248, 081	29, 529, 561	30, 772, 057	32, 361, 652
Bills payable (including all obligations representing money borrowed, other than rediscounts)	444, 983	315, 979	205, 225	167, 483	289, 253
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	572, 661	428, 536	297, 682	265, 264	367, 490
Cash letters of credit and travelers' checks outstanding	20, 350	22, 457	36, 041	22, 514	21, 709
Acceptances executed for customers	400, 200	375, 768	276, 968	328, 526	460, 383
Acceptances executed by other banks for account of reporting banks	26, 197	37, 451	27, 720	28, 532	37, 322
National bank notes outstanding	725, 441	725, 986	729, 186	723, 039	714, 333
United States securities borrowed	53, 256	52, 263	51, 425	46, 786	48, 017
Other securities borrowed	5, 270	4, 952	4, 252	5, 535	5, 946
Other liabilities	126, 069	140, 306	132, 721	150, 029	149, 036
Total	35, 238, 606	34, 820, 223	35, 777, 256	37, 103, 870	38, 986, 867
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	9. 7	9. 8	9. 8	10. 0	10. 1

¹ Exclusive of securities borrowed by national banks.

² Revised figures.

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS OF BANKS

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 accept- ances	Banking house, furniture, and fix- tures	Other real estate owned	Gold and gold certi- ficates
Federal reserve bank cities:										
Central reserve cities—										
New York.....	31	2, 254, 205	814	426, 582	9, 888	378, 497	156, 940	52, 148	2, 394	7, 740
Chicago.....	11	584, 340	146	106, 458	2, 759	107, 844	22, 676	14, 657	-----	935
Total central reserve cities.....	42	2, 838, 545	960	533, 040	12, 647	486, 341	179, 616	66, 805	2, 394	8, 675
Reserve cities—										
Boston.....	10	277, 131	133	9, 877	1, 126	32, 120	7, 682	7, 161	1, 591	200
New York (Brooklyn).....	5	61, 973	6	21, 651	307	21, 854	86	3, 745	149	739
Philadelphia.....	14	173, 058	58	49, 622	2, 094	125, 379	186	7, 566	2, 422	144
Cleveland.....	8	433, 812	112	40, 787	1, 793	74, 587	3, 431	21, 314	5, 316	117
Richmond.....	4	22, 795	11	101	154	2, 307	125	354	212	4
Atlanta.....	3	10, 582	1	35	165	4, 239	-----	2, 661	336	5
Chicago.....	18	87, 248	44	13, 262	426	31, 587	905	3, 755	417	460
St. Louis.....	15	129, 364	60	29, 785	895	35, 973	17	4, 768	402	92
Minneapolis.....	2	3, 965	3	859	30	1, 548	-----	24	125	3
Kansas City.....	2	46, 613	13	10, 819	247	5, 994	-----	2, 028	1, 295	19
Dallas.....	2	9, 676	4	5	49	549	-----	843	48	11
San Francisco.....	11	510, 815	490	125, 347	1, 946	79, 391	6, 585	27, 278	3, 442	287
Total.....	94	1, 767, 032	935	302, 150	9, 232	415, 528	19, 017	81, 497	15, 755	2, 081
Total Federal reserve bank cities.....	136	4, 605, 577	1, 895	835, 190	21, 879	901, 869	198, 633	148, 302	18, 149	10, 756
Federal reserve branch cities:										
Reserve cities—										
Buffalo.....	5	170, 894	50	66, 215	940	59, 836	35	8, 360	1, 496	93
Pittsburgh.....	6	112, 451	5	51, 575	1, 730	64, 186	7	7, 193	1, 933	94
Cincinnati.....	6	67, 407	16	3, 844	428	28, 181	-----	5, 684	1, 245	21
Baltimore.....	4	39, 421	26	796	270	13, 115	2, 415	1, 891	714	17
Jacksonville.....	1	852	-----	-----	7	7	-----	-----	-----	-----
Birmingham.....	2	22, 597	3	462	98	2, 927	-----	1, 319	305	33
New Orleans.....	7	129, 000	615	3, 399	520	16, 026	6, 167	9, 207	1, 440	59
Detroit.....	11	287, 215	47	73, 782	1, 443	87, 230	2	15, 260	340	350
Louisville.....	4	33, 365	18	2, 756	119	6, 799	56	1, 215	215	14
Memphis.....	3	48, 364	109	162	296	3, 851	-----	3, 559	823	7
Little Rock.....	4	28, 120	110	1, 296	85	1, 239	-----	678	904	98
Helena.....	2	2, 416	9	378	19	1, 723	-----	105	10	9
Denver.....	1	7, 321	9	2, 914	30	2, 177	-----	367	22	31
El Paso.....	1	1, 963	7	42	11	456	-----	11	31	6
Salt Lake City.....	5	16, 447	31	916	91	7, 305	-----	952	548	17
Spokane.....	2	8, 889	6	703	45	774	-----	379	82	12
Portland.....	4	20, 619	6	2, 672	79	3, 593	710	130	362	66
Los Angeles.....	3	270, 803	177	26, 022	720	33, 506	286	13, 710	1, 332	243
Total Federal reserve branch cities.....	71	1, 268, 144	1, 244	237, 934	6, 931	332, 931	9, 678	70, 020	11, 802	1, 170
Total Federal reserve bank and branch cities.....	207	5, 873, 721	3, 139	1, 073, 124	28, 810	1, 234, 800	208, 311	218, 322	29, 951	11, 926
All other reserve cities:										
Columbus.....	1	14, 731	9	1, 501	62	3, 133	-----	821	46	12
Toledo.....	3	52, 512	17	3, 929	319	5, 396	2, 060	3, 232	27	58
Washington.....	1	2, 209	-----	55	33	1, 306	48	35	24	43
Savannah.....	4	53, 275	33	156	238	2, 756	1, 207	1, 967	773	28
Indianapolis.....	1	8, 019	1	2, 497	60	5, 136	-----	753	13	-----
Grand Rapids.....	3	31, 138	36	220	99	6, 341	-----	1, 944	52	36
Cedar Rapids.....	1	2, 467	4	46	8	195	-----	112	-----	6
Des Moines.....	3	14, 539	6	1, 696	74	2, 618	-----	281	644	89
Milwaukee.....	3	36, 971	22	9, 351	174	12, 668	-----	1, 176	25	87
San Antonio.....	1	2, 010	-----	-----	6	277	-----	149	504	-----
Waco.....	1	1, 343	8	-----	11	9	-----	171	52	-----
Total.....	22	219, 214	136	19, 451	1, 084	39, 835	3, 315	10, 641	2, 160	359
Banks outside reserve cities (country banks):										
District No. 1.....	26	228, 875	58	60, 536	1, 031	78, 806	1, 276	5, 783	690	1, 170
District No. 2.....	103	429, 951	87	70, 221	2, 058	205, 389	1, 548	17, 092	1, 010	2, 384
District No. 3.....	58	108, 665	40	15, 556	915	53, 936	92	8, 662	701	289
District No. 4.....	95	212, 734	79	13, 391	1, 163	40, 951	-----	11, 057	1, 895	351
District No. 5.....	53	90, 343	115	6, 595	518	6, 156	1, 763	4, 207	1, 045	62
District No. 6.....	111	72, 563	402	3, 289	467	3, 977	649	2, 529	1, 869	114
District No. 7.....	302	308, 990	337	25, 739	1, 464	96, 098	7	15, 261	5, 305	995
District No. 8.....	106	97, 427	764	11, 137	595	35, 966	18	4, 551	1, 048	241
District No. 9.....	96	47, 780	65	6, 810	241	10, 391	-----	1, 927	1, 612	119
District No. 10.....	30	13, 939	41	1, 088	81	951	-----	467	458	55
District No. 11.....	178	51, 121	544	2, 977	400	2, 073	25	2, 607	1, 935	84
District No. 12.....	157	94, 223	108	9, 377	569	18, 996	4	6, 333	2, 498	271
Total.....	1, 315	1, 756, 611	2, 640	226, 716	9, 502	553, 690	5, 382	80, 476	20, 066	6, 135
Central reserve city banks.....	42	2, 838, 545	960	533, 040	12, 647	486, 341	179, 616	66, 805	2, 394	8, 675
Other reserve city banks.....	187	3, 254, 390	2, 315	559, 535	17, 247	788, 294	32, 010	162, 158	29, 717	3, 610
Banks outside reserve cities (country banks).....	1, 315	1, 756, 611	2, 640	226, 716	9, 502	553, 690	5, 382	80, 476	20, 066	6, 135
Total State bank and trust company members.....	1, 544	7, 849, 546	5, 915	1, 319, 291	39, 396	1, 828, 325	217, 008	309, 439	52, 177	18, 420

