

# ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS AND OF ALL MEMBER BANKS ON APRIL 6, 1925

Report No. 28

FEDERAL RESERVE BOARD,

Washington, May 18, 1925

## STATE BANK AND TRUST COMPANY MEMBERS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	Mar. 31, 1924 (1,571 banks)	June 30, 1924 (1,570 banks)	Oct. 10, 1924 (1,566 banks)	Dec. 31, 1924 (1,544 banks)	Apr. 6, 1925 (1,521 banks)
<b>RESOURCES</b>					
Loans and discounts.....	7,208,994	7,273,506	7,594,884	7,849,546	7,907,500
Overdrafts.....	6,704	5,296	6,277	5,915	5,607
United States Government securities.....	1,078,861	1,129,358	1,318,766	1,319,291	1,305,219
Stock of Federal reserve banks.....	38,144	38,452	39,383	39,396	40,323
Other bonds, stocks, and securities.....	1,537,872	1,692,009	1,800,927	1,828,325	1,801,187
<b>Total loans and investments</b> .....	<b>9,870,575</b>	<b>10,138,621</b>	<b>10,760,237</b>	<b>11,042,473</b>	<b>11,059,836</b>
Customers' liability on account of acceptances.....	184,720	150,001	185,050	217,008	236,136
Banking house, furniture, and fixtures.....	288,683	304,119	301,379	309,439	315,545
Other real estate owned.....	56,006	51,138	51,197	52,177	54,372
Gold and gold certificates.....	14,556	16,983	16,874	18,420	15,975
All other cash in vault.....	137,251	142,089	151,633	170,785	146,317
Reserve with Federal reserve banks.....	732,535	766,783	817,797	833,183	818,271
Items with Federal reserve banks in process of collection.....	169,780	185,135	185,600	237,993	177,284
Due from banks, bankers, and trust companies.....	422,792	496,675	580,318	560,983	505,642
Exchanges for clearing house, also checks on other banks in same place.....	672,616	739,795	462,155	853,521	478,198
Outside checks and other cash items.....	51,406	63,745	47,686	63,055	53,728
United States securities borrowed.....	16,478	18,884	18,060	19,087	12,661
Other securities borrowed.....	2,420	1,787	1,954	2,541	2,660
Other assets.....	147,207	146,228	212,144	237,211	252,448
<b>Total</b> .....	<b>12,767,025</b>	<b>13,221,983</b>	<b>13,792,084</b>	<b>14,617,876</b>	<b>14,129,073</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	687,347	697,075	703,166	703,445	716,858
Surplus fund.....	577,170	589,669	609,033	619,266	626,242
Undivided profits, less expenses and taxes paid.....	288,612	285,041	319,912	283,695	308,931
Due to Federal reserve banks.....	7,650	7,531	9,166	10,460	10,801
Due to banks, bankers, and trust companies.....	907,283	1,026,453	1,181,620	1,235,623	1,054,287
Certified and cashiers' or treasurers' checks outstanding.....	417,957	433,766	288,839	483,202	354,925
Demand deposits.....	5,431,016	5,720,242	5,938,330	6,325,863	5,931,185
Time deposits.....	3,782,092	3,944,831	4,138,099	4,224,966	4,343,643
United States deposits.....	111,038	57,375	116,391	91,441	158,858
<b>Total deposits</b> .....	<b>10,657,036</b>	<b>11,190,198</b>	<b>11,672,445</b>	<b>12,371,555</b>	<b>11,853,699</b>
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	77,091	61,378	43,872	86,949	91,985
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	156,891	100,904	94,845	171,094	162,416
Letters of credit and travelers' checks sold for cash and outstanding.....	16,249	26,602	16,384	15,589	15,624
Acceptances executed for customers.....	182,528	145,557	187,952	225,151	241,739
Acceptances executed by other banks for account of reporting banks.....	11,996	10,339	10,097	10,758	13,585
United States securities borrowed.....	16,579	18,883	18,057	19,087	12,686
Other securities borrowed.....	2,420	1,787	1,954	2,541	2,635
Other liabilities.....	93,106	94,550	114,367	108,746	82,673
<b>Total</b> .....	<b>12,767,025</b>	<b>13,221,983</b>	<b>13,792,084</b>	<b>14,617,876</b>	<b>14,129,073</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	10.5	10.4	10.4	10.3	10.5

## ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	Mar. 31, 1924 (9,681 banks)	June 30, 1924 (9,650 banks)	Oct. 10, 1924 (9,635 banks)	Dec. 31, 1924 (9,587 banks)	Apr. 6, 1925 (9,531 banks)
<b>RESOURCES</b>					
Loans and discounts.....	19,158,195	19,248,650	19,801,388	20,165,601	20,372,688
Overdrafts.....	17,518	15,369	18,510	15,708	17,014
United States Government securities.....	3,569,653	3,607,797	3,894,620	3,902,793	3,915,997
Other bonds, stocks, and securities.....	4,086,668	4,389,743	4,736,126	4,942,486	4,979,240
<b>Total loans and investments</b> .....	<b>26,832,034</b>	<b>27,261,559</b>	<b>28,450,644</b>	<b>29,026,588</b>	<b>29,284,939</b>
Customers' liability on account of acceptances.....	387,292	285,830	330,716	461,736	477,098
Banking house, furniture, and fixtures.....	813,880	836,699	843,077	860,614	879,401
Other real estate owned.....	156,089	155,753	158,641	161,133	166,828
Cash in vault.....	494,223	503,555	527,889	523,297	523,297
Reserve with Federal reserve banks.....	1,893,307	1,965,453	2,121,428	2,227,569	2,091,545
Items with Federal reserve banks in process of collection.....	549,081	582,475	613,494	724,926	588,823
Due from banks, bankers, and trust companies.....	1,643,739	1,940,197	2,430,462	2,339,488	2,090,754
Exchanges for clearing house, also checks on other banks in same place.....	1,582,343	1,741,073	1,091,300	1,935,114	1,211,094
Outside checks and other cash items.....	107,798	133,411	100,551	133,666	108,256
Redemption fund and due from United States Treasurer.....	37,141	37,104	36,701	36,284	33,094
United States securities borrowed <sup>1</sup> .....	16,478	18,884	18,060	19,087	12,661
Other securities borrowed <sup>1</sup> .....	2,420	1,787	1,954	2,541	2,660
Other assets.....	304,398	313,476	378,953	460,649	478,815
<b>Total</b> .....	<b>34,820,223</b>	<b>35,777,256</b>	<b>37,103,870</b>	<b>38,986,867</b>	<b>37,949,265</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	2,022,169	2,030,336	2,034,943	2,037,481	2,077,502
Surplus fund.....	1,649,880	1,669,592	1,682,646	1,707,486	1,732,076
Undivided profits, less expenses and taxes paid.....	796,395	786,547	876,516	786,759	859,461
Due to Federal reserve banks.....	32,978	33,976	36,508	43,648	40,124
Due to banks, bankers, and trust companies.....	3,446,737	3,820,125	4,453,412	4,504,315	4,041,256
Certified and cashiers' or treasurers' checks outstanding.....	867,420	983,979	653,342	1,082,431	756,757
Demand deposits.....	14,719,256	15,308,990	15,729,597	16,684,038	15,849,791
Time deposits.....	8,889,923	9,203,545	9,597,395	9,804,738	10,126,980
United States deposits.....	291,767	178,946	301,803	242,482	411,619
<b>Total deposits</b> .....	<b>28,248,081</b>	<b>29,529,561</b>	<b>30,772,057</b>	<b>32,361,652</b>	<b>31,226,527</b>
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	315,979	205,225	167,483	289,253	311,183
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	428,536	297,682	265,264	367,490	389,013
Letters of credit and travelers' checks sold for cash and outstanding.....	22,457	36,041	22,514	21,709	22,158
Acceptances executed for customers.....	375,768	276,968	328,526	460,383	474,500
Acceptances executed by other banks for account of reporting banks.....	37,451	27,720	28,532	37,322	43,087
National-bank notes outstanding.....	725,986	729,186	723,039	714,333	648,959
United States securities borrowed.....	52,263	51,425	46,786	48,017	34,408
Other securities borrowed.....	4,952	4,252	5,535	5,946	6,481
Other liabilities.....	140,306	132,721	150,029	149,036	123,910
<b>Total</b> .....	<b>34,820,223</b>	<b>35,777,256</b>	<b>37,103,870</b>	<b>38,986,867</b>	<b>37,949,265</b>
Ratio of reserve with Federal reserve banks to net deposit liability (per cent).....	9.8	9.8	10.0	10.1	9.8

<sup>1</sup> Exclusive of securities borrowed by national banks.