IN CENTRAL RESERVE CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 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			
29,294 6,951	354,447 67,409	71,150 16,424	41,388 51,966	655,019 41,899	14,937 3,248			150,287 12,847	4,605,730 1,040,560	Federal reserve bank cities: Central reserve cities— New York. Chicago.
36,245	421,856	87,574	93,354	696,918	18,185		1	163,134	5,646,290	Total central reserve cities.
3,522 4,309 4,340 9,058 250 93 4,182 2,160 109 701 270 8,607	26,104 10,268 20,728 23,823 1,468 700 7,967 12,833 398 6,204 842 39,371	12,112 1,049 11,437 17,580 2,639 216 1,425 9,972 184 7,182 781 5,701	9,151 1,853 10,699 13,045 1,351 886 8,104 9,544 689 20,037 1,986 42,771	13,701 5,210 10,208 12,727 424 182 1,943 7,903 337 2,907 347 13,694	1,369 633 340 3,752 20 29 430 799 30 757 247 11,262	418 150 4,100 30 2,114	 55	7,080 672 4,220 4,747 918 325 915 1,459 7 3,169 117 12,787	410,478 134,504 422,651 670,101 33,163 20,455 163,070 248,195 8,311 107,985 15,775 889,774	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. Dallas. San Francisco.
37,601	150,706	70,278	120,116	69,583	19,668	6,812	55	36,416	3,124,462	Total.
73,846	572,562	157,852	213,470	766,501	37,853	6,812	56	199,550	8,770,752	Total Federal reserve bank cities.
2,482 1,289 2,478 1,299 754 2,087 8,896 449 914 332 69 150 197 266 124 470 5,921	15,798 15,322 6,021 3,825 2,247 10,209 23,789 4,886 4,269 2,506 591 1,151 213 2,036 851 1,982 23,253	10,002 4,572 2,548 2,605 1,144 3,057 6,405 1,101 3,447 2,837 172 466 172 1,014 360 407 3,290	9,737 7,217 6,816 3,302 3,447 20,896 14,022 1,347 12,726 7,742 1,061 2,495 551 3,835 754 6,222 22,345	4,254 6,436 3,505 4,373 482 10,313 12,653 533 2,376 703 50 308 130 651 448 638 90 6,466	2,185 290 1,087 287 837 1,675 2,091 135 76 157 40 16 40 6 90 6,483	 260 132 500 575 113 250 				

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS OF BANKS IN CENTRAL

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	168,550	150,915	92,133	265	597,674	354,662	2,246,898	188,762	450,141	11,377	1,800	1,800		
Chicago	39,650	54,317	30,088		108,928	11,609	418,625	14,293	294,952	11,795				
Total central reserve cities	208,200	205,232	122,221	265	706,602	366,271	2,665,523	203,055	745,093	23,172	1,800	1,800		
Reserve cities—														
Boston	16,850	20,690	6,674		17,527	9,077	242,543	7,391	64,351	3,589	1,364	1,014		350
New York (Brooklyn)	4,900	5,320	2,662		12,081	2,150	90,038	2,236	11,778	996	2,120	2,120		
Philadelphia	24,365	57,582	19,207	100	24,844	4,889	203,313	1,660	69,955	9,292	3,935	3,905		30
Cleveland	39,150	20,647	4,975		44,002	18,934	183,174	14,281	330,667	3,472	793	150		643
Richmond	2,400	2,750	851		5,962	1,239	10,521	83	6,745		1,656	1,081		575
Atlanta	4,000	1,550	909		3,609	140	3,231	1,482	3,622		208			208
Chicago	10,500	3,765	2,705		1,650	2,079	53,455	3,286	82,940	1,534	300	300		
St. Louis	15,320	14,359	2,737		16,568	4,760	106,918	4,127	72,283	7,529	550			550
Minneapolis	750	240	109		699	164	3,385	427	2,270	267				
Kansas City	6,200	2,040	575		38,168	2,660	48,368		8,107	910				
Dallas	1,500	150	154		4,083	584	6,343	8	2,678					
San Francisco	47,200	18,061	11,670	9	59,432	11,458	247,377	6,262	458,251	8,488	8,600	8,600		
Total	173,135	147,154	53,228	109	228,625	58,134	1,198,666	41,243	1,113,647	36,077	19,526	17,170		2,356
Total Federal reserve bank cities	381,335	352,386	175,449	374	935,227	424,405	3,864,189	244,298	1,858,740	59,249	21,326	18,970		2,356
Federal reserve branch cities:														
Reserve cities—														
Buffalo	17,250	14,100	7,158	550	18,433	1,981	119,864	3,229	143,462	9,769	13,940	13,940		
Pittsburgh	8,300	51,450	10,518		24,599	3,863	119,752	4,606	44,892	4,085	3,400	3,400		
Cincinnati	6,400	8,450	2,068		4,637	3,553	33,797	3,439	65,981	315				
Baltimore	4,750	4,750	1,074		3,662	1,424	34,714	551	20,443	183	340	340		
Jacksonville	200	51						105			422			422
Birmingham	2,000	1,300	328		3,298	122	19,374	636	9,575					
New Orleans	10,500	6,950	2,139	459	40,786	2,530	83,880	5,303	51,134	2,694	1,590	615		975
Detroit	23,250	25,050	5,693		14,624	4,845	161,532	4,645	283,959	3,509	7,750	7,750		
Louisville	2,406	1,850	482		2,605	210	11,523	564	18,285		1,528	528		1,000
Memphis	6,500	1,800	816		20,381	629	27,114	1,167	21,830					
Little Rock	2,000	850	661		17,269	520	10,677	1,379	13,561					
Helena	406	225	196		1,239	76	2,635	129	1,752					
Denver	500	500	918		105	323	8,556	762	5,800					
El Paso	350	20	21		262	95	2,541		546	27				
Salt Lake City	2,093	932	420		2,466	681	12,714	184	14,539		100			100
Spokane	1,200	325	240		2,963	167	4,522	523	3,492					
Portland	1,500	1,110	858		4,013	328	14,116	275	14,545					
Los Angeles	16,650	7,365	7,329		9,451	9,673	120,358	8,779	231,562	1,520				
Total Federal reserve branch cities	106,249	127,078	40,919	1,009	170,793	31,020	787,669	36,276	945,358	22,102	29,070	26,573		2,497
Total Federal reserve bank and branch cities	487,584	479,464	216,368	1,383	1,106,020	455,425	4,651,858	280,574	2,804,098	81,351	50,396	45,543		4,853
All other reserve cities:														
Columbus	1,500	600	98		449	699	13,510	179	7,023	260				
Toledo	6,600	4,100	1,482	616	7,910	2,917	26,005	405	26,463	372	1,925	1,325		600
Washington	1,000	100	57		271	11	1,396	130	1,477					
Savannah	4,300	3,625	824		14,775	634	25,280	119	23,907	35	800			800
Indianapolis	1,500	500	439	91	2,834	171	5,702	944	7,837	667				
Grand Rapids	1,250	1,813	125		1,127	159	14,550	419	27,107					
Cedar Rapids	200	50	1		3	17	304	9	2,633					
Des Moines	1,750	700	646		3,462	277	8,902	553	7,012					
Milwaukee	2,200	3,600	1,488	135	8,113	527	23,295	68	34,363	165	90	90		
San Antonio	200		83					190	3,285					
Waco	300	50	14		397	16	1,165		336					
Total	20,800	15,138	5,257	842	39,341	5,428	120,109	3,016	141,443	1,499	2,815	1,415		1,400
Banks outside reserve cities (country banks):														
District No. 1	16,150	18,805	12,036	728	6,943	1,643	189,074	5,282	171,957	1,228	2,000	2,000		
District No. 2	41,576	28,670	17,903	2,952	17,627	5,082	382,637	13,990	318,556	2,766	8,575	8,340		235
District No. 3	15,800	15,324	5,424	1,425	5,779	848	76,948	3,106	82,502	1,388	4,759	3,523		1,236
District No. 4	23,315	16,120	5,934	461	3,484	2,223	89,991	6,870	163,660	330	4,361	2,687		1,674
District No. 5	10,973	6,278	2,654	1,883	15,072	2,787	44,909	834	42,981	675	2,507	1,986		521
District No. 6	10,410	4,922	1,997	215	6,781	1,070	49,797	1,060	28,157	73	2,035	426	150	1,459
District No. 7	32,309	17,211	8,344	401	11,898	2,646	135,791	15,855	283,529	1,339	5,101	3,073	76	1,952
District No. 8	14,054	5,739	3,509	44	6,823	1,239	72,206	4,014	70,383	528	2,047	1,311	19	717
District No. 9	5,542	2,347	1,060		5,358	696	27,646	624	41,289	125	327	80	109	138
District No. 10	1,910	768	181	13	3,878	465	10,189	702	6,431	9	80	34		46
District No. 11	9,460	3,290	870	90	4,828	1,438	68,304	612	5,955	15	709	87		622
District No. 12	13,562	5,190	2,158	23	1,791	2,212	65,458	4,407	64,025	115	1,237	945	74	218
Total	195,061	124,664	62,070	8,235	90,262	22,349	1,212,950	57,356	1,279,425	8,591	33,738	24,492	428	8,818
Central reserve city banks	208,200	205,232	122,221	265	706,602	366,271	2,665,523	203,055	745,093	23,172	1,800	1,800		
Other reserve city banks	300,184	289,370	99,404	1,960	438,759	94,582	2,106,444	80,535	2,200,448	59,678	51,411	45,158		6,253
Banks outside reserve cities (country banks)	195,061	124,664	62,070	8,235	90,262	22,349	1,212,950	57,356	1,279,425	8,591	33,738	24,492	428	8,818
Total State bank and trust company members	703,445	619,266	283,695	10,460	1,235,623	483,202	5,984,917	340,946	4,224,966	91,441	86,949	71,450	428	15,071