## 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 acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities:										
Central reserve cities—										
New York	30	2,161,416	828	380,351	10,123	335,982	173,979	53,881	2,530	5,940
Chicago	9	551,544	94	105,531	2,835	101,448	28,223	14,621		890
Total central reserve cities	39	2,712,960	922	485,882	12,958	437,430	202,202	68,502	2,530	6,830
Reserve cities—										
Boston	10	280,394	79	10,613	1,126	31,990	6,552	7,585	1,604	117
New York (Brooklyn)	5	68,991	11	20,914	307	21,682	100	3,787	149	713
Philadelphia	14	193,267	61	40,413	2,464	122,069	199	7,453	2,515	209
Cleveland	8	457,312	132	42,957	1,794	66,213	5,432	21,743	5,101	83
Richmond	4	26,531	20	153	159	2,172		405	333	10
Atlanta	3	11,965	1	7	165	3,818		2,699	392	3
Chicago	20	90,062	44	12,754	442	36,098		4,002	490	239
St. Louis	12	133,575	77	37,544	879	35,752	146	4,803	488	72
Minneapolis	2	3,337	3	851	30	2,057		24	125	3
Kansas City	2	50,692	44	14,821	247	7,733		2,029	1,217	24
Dallas	1	6,150	5		20	444		64	22	1
San Francisco	11	527,290	613	121,792	1,957	85,084	6,056	26,976	3,786	391
Total	92	1,849,566	1,090	302,819	9,590	415,112	18,485	81,570	16,222	1,865
Total Federal reserve bank cities	131	4,562,526	2,012	788,701	22,548	852,542	220,687	150,072	18,752	8,695
Federal reserve branch cities:										
Reserve cities—										
Buffalo	5	176,990	58	67,728	940	60,784	68	9,257	1,577	74
Pittsburgh	6	124,352	7	48,345	1,794	65,148	4	7,178	1,668	40
Cincinnati	6	72,448	37	6,528	446	29,060		5,850	1,021	12
Baltimore	3	41,622	42	565	285	13,185	2,194	1,937	670	11
Jacksonville	1	847			8	7				
Birmingham	2	22,753	5	312	99	3,048		1,319	394	31
New Orleans	7	132,849	793	3,598	524	14,187	5,781	9,277	1,476	51
Detroit	11	306,116	63	83,215	1,452	84,781	75	15,746	418	258
Louisville	4	34,283	11	2,913	128	6,716	49	1,224	210	8
Memphis	3	49,939	225	200	249	3,695	54	3,470	853	5
Little Rock	4	26,784	123	2,004	86	878		675	1,008	87
Helena	2	2,523	4	351	19	1,490		105	10	11
Denver	1	7,687	28	2,566	30	1,626		368	28	4
El Paso	1	2,190	6	135	11	347		12	31	4
Salt Lake City	5	16,846	27	1,131	97	7,548		953	570	16
Spokane	2	9,079	21	605	45	885	5	379	81	15
Portland	4	20,149	18	2,708	79	4,421	847	95	344	67
Los Angeles	3	284,031	119	30,969	720	34,315	177	14,737	1,395	247
Total Federal reserve branch cities	70	1,331,488	1,587	253,873	7,012	332,121	9,254	72,582	11,754	941
Total Federal reserve bank and branch cities	201	5,894,014	3,599	1,042,574	29,560	1,184,663	229,941	222,654	30,506	9,636
All other reserve cities:										
Columbus	1	15,484	6	2,456	63	3,100		821	116	32
Toledo	3	52,498	7	6,232	321	3,901	216	3,234	39	87
Washington	1	2,163		95	33	1,269	164	34	25	32
Savannah	4	51,911	31	144	238	2,405	201	1,981	797	28
Indianapolis	1	8,963		2,581	60	4,956		768	11	
Grand Rapids	3	30,311	13	330	92	8,496		1,966	44	35
Cedar Rapids	1	2,533	1	51	8	198		111		7
Des Moines	3	13,389	4	2,412	74	2,688		284	634	55
Milwaukee	3	39,113	33	8,892	175	12,703		1,179	25	64
San Antonio	2	3,866	7	79	16	278	64	178	513	1
Waco	1	1,542	2		10	9		172	41	1
Total	23	221,773	104	23,272	1,090	40,003	645	10,728	2,245	342
Banks outside reserve cities (country banks):										
District No. 1	28	240,360	76	62,217	1,088	80,984	1,822	6,028	723	1,052
District No. 2	103	438,989	90	68,777	2,127	207,495	1,700	17,294	1,064	2,175
District No. 3	59	121,394	37	14,263	969	53,856	122	9,013	710	337
District No. 4	94	214,005	103	21,166	1,172	42,014	3	11,274	2,213	319
District No. 5	51	91,475	147	7,128	519	5,887	1,179	4,407	1,295	83
District No. 6	107	77,885	307	5,782	456	5,220	709	2,561	1,991	145
District No. 7	300	302,260	409	26,124	1,480	109,944		15,721	5,319	1,066
District No. 8	109	102,084	199	11,802	612	36,965		4,674	1,155	274
District No. 9	96	47,656	97	7,371	241	12,183		1,922	1,823	128
District No. 10	30	14,444	59	1,446	81	1,145		471	579	78
District No. 11	170	48,412	235	3,117	376	1,553		2,580	1,916	83
District No. 12	150	92,749	145	10,180	552	19,275	15	6,218	2,833	257
Total	1,297	1,791,713	1,904	239,373	9,673	576,521	5,550	82,163	21,621	5,997
Central reserve city banks	39	2,712,960	922	485,882	12,958	437,430	202,202	68,502	2,530	6,830
Other reserve city banks	185	3,402,827	2,781	579,964	17,692	787,236	28,384	164,880	30,221	3,148
Banks outside reserve cities (country banks)	1,297	1,791,713	1,904	239,373	9,673	576,521	5,550	82,163	21,621	5,997
Total State bank and trust company members	1,521	7,907,500	5,607	1,305,219	40,323	1,801,187	236,136	315,545	54,372	15,975

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			
25,439 6,017	323,354 62,158	47,878 10,305	41,785 48,641	344,119 24,387	11,018 2,632			140,155 29,535	4,058,778 988,861	Federal reserve bank cities: Central reserve cities— New York. Chicago.
31,456	385,512	58,183	90,426	368,506	13,650			169,690	5,047,639	Total central reserve cities.
3,180 4,013 3,215 7,557 345 71 3,800 1,745 118 877 218 7,297	26,904 10,514 23,147 34,212 1,836 807 9,069 13,813 252 7,244 531 37,606	9,059 1,053 7,354 14,939 2,134 277 1,444 7,789 209 5,170 505 4,813	7,264 1,611 9,199 16,956 1,340 935 10,090 9,283 923 12,963 1,035 30,706	7,787 4,481 8,710 9,389 540 127 2,061 3,820 208 2,190 119 11,505	873 519 136 3,371 25 45 712 288 38 265 27 12,232			21,913 695 4,052 4,490 985 434 1,130 1,327 34 2,084 71 11,263	417,040 139,540 424,613 692,231 37,018 21,746 172,437 252,459 8,212 107,600 9,212 889,367	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Minneapolis. Kansas City. Dallas. San Francisco.
32,436	165,935	54,746	102,305	50,937	18,531	1,788		48,478	3,171,475	Total.
63,892	551,447	112,929	192,731	419,443	32,181	1,788		218,168	8,219,114	Total Federal reserve bank cities.
2,328 1,181 1,927 881	17,434 15,678 6,292 3,832	7,183 2,617 2,690 1,832	8,224 5,610 7,687 3,041	2,870 4,188 2,028 1,037	1,472 106 1,047 84			1,337 2,959 140 372	358,324 281,135 137,459 72,090	Federal reserve branch cities: Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Jacksonville. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helenia. Denver. El Paso. Salt Lake City. Spokane. Portland. Los Angeles.
560 1,918 7,393 410 390 895 328 90 185 113 331 170 479 4,745	2,116 11,351 26,319 1,745 4,229 2,295 359 1,200 265 1,722 853 1,728 20,949	1,109 2,792 5,486 995 2,056 371 288 98 711 269 409 2,788	1,899 16,708 15,123 1,687 9,088 6,312 414 3,318 572 3,232 728 6,523 25,376	469 6,487 9,424 816 1,422 456 47 263 83 316 213 414 3,990	455 235 1,945 43 276 316 24 4 9 15 145 7,327			25 791 99 327 202 145 329 36 91 106 2 347 709	1,013 34,569 214,903 560,419 51,440 76,801 44,002 5,622 17,631 3,958 33,615 13,355 38,773 432,594	Total Federal reserve branch cities.
23,934	118,368	33,819	115,667	34,523	13,493	1,782	476	15,029	2,377,703	Total Federal reserve bank and branch cities.
87,826	669,815	146,748	308,398	453,966	45,674	3,570	476	233,197	10,596,817	
626 1,403 10 1,199 325 865 24 444 1,001 61 68	1,585 4,123 219 4,102 1,106 3,039 114 1,108 3,704 313 157	1,063 33 3,618 167 56	666 4,448 317 11,315 1,549 150 985 127 5,412 1,179 1,014 240	391 1,066 5 1,549 191 60 119 33 272 117 783 21 39	200 329 5 191 60 119 12 117 783 21 39			420 70 265 862 49,309 3,219 4 577 210 71	25,546 79,387 4,469 79,975 22,407 49,309 3,219 23,526 75,155 6,710 2,352	All other reserve cities: Columbus. Toledo. Washington. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. San Antonio. Waco.
6,026	19,570	6,074	27,299	5,715	1,837	2,853		2,479	372,055	Total.
9,703 9,754 3,603 5,686 2,398 2,755 7,680 3,365 1,855 406 2,292 2,968	18,065 35,465 8,550 12,408 4,392 4,907 20,896 7,931 3,442 1,199 4,716 6,915	2,906 11,962 1,819 1,136 3,281 580 1,597 742 207	10,389 21,376 6,883 15,179 11,343 18,190 31,959 12,562 8,648 4,094 15,622 13,700	2,574 3,422 1,019 1,959 1,285 1,386 3,309 1,740 246 283 271 1,023	724 1,243 293 384 207 470 1,507 426 206 202 202 353			2,710 4,099 1,407 2,238 305 438 1,566 573 244 104 2,373 715	441,421 827,032 224,295 331,924 135,403 123,835 535,957 187,263 86,333 24,592 84,054 158,092	Banks outside reserve cities (country banks): District No. 1. District No. 2. District No. 3. District No. 4. District No. 5. District No. 6. District No. 7. District No. 8. District No. 9. District No. 10. District No. 11. District No. 12.
52,465	128,886	24,462	169,945	18,517	6,217	6,238	2,184	16,772	3,160,201	Total.
31,456 62,396 52,465	385,512 303,873 128,886	58,183 94,639 24,462	90,426 245,271 169,945	368,506 91,175 18,517	13,650 33,861 6,217		6,423 476 6,238	169,690 65,986 16,772	5,047,639 5,921,233 3,160,201	Central reserve city banks. Other reserve city banks. Banks outside reserve cities (country banks).
146,317	818,271	177,284	505,642	478,198	53,728	12,661	2,660	252,448	14,129,073	Total State bank and trust company members.