RESERVE CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 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										
118,779 5,836				95,259 5,836	23,520	14,614 68	160,816 22,683	8,978		1	39,366 27,715	4,605,730 1,040,560	Federal reserve bank cities: Central reserve cities— New York. Chicago.
124,615				101,095	23,520	14,682	183,499	8,978		1	67,081	5,646,290	Total central reserve cities.
10,707	3,449			7,251	7		7,251	878	418		1,168	410,478	Reserve cities—
375	375					118	26	86			137	134,504	1 Boston.
690	633					92	3,431	160	150		2,680	422,651	2 New York (Brooklyn).
728	262			385	81		125		4,100		1,693	670,101	3 Philadelphia.
1,071	904		167						30		73	33,163	4 Cleveland.
150	150					13					693	163,070	5 Richmond.
278	278					22	51		2,114	55	524	248,195	6 Atlanta.
												8,311	7 Chicago.
											957	107,985	8 St. Louis.
											275	15,775	9 Minneapolis.
976	95			881		421	6,840	151			4,578	889,774	10 Kansas City.
													11 Dallas.
14,975	6,146		167	8,517	145	666	17,724	1,275	6,812	55	13,411	3,124,462	12 San Francisco.
139,590	6,146		167	109,612	23,665	15,348	201,223	10,253	6,812	56	80,492	8,770,752	Total.
													Total Federal reserve bank cities.
2,869	2,847				22	8	35				764	353,412	Federal reserve branch cities:
174	174						7		260		1,873	277,779	Reserve cities—
518	518						2,726		132	114	283	129,687	1 Buffalo.
						7			500		105	75,229	2 Pittsburgh.
						22				25	200	1,003	3 Cincinnati.
2,812				2,812		17	12,016	51	575		279	223,715	4 Baltimore.
48	48					26	3		113	218	417	535,682	5 Jacksonville.
662	662					5	53		250		10,035	50,458	6 Birmingham.
452	452										718	81,407	7 New Orleans.
											66	46,983	8 Detroit.
												6,652	9 Louisville.
											9	17,464	10 Memphis.
											163	34,292	11 Little Rock.
											5	13,437	12 Helena.
641					641	109	710				242	38,338	13 Denver.
							286				1,886	414,968	14 El Paso.
8,176	4,701			2,812	663	194	15,836	51	1,830	357	17,045	2,341,032	15 Salt Lake City.
147,766	10,847		167	112,424	24,328	15,542	217,059	10,304	8,642	413	97,537	11,111,784	16 Spokane.
													17 Portland.
													18 Los Angeles.
													Total Federal reserve branch cities.
													Total Federal reserve bank and branch cities.
												24,318	All other reserve cities:
							2,060				1	80,856	1 Columbus.
								48			2	4,492	2 Toledo.
2,801	2,688		113				1,207				18	78,325	3 Washington.
									901		594	22,180	4 Savannah.
									2,253		23	48,826	5 Indianapolis.
												3,217	6 Grand Rapids.
											1,137	24,439	7 Cedar Rapids.
											150	74,194	8 Des Moines.
											16	3,774	9 Milwaukee.
												2,278	10 San Antonio.
2,801	2,688		113				3,267	48	3,154		1,941	366,899	11 Waco.
													Total.
1,974	1,974						1,306				1,333	430,459	Banks outside reserve cities (country banks):
1,115	1,092		22		1	20	1,528	5			3,134	846,136	District No. 1.
1,174	966		208			3	92		20		1,314	215,906	District No. 2.
2,739	2,544		153	42		1			1,249	9	1,348	322,095	District No. 3.
3,437	2,727		710				1,363	400	9		47	136,809	District No. 4.
2,635	2,524		111			2	536		56	25	129	109,900	District No. 5.
5,175	4,924	8	243			10		1	3,203	2,019	1,159	525,991	District No. 6.
860	780		30		50	4			2,155	5	452	184,062	District No. 7.
287	193		94						65		47	85,413	District No. 8.
184	184					4			1		55	24,870	District No. 9.
121	88		32		1	1			465	11	90	96,259	District No. 10.
826	654		149	10	13	2			68	59	160	161,293	District No. 11.
20,527	18,650	8	1,752	52	65	47	4,825	406	7,291	2,128	9,268	3,139,193	District No. 12.
124,615	13,535		280	101,095	23,520	14,682	183,499	8,978		1	67,081	5,646,290	Total.
25,952	18,650	8	1,752	11,329	808	860	36,827	1,374	11,796	412	32,397	5,832,393	Central reserve city banks.
20,527				52	65	47	4,825	406	7,291	2,128	9,268	3,139,193	Other reserve city banks.
													Banks outside reserve cities (country banks).
171,094	32,185	8	2,032	112,476	24,393	15,589	225,151	10,758	19,087	2,541	108,746	14,617,876	Total State bank and trust company members.

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STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION

RESOURCES

[In thousands of dollars]

	Num- ber of banks	Loans and discounts, gross	Over- drafts	United States Govern- ment securities	Stock of Federal reserve banks	Other bonds, stocks, and securities	Customers' liability on account of accept- ances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold cer- tificates
Maine.....	4	22, 252	6	2, 947	62	4, 315		268	17	20
Massachusetts.....	25	363, 228	167	19, 086	1, 439	53, 535	7, 914	9, 200	1, 624	286
Rhode Island.....	4	112, 182	9	45, 341	578	49, 479	1, 044	2, 882	528	1, 042
Connecticut (District 1).....	3	8, 344	9	3, 039	78	3, 597		594	112	22
Total New England States.....	36	506, 006	191	70, 413	2, 157	110, 926	8, 958	12, 944	2, 281	1, 370
New York.....	98	2, 693, 418	939	542, 566	12, 097	558, 355	157, 774	73, 747	4, 521	9, 119
New Jersey (District 2).....	46	223, 605	18	42, 103	1, 096	107, 221	835	7, 598	528	1, 837
New Jersey (District 3).....	10	18, 126	2	2, 506	121	11, 199		1, 234	79	110
Pennsylvania (District 3).....	58	245, 029	80	57, 833	2, 717	159, 469	234	14, 224	3, 001	295
Pennsylvania (District 4).....	22	143, 197	10	56, 071	1, 989	78, 750	7	9, 200	2, 255	151
Delaware.....	4	18, 568	16	4, 839	171	8, 647	44	770	43	28
Maryland.....	7	41, 300	29	842	279	13, 245	2, 415	1, 927	723	18
District of Columbia.....	1	2, 209		55	33	1, 306	48	35	24	43
Total Eastern States.....	246	3, 385, 452	1, 094	706, 815	18, 503	938, 192	161, 357	108, 735	11, 174	11, 601
Virginia.....	12	35, 940	19	109	251	3, 334	296	984	378	18
West Virginia (District 4).....	4	12, 375	2	654	63	1, 499		726	157	32
West Virginia (District 5).....	13	14, 684	35	688	102	1, 567	9	511	90	10
North Carolina.....	11	47, 734	22	5, 131	217	1, 210	1, 580	2, 486	280	27
South Carolina.....	18	12, 901	47	722	93	2, 222	3	544	500	10
Georgia.....	77	85, 327	355	945	615	7, 850	1, 207	5, 518	2, 176	59
Florida.....	13	21, 015	9	2, 383	104	1, 958		1, 010	107	22
Alabama.....	22	43, 517	31	581	206	3, 704	649	1, 785	829	80
Mississippi (District 6).....	1	118			1	8		3	1	
Mississippi (District 8).....	7	7, 367	181	78	37	402		274	92	7
Louisiana (District 6).....	12	133, 303	629	3, 432	537	16, 331	6, 167	9, 329	1, 536	71
Louisiana (District 11).....	1	3, 488		226	12	822		26	34	2
Texas.....	174	61, 428	562	2, 741	457	2, 429	25	3, 694	2, 466	98
Arkansas.....	36	46, 408	607	2, 026	207	2, 010	18	1, 543	1, 489	157
Kentucky (District 4).....	4	5, 350	6	447	41	698		579	51	8
Kentucky (District 8).....	5	35, 987	25	2, 757	128	6, 806	56	1, 281	215	34
Tennessee (District 6).....	3	5, 589	30		32	81		38	74	7
Tennessee (District 8).....	10	50, 752	124	189	311	3, 924		3, 627	832	9
Total Southern States.....	423	623, 283	2, 684	23, 109	3, 414	56, 855	10, 010	33, 958	11, 307	651
Ohio.....	89	732, 725	220	57, 855	3, 402	135, 487	5, 491	38, 796	7, 999	462
Indiana (District 7).....	18	31, 205	20	3, 508	200	9, 173	7	2, 630	469	47
Indiana (District 8).....	3	2, 082	3	39	12	181		258	22	5
Illinois (District 7).....	67	710, 788	239	123, 595	3, 370	147, 548	23, 581	19, 912	584	1, 530
Illinois (District 8).....	15	17, 337	25	3, 302	115	4, 597		941	85	43
Michigan (District 7).....	153	467, 825	197	91, 047	2, 266	166, 884	2	25, 614	2, 417	866
Michigan (District 9).....	10	5, 614	8	571	35	3, 747		273	44	31
Wisconsin (District 7).....	21	55, 242	41	10, 468	257	16, 449		1, 870	312	153
Wisconsin (District 9).....	9	4, 564	3	168	16	457		159	91	6
Minnesota.....	28	21, 456	26	3, 060	107	3, 578		549	780	44
Iowa.....	94	95, 867	146	4, 433	414	9, 663		3, 173	3, 014	362
Missouri (District 8).....	56	176, 707	96	36, 745	1, 180	65, 908	17	6, 847	657	197
Missouri (District 10).....	5	51, 586	16	11, 533	274	6, 547		2, 107	1, 344	34
Total Middle Western States.....	568	2, 372, 998	1, 040	346, 324	11, 648	570, 219	29, 098	103, 129	17, 818	3, 780
North Dakota.....	4	723	1	37	5	143		42	65	2
South Dakota.....	14	5, 568	15	438	22	375		239	188	5
Nebraska.....	13	4, 545	17	84	22	59		174	262	24
Kansas.....	7	2, 840	14	151	18	179		137	123	8
Montana.....	35	16, 236	24	3, 773	105	5, 362		794	579	43
Wyoming.....	2	433		3	4	41		19		1
Colorado.....	3	7, 869	10	2, 974	35	2, 227		398	30	32
New Mexico (District 10).....	1	113		15	1	9		11	1	
New Mexico (District 11).....	1	53			1			2	14	
Oklahoma (District 10).....	2	487	6	61	4	60		16	15	6
Oklahoma (District 11).....	5	528	1	8	3	81		23	48	1
Total Western States.....	87	39, 395	88	7, 544	220	8, 536		1, 855	1, 325	122
Washington.....	45	26, 096	15	2, 995	158	5, 614		1, 527	376	85
Oregon.....	38	31, 922	24	3, 628	162	6, 916	710	1, 081	667	113
California.....	37	822, 340	684	155, 146	2, 880	121, 372	6, 875	44, 257	5, 374	590
Idaho.....	32	7, 526	16	955	56	925		367	577	19
Utah.....	28	26, 930	75	1, 886	163	8, 112		1, 360	772	60
Arizona (District 11).....	2	616		49	4	32		36	8	
Arizona (District 12).....	2	6, 982	4	427	31	626		190	498	29
Total Pacific States.....	184	922, 412	818	165, 086	3, 454	143, 597	7, 585	48, 818	8, 272	896
Total State bank and trust company members.....	1, 544	7, 849, 546	5, 915	1, 319, 291	39, 396	1, 828, 325	217, 008	309, 439	52, 177	18, 420