LIABILITIES  
[In thousands of dollars]

Total	Notes and bills rediscounted			Acceptances of other banks sold with indorsement	Foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers checks sold for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed		Other liabilities	Total
	With Federal reserve banks	With War Finance Corporation	All other						United States	All other		
101,864 9,650	17,529 200		1,188	73,929 9,450	9,218	14,517 88	176,395 28,150	11,334 73			17,413 19,599	4,058,778 988,861
111,514	17,729		1,188	83,379	9,218	14,605	204,545	11,407			37,012	5,047,639
15,545 184 325 710 739 1,395 250 2,874	9,630 184 325 657 268 1,143 250 2,874			5,884 46 471	31 7		6,402 28 24 5,175	905 72 161 258		150 550 30	913 299 1,375 1,486 203	417,040 139,540 424,613 692,231 37,018
			252								617 922 402	21,746 172,437 252,459
						2 25					8,212 1,054	8,212 107,600 9,212
1,237				1,237		492	6,433	90			5,098	889,367
23,259	15,331		252	7,638	38	647	18,224	1,486	1,788		12,369	3,171,475
134,773	33,060		1,440	91,017	9,256	15,252	222,769	12,893	1,788		49,381	8,219,114
37			20		17	8	68				994	358,324
736	736					4	260				2,054	281,135
50	50					8	132			114	484	137,459
							500				164	72,090
2,639	819			534	1,286	25	9,382	444	791	25	241	1,013
						59	75		99	10	263	214,003
375	200				175	1	49			327	11,882	51,440
							54				819	76,801
											79	44,002
												5,622
												17,631
												3,958
											137	33,615
482												13,355
128	128			482		15	847				673	38,773
						123	177				1,678	432,594
4,447	1,933		20	534	1,960	239	13,002	444	1,782	476	20,518	2,377,703
139,220	34,993		1,460	91,551	11,216	15,491	235,771	13,337	3,570	476	69,899	10,596,817
												25,546
							216					79,387
917	787		130				201	164		2	4,469	4,469
323	323								885	589	79,975	79,975
									1,968		22,407	22,407
											49,309	49,309
											3,219	3,219
											23,526	23,526
							64			1,125	65	75,155
											15	6,710
1,240	1,110		130				481	164	2,853			2,352
368	323		45				1,848				1,600	441,421
1,640	1,638				2	103	1,574	24			4,108	827,032
1,838	1,613		225			2	123	60			1,319	224,295
1,851	1,780		71			13	3		20	9	1,343	331,924
4,782	4,244		378	160			1,179		656		1,319	135,403
2,903	2,681		65	157		1	747		72		198	123,835
4,481	3,951	4	526			2			53		1,544	535,957
1,772	1,717		55			3			3,088	2,032	261	187,263
242	242								2,074	85	34	86,333
164	154		10			1			64		47	24,592
403	359		44						1		52	84,054
1,512	1,333		142	31	6	8	13		173		365	158,092
21,956	20,035	4	1,561	348	8	133	5,487	84	6,238	2,184	10,978	3,160,201
111,514	17,729		1,188	83,379	9,218	14,605	204,545	11,407			37,012	5,047,639
28,946	18,374		402	8,172	1,998	886	31,707	2,094	6,423	476	34,683	5,921,233
21,956	20,035	4	1,561	348	8	133	5,487	84	6,238	2,184	10,978	3,160,201
162,416	56,138	4	3,151	91,899	11,224	15,624	241,739	13,585	12,661	2,660	82,673	14,129,073

Federal reserve bank cities:  
Central reserve cities—  
New York.  
Chicago.

Total central reserve cities.

Reserve cities—  
1 Boston.  
2 New York (Brooklyn).  
3 Philadelphia.  
4 Cleveland.  
5 Richmond.  
6 Atlanta.  
7 Chicago.  
8 St. Louis.  
9 Minneapolis.  
10 Kansas City.  
11 Dallas.  
12 San Francisco.

Total.

Total Federal reserve bank cities.

Federal reserve branch cities:  
Reserve cities—  
1 Buffalo.  
2 Pittsburgh.  
3 Cincinnati.  
4 Baltimore.  
5 Jacksonville.  
6 Birmingham.  
7 New Orleans.  
8 Detroit.  
9 Louisville.  
10 Memphis.  
11 Little Rock.  
12 Helena.  
13 Denver.  
14 El Paso.  
15 Salt Lake City.  
16 Spokane.  
17 Portland.  
18 Los Angeles.

Total Federal reserve branch cities.

Total Federal reserve bank and branch cities.

All other reserve cities.  
19 Columbus.  
20 Toledo.  
21 Washington.  
22 Savannah.  
23 Indianapolis.  
24 Grand Rapids.  
25 Cedar Rapids.  
26 Des Moines.  
27 Milwaukee.  
28 San Antonio.  
29 Waco.