REPORTS OF BANKS IN EACH STATE ON DECEMBER 31, 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			
604 6,670 6,291 545	1,307 32,867 9,210 819	294 14,347 846 147	1,042 13,638 7,416 1,013	237 14,272 1,898 22	37 1,586 258 52	418		203 7,362 2,253 37	33,611 547,639 241,257 18,430	Maine. Massachusetts. Rhode Island. Connecticut (District 1).
14,110	44,203	15,634	23,109	16,429	1,933	418		9,855	840,937	Total New England States.
42,321 5,669 674 6,599 2,393 751 1,353 20	395,783 19,128 1,697 25,995 17,847 1,635 3,912 172	88,601 8,739 370 12,860 4,743 810 2,605 29	66,894 28,875 1,112 14,896 11,303 1,742 3,336 382	667,486 2,571 343 11,174 6,706 254 4,387	18,395 1,013 64 581 364 18 293 3	170 720 500		153,945 2,985 2,111 4,887 4,291 429 398 133	5,485,961 453,821 39,748 560,044 339,997 38,765 77,562 4,492	New York. New Jersey (District 2). New Jersey (District 3). Pennsylvania (District 3). Pennsylvania (District 4). Delaware. Maryland. District of Columbia.
59,780	466,169	118,757	128,540	692,921	20,731	1,390		169,179	7,000,390	Total Eastern States.
643 239 388 1,701 410 2,084 1,206 1,600 4 298 2,291 80 3,037 1,125 222 519 157 1,010	1,931 518 760 3,603 681 4,374 1,775 3,665 10 429 10,502 243 6,468 3,923 324 2,016 246 4,460	2,790 234 769 2,880 51 3,898 262 1,398 ----- 3,057 58 1,190 2,883 ----- 1,101 1 3,447	2,027 557 1,948 6,938 1,653 11,568 6,463 6,454 ----- 1,933 21,498 662 24,738 12,488 1,083 1,534 565 13,450	565 177 324 1,142 117 2,540 477 823 ----- 78 10,422 139 1,165 922 176 550 61 2,379	26 2 7 102 141 423 74 948 ----- 35 1,683 5 647 261 17 137 26 81	30 ----- 5 2 ----- 45 ----- ----- 11 586 ----- 443 191 ----- 250 ----- 22	----- ----- ----- ----- ----- 50 ----- ----- 5 ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	939 12 1 259 50 688 74 188 1 80 8,485 ----- 2,499 257 76 200 7 450	50,280 17,247 21,898 75,314 20,147 129,672 36,989 66,458 161 11,307 229,859 5,797 114,087 76,515 9,078 53,596 6,914 85,067	Virginia. West Virginia (District 4). West Virginia (District 5). North Carolina. South Carolina. Georgia. Florida. Alabama. Mississippi (District 6). Mississippi (District 8). Louisiana (District 6). Louisiana (District 11). Texas. Arkansas. Kentucky (District 4). Kentucky (District 8). Tennessee (District 6). Tennessee (District 8).
17,014	45,928	24,019	115,574	22,057	4,615	1,587	55	14,266	1,010,386	Total Southern States.
18,900 1,682 133 12,500 656 15,165 335 1,840 85 511 2,202 4,304 852	43,642 2,234 172 78,001 1,446 37,092 543 4,700 233 1,374 4,815 16,956 6,844	22,311 517 51 18,209 228 7,636 1 469 ----- 188 787 10,345 7,182	33,037 4,499 198 64,617 2,059 27,296 1,008 8,263 483 3,243 8,712 13,843 23,064	21,626 508 44 44,372 148 16,007 69 1,632 5 523 856 9,486 3,091	5,700 276 ----- 4,015 133 3,127 26 941 4 148 756 1,014 1,208	5,021 952 ----- 10 1,921 5,131 65 50 ----- ----- 327 2,124 -----	123 ----- 1 ----- ----- 2,237 ----- ----- ----- ----- ----- 55 -----	5,717 1,311 37 14,234 227 2,401 5 367 3 140 24 1,639 3,169	1,138,514 59,238 3,237 1,267,106 33,263 873,210 12,375 103,054 6,277 35,727 135,551 348,120 118,851	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. Iowa. Missouri (District 8). Missouri (District 10).
59,165	198,052	67,924	190,322	98,367	17,348	15,601	2,416	29,274	4,134,523	Total Middle Western States.
27 261 85 95 903 13 184 10 3 15 27	60 370 234 235 1,803 23 1,199 6 8 46 61	----- 37 ----- ----- 231 ----- 466 ----- ----- 2	268 1,385 493 1,318 5,552 54 2,747 11 13 195 192	4 26 30 42 146 1 310 ----- ----- 3 4	1 8 21 1 54 5 16 1 ----- 2	----- ----- ----- ----- ----- 1 ----- ----- ----- ----- ----- ----- -----	----- ----- ----- ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	1 38 31 32 38 ----- 7 ----- 14 ----- 22	1,379 8,975 6,081 5,193 35,643 598 18,504 178 108 914 1,014	North Dakota. South Dakota. Nebraska. Kansas. Montana. Wyoming. Colorado. New Mexico (District 10). New Mexico (District 11). Oklahoma (District 10). Oklahoma (District 11).
1,623	4,045	736	12,228	566	109	1	11	183	78,587	Total Western States.
925 931 15,710 296 571 33 627	2,344 2,893 65,530 594 2,748 46 631	368 409 9,020 46 1,035 ----- 45	4,203 7,926 70,199 1,480 5,290 97 2,015	869 713 20,613 95 758 7 126	183 119 17,862 20 78 1 56	22 ----- ----- 13 33 22	----- ----- 59 ----- ----- ----- -----	100 339 13,452 79 230 ----- 254	45,880 58,553 1,371,904 13,123 50,101 951 12,541	Washington. Oregon. California. Idaho. Utah. Arizona (District 11). Arizona (District 12).
19,093	74,786	10,923	91,210	23,181	18,319	90	59	14,454	1,553,053	Total Pacific States.
170,785	833,183	237,993	560,983	853,521	63,055	19,087	2,541	237,211	14,617,876	Total State bank and trust company members.

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION

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	852		963	74	9, 838	1, 212	17, 515	429	650	650		
Massachusetts.....	22, 500	25, 565	9, 874	598	21, 851	9, 874	323, 402	9, 428	94, 875	4, 029	2, 714	2, 364		350
Rhode Island.....	8, 200	11, 580	7, 501	83	1, 479	610	86, 957	1, 962	120, 696	132				
Connecticut (District 1).....	1, 200	1, 400	483	47	177	162	11, 420	71	3, 222	227				
Total New England States.....	33, 000	39, 495	18, 710	728	24, 470	10, 720	431, 617	12, 673	236, 308	4, 817	3, 364	3, 014		350
New York.....	210, 267	183, 367	110, 413	1, 818	637, 224	360, 635	2, 632, 124	204, 329	750, 390	23, 299	23, 310	23, 155		155
New Jersey (District 2).....	22, 009	15, 638	9, 443	1, 949	8, 591	3, 240	207, 313	3, 888	173, 547	1, 609	3, 125	3, 045		80
New Jersey (District 3).....	1, 850	2, 190	878	110	789	135	15, 817	176	17, 037	188	490	60		430
Pennsylvania (District 3).....	35, 115	68, 216	22, 154	1, 028	26, 063	5, 523	242, 968	4, 161	131, 367	10, 055	8, 204	7, 368		836
Pennsylvania (District 4).....	12, 775	55, 780	12, 233	18	25, 195	4, 214	140, 627	5, 922	70, 921	4, 160	4, 375	4, 305		70
Delaware.....	3, 200	2, 500	1, 599	387	3, 771	79	21, 476	429	4, 053	437				
Mayland.....	4, 900	4, 882	1, 125		3, 664	1, 430	35, 429	558	21, 646	190	340	340		
District of Columbia.....	1, 000	100	57		271	11	1, 396	130	1, 477					
Total Eastern States.....	291, 116	332, 673	157, 902	5, 310	705, 568	375, 267	3, 297, 150	219, 593	1, 170, 438	39, 938	39, 844	38, 273		1, 571
Virginia.....	4, 763	3, 631	1, 362	20	6, 464	1, 296	15, 002	221	12, 855		1, 718	1, 103		615
West Virginia (District 4).....	1, 150	950	332	87	522	189	5, 908	126	7, 425	5	551	476		75
West Virginia (District 5).....	1, 340	2, 053	340	410	1, 995	725	8, 158	177	6, 067		223	77		146
North Carolina.....	5, 167	2, 075	1, 556	1, 344	12, 231	1, 851	25, 882	85	20, 467	612	1, 929	1, 720		209
South Carolina.....	1, 953	1, 137	196	109	342	148	5, 673	427	9, 134	56	293	167		126
Georgia.....	12, 909	7, 554	2, 251	7	18, 687	922	40, 268	1, 953	35, 527	36	2, 325	398	137	1, 790
Florida.....	2, 445	906	516	73	4, 728	532	17, 998	458	8, 282	10	492			492
Alabama.....	4, 311	2, 568	967	122	4, 813	421	34, 032	864	16, 683	62	503		13	490
Mississippi (District 6).....	25	3					56	4	59					
Mississippi (District 8).....	765	430	125		527	55	6, 042	32	3, 109		80			80
Louisiana (District 6).....	10, 915	7, 114	2, 243	472	40, 949	2, 567	87, 162	5, 374	52, 711	2, 694	1, 711	643		1, 068
Louisiana (District 11).....	300	100	87	38	904	46	2, 224	36	1, 661		375	85		290
Texas.....	11, 312	3, 353	1, 046	52	8, 635	2, 002	75, 042	704	10, 742	30	304	2		302
Arkansas.....	5, 084	1, 764	1, 193		19, 570	818	25, 398	2, 708	19, 011		237	42		195
Kentucky (District 4).....	1, 050	330	93		110	31	3, 932	116	2, 970	136	225	100		125
Kentucky (District 8).....	2, 606	1, 960	525		2, 762	216	12, 268	572	20, 054		1, 628	528		1, 100
Tennessee (District 6).....	805	253	220		72	54	2, 046	52	3, 133		24			24
Tennessee (District 8).....	6, 895	1, 911	867		20, 381	684	29, 001	1, 187	22, 942		7			7
Total Southern States.....	73, 795	38, 092	13, 919	2, 734	143, 692	12, 557	396, 092	15, 096	252, 832	3, 641	12, 625	5, 341	150	7, 134
Ohio.....	70, 290	44, 307	12, 417	972	59, 254	27, 755	315, 762	23, 616	557, 370	4, 533	5, 328	2, 681		2, 647
Indiana (District 7).....	4, 718	1, 943	1, 428	91	4, 762	406	14, 926	4, 715	23, 210	833	140	78		62
Indiana (District 8).....	315	80	7	44	49	7	1, 409	2	1, 245					
Illinois (District 7).....	54, 455	60, 115	34, 089	250	112, 253	14, 117	496, 381	18, 734	404, 598	13, 469	852	690	11	151
Illinois (District 8).....	2, 855	990	981		3, 096	228	9, 859	910	11, 485	1	605	500		105
Michigan (District 7).....	39, 870	36, 190	9, 620		18, 422	6, 379	244, 360	14, 583	477, 958	4, 526	11, 537	10, 216		1, 321
Michigan (District 9).....	680	475	184		32	76	4, 028	98	6, 640	8				
Wisconsin (District 7).....	4, 130	4, 479	1, 939	272	8, 725	675	33, 281	601	48, 101	165	197	125		72
Wisconsin (District 9).....	412	133	52		15	98	1, 461	3	4, 093	9				
Minnesota.....	2, 425	1, 091	572		2, 616	359	9, 837	581	17, 807	300				
Iowa.....	9, 436	4, 279	2, 453	14	8, 477	753	33, 208	1, 439	70, 465	16	515	104	65	346
Missouri (District 8).....	21, 760	17, 463	4, 507		17, 261	5, 350	144, 461	5, 840	118, 496	8, 056	1, 568	769	19	780
Missouri (District 10).....	6, 850	2, 290	650		41, 476	2, 998	53, 118	42	9, 548	919				
Total Middle Western States.....	218, 196	173, 835	68, 899	1, 643	276, 438	59, 201	1, 362, 091	71, 164	1, 751, 016	32, 835	20, 742	15, 163	95	5, 484
North Dakota.....	150	19	7		14	10	482	2	684					
South Dakota.....	580	140	65		1, 085	140	2, 888	10	3, 809	57	179	80	43	56
Nebraska.....	560	164	43		85	28	1, 870	277	2, 780		80	34		46
Kansas.....	380	223	35	13	398	80	2, 273	320	1, 437					
Montana.....	2, 445	954	485		3, 534	253	14, 970	486	12, 278	18	148		66	82
Wyoming.....	90	39	3		7	4	208		246					
Colorado.....	600	555	930		105	331	9, 076	778	6, 129					
New Mexico (District 10).....	30	15	2				86	6	39					
New Mexico (District 11).....	30					1	62		10		5			5
Oklahoma (District 10).....	100	22	11		80	7	482	41	159					
Oklahoma (District 11).....	105	5			31	13	566		208	12				
Total Western States.....	5, 070	2, 136	1, 581	13	5, 339	867	32, 963	1, 920	27, 779	87	412	114	109	189
Washington.....	4, 008	1, 259	602	1	3, 277	828	19, 229	1, 261	15, 161	76	75	56	14	5
Oregon.....	3, 665	1, 649	1, 032		4, 287	485	23, 304	375	21, 426	39	290	175	60	55
California.....	68, 838	27, 617	20, 244	9	69, 443	21, 992	388, 706	18, 154	722, 797	10, 008	8, 645	8, 600		45
Idaho.....	1, 305	415	92		107	169	7, 305	40	2, 908		611	545		66
Utah.....	3, 614	1, 788	627	22	2, 704	801	19, 314	324	20, 194		316	169		147
Arizona (District 11).....	63	52	9			71	459	70	179		25			25
Arizona (District 12).....	775	255	78		298	244	6, 687	276	3, 928					
Total Pacific States.....	82, 268	33, 035	22, 684	32	80, 116	24, 590	465, 004	20, 500	786, 593	10, 123	9, 962	9, 545	74	343
Total State bank and trust company members.....	703, 445	619, 266	283, 695	10, 460	1, 235, 623	483, 202	5, 984, 917	340, 946	4, 224, 966	91, 441	86, 949	71, 450	428	15, 071