Total.

Banks outside reserve cities (country banks):  
District No. 1.  
District No. 2.  
District No. 3.  
District No. 4.  
District No. 5.  
District No. 6.  
District No. 7.  
District No. 8.  
District No. 9.  
District No. 10.  
District No. 11.  
District No. 12.

Total.

Central reserve city banks.  
Other reserve city banks.  
Banks outside reserve cities (country banks).

Total state bank and trust company members.

1237  
482  
1719

## 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	22,352	15	3,187	62	4,390		268	17	21
New Hampshire.....	1	664		2	3	383		18	7	
Massachusetts.....	26	372,550	97	21,475	1,478	54,641	6,661	9,850	1,641	222
Rhode Island.....	4	115,960	8	45,552	593	49,894	1,713	2,886	546	916
Connecticut (District 1).....	3	9,228	35	2,614	78	3,666		591	116	10
Total New England States.....	38	520,754	155	72,830	2,214	112,974	8,374	13,613	2,327	1,169
New York.....	96	2,619,112	953	495,318	12,349	518,392	174,866	76,575	4,594	7,300
New Jersey (District 2).....	47	227,274	34	42,452	1,148	107,551	981	7,644	726	1,602
New Jersey (District 3).....	10	21,071	3	2,498	121	10,807		1,250	82	144
Pennsylvania (District 3).....	59	271,486	79	49,627	3,141	155,848	249	14,436	3,103	379
Pennsylvania (District 4).....	22	155,663	15	53,740	2,057	80,674	4	9,336	2,030	100
Delaware.....	4	22,104	16	2,551	171	9,270	72	780	40	23
Maryland.....	5	42,754	43	565	292	13,268	2,194	1,954	679	12
District of Columbia.....	1	2,163		95	33	1,269	164	34	25	32
Total Eastern States.....	244	3,361,627	1,143	646,846	19,312	897,079	178,530	112,009	11,279	9,592
Virginia.....	12	39,589	31	159	256	3,167	186	1,036	500	27
West Virginia (District 4).....	4	11,991	4	863	63	1,490		725	156	8
West Virginia (District 5).....	13	14,210	31	1,085	102	1,060	8	601	8	20
North Carolina.....	11	50,127	39	5,384	221	1,675	985	2,526	533	33
South Carolina.....	17	12,948	65	653	92	2,074		632	578	12
Georgia.....	73	84,455	234	937	607	7,015	201	5,520	2,272	62
Florida.....	13	26,104	18	4,596	102	3,210		1,017	182	45
Alabama.....	22	44,555	27	470	207	3,800	699	1,791	947	80
Mississippi (District 6).....	1	128		5	1	10		3	1	
Mississippi (District 8).....	7	7,966	41	129	37	436		275	109	4
Louisiana (District 6).....	12	137,194	804	3,835	541	14,543	5,791	9,469	1,561	64
Louisiana (District 11).....	1	3,246	1	226	12	634		28	40	2
Texas.....	167	57,962	250	3,033	413	1,812	64	2,920	2,401	87
Arkansas.....	37	45,208	186	2,799	207	1,619		1,535	1,675	163
Kentucky (District 4).....	3	2,657	3	493	31	680		114		8
Kentucky (District 8).....	5	36,833	17	2,914	137	6,724	49	1,291	214	28
Tennessee (District 6).....	3	5,774	54		32	107		37	87	7
Tennessee (District 8).....	10	52,371	241	253	264	3,788	54	3,538	862	7
Total Southern States.....	411	633,318	2,046	27,834	3,325	53,844	8,037	33,058	12,126	657
Ohio.....	89	765,788	270	72,588	3,439	126,592	5,651	39,925	7,972	457
Indiana (District 7).....	18	32,220	32	3,446	200	8,861		2,648	479	71
Indiana (District 8).....	3	2,033	4	35	12	209		258	28	6
Illinois (District 7).....	67	682,173	190	122,511	3,468	146,118	28,223	20,220	681	1,345
Illinois (District 8).....	15	17,752	27	2,910	115	4,473		943	86	41
Michigan (District 7).....	153	480,630	219	100,492	2,291	180,038	75	26,472	2,315	702
Michigan (District 9).....	11	5,830	15	528	36	4,132		288	62	35
Wisconsin (District 7).....	20	57,085	58	10,045	256	16,671		1,873	328	138
Wisconsin (District 9).....	9	4,486	3	255	16	551		158	103	7
Minnesota.....	27	20,283	31	3,421	106	4,694		533	915	44
Iowa.....	93	92,183	162	5,396	403	9,624		3,185	3,138	358
Missouri (District 8).....	55	184,502	119	45,423	1,182	66,757	146	7,006	740	197
Missouri (District 10).....	5	56,204	50	15,695	274	8,528		2,110	1,258	42
Total Middle Western States.....	565	2,401,169	1,180	382,745	11,798	577,248	34,095	105,619	18,105	3,443
North Dakota.....	4	722	2	90	5	173		42	78	
South Dakota.....	14	5,762	19	539	22	503		237	234	7
Nebraska.....	13	4,495	30	145	22	48		175	390	24
Kansas.....	7	2,851	16	271	18	149		137	128	11
Montana.....	35	16,433	34	3,740	105	5,677		793	566	49
Wyoming.....	2	449		3	4	39		19	2	1
Colorado.....	3	8,192	28	2,641	35	1,676		400	46	5
New Mexico (District 10).....	1	105		17	1	5		11		
New Mexico (District 11).....	1	51			1			2	15	
Oklahoma (District 10).....	2	527	7	61	4	59		16		23
Oklahoma (District 11).....	4	402	4	8	3	77		20	40	1
Total Western States.....	86	39,989	140	7,515	220	8,406		1,852	1,499	121
Washington.....	45	27,019	40	3,093	159	6,030	5	1,529	367	90
Oregon.....	37	31,178	45	3,779	159	8,030	847	991	642	116
California.....	35	851,496	759	156,370	2,883	127,634	6,235	44,948	5,877	689
Idaho.....	28	6,882	20	977	50	735	13	336	565	24
Utah.....	28	27,316	70	2,116	168	8,351		1,363	821	54
Arizona (District 11).....	2	499		64	4	108		36	27	
Arizona (District 12).....	2	6,253	9	1,050	31	748		191	737	20
Total Pacific States.....	177	950,643	943	167,449	3,454	151,636	7,100	49,394	9,036	993
Total State bank and trust company members.....	1,521	7,907,500	5,607	1,305,219	40,323	1,801,187	236,136	315,545	54,372	15,975