REPORTS OF BANKS IN EACH STATE ON DECEMBER 31, 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			
12,681	5,423			7,251	7		7,508 1,049	878	418		28 1,444 1,008 21	33,611 547,639 241,257 18,430	Maine. Massachusetts. Rhode Island. Connecticut (District 1).
12,681	5,423			7,251	7		8,557	878	418		2,501	840,937	Total New England States.
122,539 224 76 1,265 260 208 51	3,716 223 76 1,265 260 51		22	95,259	23,542 1	14,639 3	161,544 835	9,069			40,994 2,407 12 3,403 2,790 579 114 2	5,485,961 453,821 39,748 560,044 339,997 38,765 77,562 4,492	New York. New Jersey (District 2). New Jersey (District 3). Pennsylvania (District 3). Pennsylvania (District 4). Delaware. Maryland. District of Columbia.
124,623	5,591		230	95,259	23,543	14,770	165,230	9,277	1,390		50,301	7,000,390	Total Eastern States.
2,534 396 533 651 5,322 221 539 14 125 2,987	1,557 366 533 482 4,959 221 511 14 125 175		511 30 169 363 28	385	81		296 9 1,180 3 1,207 536		30 5 2 2 45		88 2 23 659 278 13	50,280 17,247 21,898 75,314 20,147 129,672 36,989 66,458	Virginia. West Virginia (District 4). West Virginia (District 5). North Carolina. South Carolina. Georgia. Florida.
57 461 662 236 452	57 406 662 236 452		5		50	1			443 191		364 80 85	114,087 76,515 9,078	Alabama. Mississippi (District 6). Mississippi (District 8). Louisiana (District 6). Louisiana (District 11). Texas. Arkansas.
15,190	10,756		1,106	3,197	131	47	15,300	451	1,587	55	12,681	1,010,386	Total Southern States.
3,861 99 75 6,438 3 1,574 89 207	3,609 70 55 568 3 1,545 207		153 29 20 34	42	57	93 8	5,491		5,021 952	123	2,321 1,007 4	1,138,514 59,238 3,237	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.
94 2,891 474	89 2,732 469	8	5 151 5						327 2,124		45 1,278 628 960	35,727 135,551 348,120 118,851	Iowa. Missouri (District 8). Missouri (District 10).
15,805	9,347	8	515	5,878	57	236	28,228	1	15,601	2,416	36,176	4,134,523	Total Middle Western States.
11 21 171 1 72	11 21 171 1 72					4					1 19 33	1,379 8,975 6,081 5,193 35,643	North Dakota. South Dakota. Nebraska. Kansas. Montana.
12 63	12 31		32						1			598 18,504 178 108 914 1,014	Wyoming. Colorado. New Mexico (District 10). New Mexico (District 11). Oklahoma (District 10). Oklahoma (District 11).
351	319		32			4			1	11	53	78,587	Total Western States.
71 1,048 1,042 99 183 1	67 265 153 81 183		4 129 8 8		654 10	2 530	710 7,126	151	22 13 33 22		8 243 6,602 181	45,880 58,553 1,371,904 13,123 50,101 951 12,541	Washington. Oregon. California. Idaho. Utah. Arizona (District 11). Arizona (District 12).
2,444	749		149	891	655	532	7,836	151	90	59	7,034	1,553,053	Total Pacific States.
171,094	32,185	8	2,032	112,476	24,393	15,589	225,151	10,758	19,087	2,541	108,746	14,617,876	Total State bank and trust company members.

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS OF BANKS ON DECEMBER 31, 1924, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	District No. 1 (36 banks)	District No. 2 (144 banks)	District No. 3 (72 banks)	District No. 4 (119 banks)	District No. 5 (62 banks)	District No. 6 (128 banks)	District No. 7 (353 banks)	District No. 8 (132 banks)	District No. 9 (100 banks)	District No. 10 (33 banks)	District No. 11 (183 banks)	District No. 12 (182 banks)	Total United States (1,544 banks)
RESOURCES													
Loans and discounts	506,006	2,917,023	281,723	893,647	154,768	288,869	1,360,927	336,640	54,161	67,873	66,113	921,796	7,849,546
Overdrafts	191	957	98	238	152	1,054	643	1,061	77	63	563	818	5,915
United States Government securities	70,413	584,669	65,178	115,027	7,547	7,341	233,051	45,136	8,047	14,821	3,024	165,037	1,319,291
Stock of Federal reserve banks	2,157	13,193	3,009	5,495	975	1,495	6,507	1,990	290	358	477	3,450	39,396
Other bonds, stocks, and securities	110,926	665,576	179,315	216,434	22,884	29,932	349,717	83,828	13,662	9,122	3,364	143,565	1,828,325
Total loans and investments	689,693	4,181,418	529,323	1,230,841	186,326	328,691	1,950,845	468,655	76,237	92,237	73,541	1,234,666	11,042,473
Customers' liability on account of acceptances	8,958	158,609	278	5,498	4,351	8,023	23,590	91	—	—	25	7,585	217,008
Banking house, furniture, and fixtures	12,944	81,345	16,228	49,301	6,487	17,683	53,199	14,771	2,056	2,862	3,781	48,782	309,439
Other real estate owned	2,281	5,049	3,123	10,462	1,995	4,723	6,796	3,392	1,747	1,775	2,570	8,264	52,177
Gold and gold certificates	1,370	10,956	433	653	126	239	2,958	452	131	105	101	896	18,420
All other cash in vault	14,110	47,990	8,024	21,754	4,515	7,342	33,389	8,045	2,122	1,254	3,180	19,060	170,785
Reserve with Federal reserve banks	44,203	414,911	29,327	62,331	11,059	20,572	126,842	29,402	4,383	8,587	6,826	74,740	833,183
Items with Federal reserve banks in process of collection	15,634	97,340	14,040	27,288	9,124	8,616	27,618	18,055	457	7,648	1,250	10,923	237,993
Due from banks, bankers, and trust companies	23,109	95,769	17,750	45,980	16,284	46,563	113,387	45,505	11,939	27,882	25,702	91,113	560,983
Exchanges for clearing house, also checks on other banks in same place	16,429	670,057	11,771	28,685	6,535	14,323	63,375	13,607	773	3,477	1,315	23,174	853,521
Outside checks and other cash items	1,933	19,408	663	6,083	572	3,154	9,115	1,661	241	1,252	655	18,318	63,055
United States securities borrowed	418	—	170	5,741	539	631	6,470	4,519	65	—	465	68	19,087
Other securities borrowed	—	—	—	123	—	50	2,238	60	—	—	11	59	2,541
Other assets	9,855	156,930	7,427	10,096	1,780	9,443	18,337	2,890	225	3,239	2,535	14,454	237,211
Total	840,937	5,939,782	638,557	1,504,836	249,693	470,053	2,438,159	611,105	100,376	150,319	121,957	1,552,102	14,617,876
LIABILITIES													
Capital stock paid in	33,000	232,276	40,165	85,265	19,123	31,410	112,609	40,280	6,692	8,610	11,810	82,205	703,445
Surplus fund	39,495	199,005	72,906	101,367	13,878	18,398	107,006	24,598	2,812	3,308	3,510	32,983	619,266
Undivided profits, less expenses and taxes paid	18,710	119,856	24,631	25,075	4,636	6,197	49,529	8,205	1,365	1,674	1,142	22,675	283,695
Due to Federal reserve banks	728	3,767	1,525	1,077	1,883	674	627	44	—	13	90	32	10,460
Due to banks, bankers, and trust companies	24,470	645,815	30,623	85,081	24,967	69,249	152,639	63,646	7,296	42,151	9,570	80,116	1,235,623
Certified and cashiers' or treasurers' checks outstanding	10,720	363,875	5,737	32,189	5,461	4,496	22,330	7,358	936	3,448	2,133	24,519	483,202
Demand deposits	444,290	3,047,654	285,027	496,009	93,138	190,267	862,228	239,689	34,846	68,577	79,163	484,975	6,325,863
Time deposits	236,308	923,937	152,457	638,686	71,646	116,395	1,024,332	196,342	45,311	20,338	12,800	786,414	4,224,966
United States deposits	4,817	24,908	10,680	8,834	858	2,802	19,009	8,057	392	919	42	10,123	91,441
Total deposits	721,333	5,009,956	486,049	1,261,876	197,953	383,883	2,081,165	515,136	88,781	135,446	103,798	1,386,179	12,371,555
Bills payable (including all obligations representing money borrowed, other than rediscounts)	3,364	26,435	8,694	10,479	4,503	5,055	13,241	4,125	327	80	709	9,937	86,949
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	12,681	122,763	1,549	4,121	4,165	9,319	11,209	2,252	287	184	121	2,443	171,094
Cash letters of credit and travelers' checks outstanding	—	14,642	121	93	7	41	117	31	—	4	1	532	15,589
Acceptances executed for customers	8,557	162,379	118	5,498	4,214	13,759	22,686	104	—	—	—	7,836	225,151
Acceptances executed by other banks for account of reporting banks	878	9,069	160	—	448	51	1	—	—	—	—	151	10,758
United States securities borrowed	418	—	170	5,741	539	631	6,470	4,519	65	1	465	68	19,087
Other securities borrowed	—	—	—	123	—	50	2,238	60	—	—	11	59	2,541
Other liabilities	2,501	43,401	3,994	5,198	227	1,259	31,888	11,795	47	1,012	390	7,034	108,746
Total	840,937	5,939,782	638,557	1,504,836	249,693	470,053	2,438,159	611,105	100,376	150,319	121,957	1,552,102	14,617,876

STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS ON DECEMBER 31, 1924, BY CLASSES OF BANKS

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (187 banks)	Country banks (1,315 banks)	Total United States (1,544 banks)
	New York (31 banks)	Chicago (11 banks)	Total (42 banks)			
RESOURCES						
Loans and discounts	2,254,205	584,340	2,838,545	3,254,390	1,756,611	7,849,546
Overdrafts	814	146	960	2,315	2,640	5,915
United States Government securities	426,582	106,458	533,040	559,535	226,716	1,319,291
Stock of Federal reserve banks	9,888	2,759	12,647	17,247	9,502	39,396
Other bonds, stocks, and securities	378,497	107,844	486,341	788,294	553,690	1,828,325
Total loans and investments	3,069,986	801,547	3,871,533	4,621,781	2,549,159	11,042,473
Customers' liability on account of acceptances	156,940	22,676	179,616	32,010	5,382	217,008
Banking house, furniture, and fixtures	52,148	14,657	66,805	162,158	80,476	309,439
Other real estate owned	2,394	—	2,394	29,717	20,066	52,177
Gold and gold certificates	7,740	935	8,675	3,610	6,135	18,420
All other cash in vault	29,294	6,951	36,245	74,061	60,479	170,785
Reserve with Federal reserve banks	354,447	67,409	421,856	282,720	128,607	833,183
Items with Federal reserve banks in process of collection	71,150	16,424	87,574	119,999	30,420	237,993
Due from banks, bankers, and trust companies	41,388	51,966	93,354	269,519	198,110	560,983
Exchanges for clearing house, also checks on other banks in same place	655,019	41,899	696,918	132,159	24,444	853,521
Outside checks and other cash items	14,937	3,248	18,185	37,118	7,752	63,055
United States securities borrowed	—	—	—	11,796	7,291	19,087
Other securities borrowed	—	1	1	412	2,128	2,541
Other assets	150,287	12,847	163,134	55,333	18,744	237,211
Total	4,605,730	1,040,560	5,646,290	5,832,393	3,139,193	14,617,876
LIABILITIES						
Capital stock paid in	168,550	39,650	208,200	300,184	195,061	703,445
Surplus fund	150,915	54,317	205,232	289,370	124,664	619,266
Undivided profits, less expenses and taxes paid	92,133	30,088	122,221	99,404	62,070	283,695
Due to Federal reserve banks	265	—	265	1,960	8,235	10,460
Due to banks, bankers, and trust companies	597,674	108,928	706,602	438,759	90,262	1,235,623
Certified and cashiers' or treasurers' checks outstanding	354,662	11,609	366,271	94,582	22,349	483,202
Demand deposits	2,435,660	432,918	2,868,578	2,186,979	1,270,306	6,325,863
Time deposits	450,141	294,952	745,093	2,200,448	1,279,425	4,224,966
United States deposits	11,377	11,795	23,172	59,678	8,591	91,441
Total deposits	3,849,779	860,202	4,709,981	4,982,406	2,679,168	12,371,555
Bills payable (including all obligations representing money borrowed, other than rediscounts)	1,800	—	1,800	51,411	33,738	86,949
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	118,779	5,836	124,615	25,952	20,527	171,094
Cash letters of credit and travelers' checks outstanding	14,614	68	14,682	860	47	15,589
Acceptances executed for customers	160,816	22,683	183,499	36,827	4,825	225,151
Acceptances executed by other banks for account of reporting banks	8,978	—	8,978	1,374	406	10,758
United States securities borrowed	—	—	—	11,796	7,291	19,087
Other securities borrowed	—	1	1	412	2,128	2,541
Other liabilities	39,366	27,715	67,081	32,397	9,268	108,746
Total	4,605,730	1,040,560	5,646,290	5,832,393	3,139,193	14,617,876
Ratio of reserve with Federal reserve banks to net deposit liability (per cent)	12.8	12.9	12.8	9.5	7.0	10.3

RESERVE COMPUTATIONS OF STATE BANK AND TRUST COMPANY MEMBERS ON DECEMBER 31, 1924

[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 reserve with Federal reserve banks	Per cent to net amount on which reserve is com- puted
Federal reserve bank cities:					
Central reserve cities—					
New York.....	48,411	2,772,994	360,489	354,447	12.8
Chicago.....	12,065	523,297	68,029	67,409	12.9
Total central reserve cities.....	60,476	3,296,291	428,518	421,856	12.8
Reserve cities—					
Boston.....	9,990	270,869	27,087	26,104	9.6
New York (Brooklyn).....	788	102,714	10,271	10,268	10.0
Philadelphia.....	11,032	234,480	23,448	20,728	8.8
Cleveland.....	1,697	317,936	31,794	23,823	7.5
Richmond.....	364	15,779	1,578	1,468	9.3
Atlanta.....	633	8,898	890	700	7.9
Chicago.....	7,743	81,623	8,162	7,967	9.8
St. Louis.....	9,236	135,875	13,588	12,833	9.4
Minneapolis.....	396	4,542	454	398	8.8
Kansas City.....		61,502	6,150	6,204	10.1
Dallas.....		8,709	871	842	9.7
San Francisco.....	9,535	409,382	40,938	39,371	9.6
Total.....	51,414	1,652,309	165,231	150,706	9.1
Total Federal reserve bank cities.....	111,890	4,948,600	593,749	572,562	11.6
Federal reserve branch cities:					
Reserve cities—					
Buffalo.....	3,029	166,132	16,613	15,798	9.5
Pittsburgh.....	1,993	150,056	15,006	15,322	10.2
Cincinnati.....	5,467	57,818	5,782	6,021	10.4
Baltimore.....	5,194	41,398	4,140	3,825	9.2
Jacksonville.....	110	105	10	1	1.0
Birmingham.....	1,653	22,882	2,288	2,247	9.8
New Orleans.....	1,134	115,166	11,516	10,209	8.9
Detroit.....	13,611	251,365	25,136	23,789	9.5
Louisville.....	677	18,083	1,808	1,886	10.4
Memphis.....	756	38,047	3,805	4,269	11.2
Little Rock.....	569	23,200	2,320	2,506	10.8
Helena.....	304	3,626	363	591	16.3
Denver.....	2,841	11,058	1,106	1,151	10.4
El Paso.....	496	2,705	270	213	7.9
Salt Lake City.....	2,353	17,260	1,726	2,036	11.8
Spokane.....	106	7,767	777	851	11.0
Portland.....	3,001	18,829	1,883	1,982	10.5
Los Angeles.....	12,977	198,606	19,861	23,253	11.7
Total Federal reserve branch cities.....	56,271	1,144,103	114,410	115,950	10.1
Total Federal reserve bank and branch cities.....	168,161	6,092,703	708,159	688,512	11.3
All other reserve cities:					
Columbus.....	723	15,796	1,580	1,341	8.5
Toledo.....		39,387	3,939	4,054	10.3
Washington.....	129	1,969	197	172	8.7
Savannah.....	44	34,424	3,442	2,513	7.3
Indianapolis.....		9,660	966	771	8.0
Grand Rapids.....	1,667	23,101	2,310	2,319	10.0
Cedar Rapids.....	211	1,103	110	111	10.1
Des Moines.....	55	12,816	1,282	1,058	8.3
Milwaukee.....	351	35,092	3,509	3,479	9.9
San Antonio.....	602	1,175	117	111	9.4
Waco.....		1,271	127	135	10.6
Total.....	3,782	175,794	17,579	16,064	9.1
Banks outside reserve cities (country banks):					
District No. 1.....	11,746	268,904	18,823	18,099	6.7
District No. 2.....	40,001	535,309	37,472	34,398	6.4
District No. 3.....	5,614	117,861	8,250	3,599	7.3
District No. 4.....	13,257	167,195	11,704	11,770	7.0
District No. 5.....	3,059	70,126	4,909	5,594	8.0
District No. 6.....	8,337	64,158	4,491	4,902	7.6
District No. 7.....	20,717	275,141	19,260	19,939	7.2
District No. 8.....	11,252	108,806	7,616	7,908	7.3
District No. 9.....	9,856	51,199	3,584	3,394	6.6
District No. 10.....	2,143	14,534	1,017	1,232	8.5
District No. 11.....	17,202	71,736	5,021	5,525	7.7
District No. 12.....	12,721	97,437	6,821	7,247	7.4
Total.....	155,905	1,842,406	128,968	128,607	7.0
Central reserve city banks.....	60,476	3,296,291	428,518	421,856	12.8
Other reserve city banks.....	111,467	2,972,206	297,220	282,720	9.5
Banks outside reserve cities (country banks).....	155,905	1,842,406	128,968	128,607	7.0
Total State bank and trust company members.....	327,848	8,110,903	854,706	833,183	10.3

**ALL MEMBER BANKS (8,043 NATIONAL BANKS AND 1,544 STATE BANKS AND TRUST COMPANIES)—ABSTRACT OF CONDITION REPORTS ON
DECEMBER 31, 1924, BY FEDERAL RESERVE DISTRICTS**

[In thousands of dollars]