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			
500	1,309	249	950	167	30			68	33,585	Maine.
15	30	5	9					31	1,167	New Hampshire.
6,228	33,802	10,786	11,463	8,452	1,071			22,131	562,548	Massachusetts.
5,653	9,005	802	4,295	1,662	447			2,362	242,294	Rhode Island.
487	823	123	936	80	49			31	18,867	Connecticut (District 1).
12,883	44,969	11,965	17,653	10,361	1,597			24,623	858,461	Total New England States.
36,881	366,633	61,261	61,476	353,166	13,346			143,733	4,945,955	New York.
4,653	20,134	6,815	11,520	1,726	906			2,553	437,719	New Jersey (District 2).
581	1,639	230	1,072	181	55			159	39,893	New Jersey (District 3).
5,587	28,403	8,423	13,815	9,357	359	170		4,882	569,344	Pennsylvania (District 3).
2,267	18,198	2,853	9,783	4,414	183	460		4,776	346,553	Pennsylvania (District 4).
650	1,655	520	1,195	191	15			418	39,671	Delaware.
895	3,886	1,832	3,095	1,042	85	500		372	73,468	Maryland.
10	219	33	317		5			70	4,469	District of Columbia.
51,524	440,767	81,967	102,273	370,077	14,954	1,130		156,963	6,457,072	Total Eastern States.
659	2,388	2,295	2,007	689	47	39		1,048	54,123	Virginia.
230	532	197	768	49	4			9	17,089	West Virginia (District 4).
393	812	386	1,613	124	10			4	20,467	West Virginia (District 5).
1,300	2,386	2,621	7,832	937	61	61		157	76,878	North Carolina.
377	588	113	1,177	70	113	2		81	19,575	South Carolina.
1,847	5,837	3,898	14,184	1,852	308	31		826	130,086	Georgia.
1,171	2,427	281	12,787	825	90	12		36	52,928	Florida.
1,258	3,151	1,399	4,212	733	510			244	64,083	Alabama.
3	6		15					12	184	Mississippi (District 6).
171	311		1,246	17	11	8		89	10,910	Mississippi (District 8).
2,073	11,613	2,792	17,101	6,544	243	801		6,089	221,068	Louisiana (District 6).
73	248	50	756	45	3			3	5,367	Louisiana (District 11).
2,624	5,661	729	17,520	506	245	160		2,798	99,185	Texas.
876	3,430	2,372	9,624	628	421	207		503	71,453	Arkansas.
50	199		1,105	11	8			2	5,361	Kentucky (District 4).
470	1,859	995	1,895	842	49			202	54,519	Kentucky (District 8).
151	250	6	873	64	245			5	7,692	Tennessee (District 6).
957	4,389	2,060	9,519	1,425	285			153	80,166	Tennessee (District 8).
14,683	46,087	20,194	104,234	15,361	2,653	1,321	95	12,261	991,134	Total Southern States.
15,833	55,369	19,395	38,890	14,547	5,242	1,138	123	5,460	1,178,679	Ohio.
1,190	2,360	368	3,908	340	186	936		1,408	58,653	Indiana (District 7).
87	123	42	90	16	2			30	2,975	Indiana (District 8).
10,891	74,161	12,162	64,360	27,156	3,635	10		31,185	1,228,489	Illinois (District 7).
540	1,204	201	12,299	175	148	1,853		106	32,873	Illinois (District 8).
12,012	41,228	6,298	30,202	12,274	2,674	4,867	2,359	2,613	907,761	Michigan (District 7).
313	520		858	50	22	64		5	12,758	Michigan (District 9).
1,357	4,901	492	7,592	1,342	935			612	103,685	Wisconsin (District 7).
67	248		609	9	6			3	6,521	Wisconsin (District 9).
505	1,266	218	2,867	294	157			189	35,523	Minnesota.
2,099	4,863	829	9,050	693	457	227		35	132,702	Iowa.
3,642	18,697	8,233	14,259	5,151	433	1,064	25	1,493	359,069	Missouri (District 8).
1,060	7,841	5,170	14,784	2,421	446			2,084	117,967	Missouri (District 10).