	District No. 1 (419 banks)	District No. 2 (855 banks)	District No. 3 (738 banks)	District No. 4 (871 banks)	District No. 5 (617 banks)	District No. 6 (510 banks)	District No. 7 (1,408 banks)	District No. 8 (624 banks)	District No. 9 (885 banks)	District No. 10 (1,066 banks)	District No. 11 (828 banks)	District No. 12 (766 banks)	Total United States (9,587 banks)
RESOURCES													
Loans and discounts	1,542,019	5,899,017	1,289,050	1,901,848	959,432	814,311	3,036,546	883,295	629,831	799,505	643,210	1,767,537	20,165,601
Overdrafts	512	1,499	283	791	668	1,738	2,196	1,828	643	1,333	2,303	1,914	15,708
United States Government securities	243,138	1,323,614	258,029	438,398	137,000	81,419	526,141	135,632	143,873	151,171	101,266	363,112	3,902,793
Other bonds, stocks, and securities	386,624	1,624,815	622,402	592,570	130,698	102,962	655,289	205,593	132,465	128,879	43,805	316,384	4,942,486
Total loans and investments	2,172,293	8,848,945	2,169,764	2,933,607	1,227,798	1,000,430	4,220,172	1,226,348	906,812	1,080,888	790,584	2,448,947	29,026,588
Customers' liability on account of acceptances	56,836	297,440	18,385	8,584	13,218	10,102	34,613	844	3,131	1	4,087	14,495	461,736
Banking house, furniture, and fixtures	61,686	157,866	61,689	118,331	50,507	45,714	129,979	36,055	25,528	41,068	38,833	93,358	860,614
Other real estate owned	6,877	10,690	8,455	18,095	11,256	10,508	24,301	8,239	15,219	15,674	13,870	17,949	161,133
Cash in vault	49,344	130,090	47,682	63,941	30,608	27,845	98,223	24,441	21,846	29,905	25,825	47,722	597,472
Reserve with Federal reserve banks	140,840	885,556	129,361	163,593	69,632	63,489	314,698	80,758	55,513	93,892	65,708	164,529	2,227,569
Items with Federal reserve banks in process of collection	63,221	214,662	66,350	64,127	45,310	26,083	84,666	44,452	8,920	37,635	34,196	35,304	724,926
Due from banks, bankers, and trust companies	102,551	203,212	119,997	169,935	109,057	161,860	365,987	153,630	151,229	313,260	214,390	274,380	2,339,488
Exchanges for clearing house, also checks on other banks in same place	56,178	1,416,754	66,722	54,217	32,186	26,547	138,430	28,828	12,891	24,959	18,052	59,350	1,935,114
Outside checks and other cash items	9,172	32,350	5,713	8,690	4,410	6,528	17,827	3,753	6,813	7,341	4,332	26,737	133,666
Redemption fund and due from United States Treasurer	2,661	4,912	2,946	5,000	3,194	2,153	4,538	2,139	1,669	2,058	2,297	2,717	36,284
United States securities borrowed ¹	418		170	5,741	539	631	6,470	4,519	65	1	465	68	19,087
Other securities borrowed ¹				123		50	2,238	60			11	59	2,541
Other assets	39,968	296,303	14,982	15,961	6,133	10,881	34,423	4,336	3,798	4,318	4,421	25,125	460,649
Total	2,762,045	12,498,780	2,712,216	3,629,945	1,603,848	1,392,821	5,476,565	1,618,402	1,213,434	1,651,000	1,217,071	3,210,740	38,986,867
LIABILITIES													
Capital stock paid in	141,561	492,359	138,723	212,830	112,277	94,570	291,912	110,203	70,135	95,538	93,047	184,326	2,037,481
Surplus fund	125,134	505,620	228,611	218,485	83,832	56,983	219,728	58,936	37,001	44,869	42,442	85,845	1,707,486
Undivided profits, less expenses and taxes paid	72,226	269,144	74,404	82,026	32,905	21,419	105,395	27,037	17,914	18,250	17,963	48,076	786,759
Due to Federal reserve banks	4,988	14,320	5,122	2,312	10,676	1,538	1,751	228	9	42	2,070	592	43,648
Due to banks, bankers, and trust companies	170,285	1,650,222	238,277	278,955	138,142	170,680	622,272	222,398	169,065	359,079	207,109	277,831	4,504,315
Certified and cashiers' or treasurers' checks outstanding	24,941	777,158	16,954	51,778	16,037	10,334	46,470	13,049	14,178	32,485	29,558	49,489	1,082,431
Demand deposits	1,303,345	5,960,703	1,076,816	1,314,913	580,517	575,309	2,189,977	663,025	424,828	747,239	608,250	1,239,116	16,684,038
Time deposits	685,875	2,011,599	774,356	1,246,764	483,072	359,373	1,732,371	431,261	430,315	295,985	150,856	1,202,911	9,804,738
United States deposits	36,150	50,538	25,549	22,816	12,472	7,904	35,548	13,823	6,321	6,538	6,382	18,441	242,482
Total deposits	2,225,584	10,464,540	2,137,074	2,917,538	1,240,916	1,125,138	4,628,389	1,343,784	1,044,716	1,441,368	1,064,225	2,788,380	32,361,652
Bills payable (including all obligations representing money borrowed, other than rediscounts)	26,126	89,763	36,014	42,733	27,824	11,104	24,789	8,859	2,146	1,559	4,452	13,884	289,253
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	52,249	190,593	12,417	19,469	22,691	18,675	27,078	5,936	4,238	4,697	2,040	7,407	367,490
Cash letters of credit and travelers' checks outstanding	839	17,017	205	373	250	42	2,048	48	35	58	18	776	21,709
Acceptances executed for customers	56,115	292,525	15,249	8,708	12,667	16,540	35,247	857	2,825	64	4,062	15,524	460,383
Acceptances executed by other banks for account of reporting banks	3,862	24,662	4,150	29	1,468	621	1,833		306			391	37,322
National bank notes outstanding	52,444	96,453	57,914	98,881	61,374	42,610	90,285	42,492	32,744	40,534	45,279	53,323	714,333
United States securities borrowed	547	2,008	815	17,344	4,927	1,691	9,246	6,720	261	1,425	1,153	1,880	48,017
Other securities borrowed	27	50	100	404	305	1,294	2,287	76		540	180	683	5,946
Other liabilities	5,331	54,046	6,540	11,125	2,412	2,134	38,328	13,454	1,113	2,098	2,210	10,245	149,036
Total	2,762,045	12,498,780	2,712,216	3,629,945	1,603,848	1,392,821	5,476,565	1,618,402	1,213,434	1,651,000	1,217,071	3,210,740	38,986,867

¹ Exclusive of securities borrowed by national banks.

**ALL MEMBER BANKS (8,043 NATIONAL BANKS AND 1,544 STATE BANKS AND TRUST COMPANIES)—ABSTRACT OF CONDITION REPORTS ON
DECEMBER 31, 1924, BY CLASSES OF BANKS**

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (549 banks)	Country banks (8,948 banks)	Total United States (9,587 banks)
	New York (66 banks)	Chicago (24 banks)	Total (90 banks)			
RESOURCES						
Loans and discounts	4,381,023	1,163,949	5,544,972	7,161,802	7,458,827	20,165,601
Overdrafts	1,104	378	1,482	4,421	9,805	15,708
United States Government securities	974,021	180,131	1,154,152	1,353,239	1,395,402	3,902,793
Other bonds, stocks, and securities	797,537	162,115	959,652	1,463,637	2,519,197	4,942,486
Total loans and investments	6,153,685	1,506,573	7,660,258	9,983,099	11,383,231	29,026,588
Customers' liability on account of acceptances	294,680	32,833	327,513	119,628	14,595	461,736
Banking house, furniture, and fixtures	89,521	26,926	116,447	339,382	404,785	860,614
Other real estate owned	2,866	74	2,940	52,648	105,545	161,133
Cash in vault	72,627	25,520	98,147	178,538	320,787	597,472
Reserve with Federal reserve banks	738,911	162,709	901,620	726,462	599,487	2,227,569
Items with Federal reserve banks in process of collection	159,458	40,935	200,393	419,234	105,299	724,926
Due from banks, bankers, and trust companies	73,644	129,600	203,244	968,035	1,168,209	2,339,488
Exchanges for clearing house, also checks on other banks in same place	1,390,441	88,531	1,478,972	367,398	88,744	1,935,114
Outside checks and other cash items	24,163	6,547	30,710	71,330	31,626	133,666
Redemption fund and due from United States Treasurer	2,034	142	2,176	8,610	25,498	36,284
United States securities borrowed ¹				11,796	7,291	19,087
Other securities borrowed ¹		1	1	412	2,128	2,541
Other assets	285,272	23,898	309,170	113,617	37,862	460,649
Total	9,287,302	2,044,289	11,331,591	13,360,189	14,295,087	38,986,867
LIABILITIES						
Capital stock paid in	336,300	89,400	425,700	685,541	926,240	2,037,481
Surplus fund	379,205	88,077	467,282	584,878	655,326	1,707,486
Undivided profits, less expenses and taxes paid	200,093	50,163	250,256	239,631	296,872	786,759
Due to Federal reserve banks	265		265	10,232	33,151	43,648
Due to banks, bankers, and trust companies	1,547,432	399,643	1,947,075	2,041,306	515,934	4,504,315
Certified and cashiers' or treasurers' checks outstanding	759,540	23,784	783,324	204,887	94,220	1,082,431
Demand deposits	4,616,670	953,740	5,570,410	5,440,203	5,673,425	16,684,038
Time deposits	775,270	342,099	1,117,369	3,435,102	5,252,267	9,804,738
United States deposits	28,591	17,724	46,315	146,219	49,948	242,482
Total deposits	7,727,768	1,736,990	9,464,758	11,277,949	11,618,945	32,361,652
Bills payable (including all obligations representing money borrowed, other than rediscounts)	43,651	225	43,876	104,971	140,406	289,253
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	180,259	7,125	187,384	85,482	94,624	367,490
Cash letters of credit and travelers' checks outstanding	16,964	1,897	18,861	2,627	221	21,709
Acceptances executed for customers	290,128	34,472	324,600	122,771	13,012	460,383
Acceptances executed by other banks for account of reporting banks	24,294	1,638	25,932	9,384	2,006	37,322
National bank notes outstanding	39,884	2,843	42,727	168,637	502,969	714,333
United States securities borrowed	995		995	26,072	20,950	48,017
Other securities borrowed		1	1	1,331	4,614	5,946
Other liabilities	47,761	31,458	79,219	50,915	18,902	149,036
Total	9,287,302	2,044,289	11,331,591	13,360,189	14,295,087	38,986,867
Ratio of reserve with Federal reserve bank to net deposit liability (per cent)	13.3	13.4	13.3	10.1	7.5	10.1

¹ Exclusive of securities borrowed by national banks.