49,596	212,781	53,408	189,768	64,468	14,343	10,159	2,507	45,223	4,177,655	Total Middle Western States.
33	55		93	5	2			5	1,305	North Dakota.
217	378	45	1,048	13	24			30	9,078	South Dakota.
66	269		599	13	11			51	6,338	Nebraska.
95	219		1,184	34	5			52	5,170	Kansas.
928	1,586	328	4,510	130	57			46	34,982	Montana.
10	23		20	2	1	1			574	Wyoming.
215	1,248	288	3,535	265	6			36	18,616	Colorado.
12	6		14		2				173	New Mexico (District 10).
2	7		31					1	110	New Mexico (District 11).
10	37		239	1				1	985	Oklahoma (District 10).
19	28		108	1	1			13	725	Oklahoma (District 11).
1,607	3,856	661	11,381	464	109	1		235	78,056	Total Western States.
806	2,361	277	3,531	516	102	10		64	45,999	Washington.
870	2,635	409	8,134	492	218			406	58,951	Oregon.
12,980	61,313	7,666	60,826	15,876	19,644			12,168	1,387,364	California.
217	482	20	968	65	16	10		100	11,538	Idaho.
569	2,318	717	4,037	373	33	17	58	199	48,522	Utah.
34	38		68	6	1	13		1	899	Arizona (District 11).
548	664		2,769	139	58			205	13,422	Arizona (District 12).
16,024	69,811	9,089	80,333	17,467	20,072	50	58	13,143	1,566,695	Total Pacific States.
146,317	818,271	177,284	505,642	478,198	53,728	12,661	2,660	252,448	14,129,073	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	984		964	145	9,573	479	18,014	644	700	700		
New Hampshire	75	15	29	7		6	221	35	699		20			20
Massachusetts	26,300	26,290	13,482	338	22,750	4,937	322,403	5,693	109,562	3,312	3,096	1,796		1,300
Rhode Island	8,200	11,580	7,640	84	1,647	848	82,005	1,939	124,389	1,033				
Connecticut (District 1)	1,200	1,400	563		411	78	10,179	417	3,419	250	775	700		75
<b>Total New England States</b>	<b>36,875</b>	<b>40,235</b>	<b>22,698</b>	<b>429</b>	<b>25,772</b>	<b>6,014</b>	<b>424,381</b>	<b>8,563</b>	<b>256,083</b>	<b>5,239</b>	<b>4,591</b>	<b>3,196</b>		<b>1,395</b>
New York	217,820	187,683	114,698	1,601	491,732	264,573	2,392,506	118,289	767,606	36,751	27,302	27,152		150
New Jersey (District 2)	22,507	15,974	10,792	1,851	7,584	2,043	185,198	2,366	176,611	2,892	4,630	4,455		175
New Jersey (District 3)	1,850	2,440	952	190	655	227	14,866	290	16,131	20	1,445	1,075		370
Pennsylvania (District 3)	35,534	69,215	23,788	893	25,113	3,465	249,964	3,506	126,836	22,899	4,300	3,583		717
Pennsylvania (District 4)	12,875	56,080	13,189		19,995	2,092	139,249	7,160	77,236	13,620	1,516	1,436		80
Delaware	3,700	3,000	1,706	208	3,804	69	20,678	11	4,130	1,538				
Maryland	5,375	4,357	1,215		4,645	1,249	29,278	656	22,364		1,200	700		500
District of Columbia	1,000	100	77		182	47	1,273	80	1,544					
<b>Total Eastern States</b>	<b>300,661</b>	<b>338,849</b>	<b>166,417</b>	<b>4,743</b>	<b>553,710</b>	<b>273,765</b>	<b>3,033,012</b>	<b>132,358</b>	<b>1,192,458</b>	<b>77,720</b>	<b>40,393</b>	<b>38,401</b>		<b>1,992</b>
Virginia	4,913	3,781	1,504	15	6,630	305	17,266	159	15,894	122	652	417		235
West Virginia (District 4)	1,150	950	440	98	571	40	5,750	135	7,585		348	323		25
West Virginia (District 5)	1,840	1,540	448	137	1,419	332	8,064	110	6,168	33	106	15		91
North Carolina	5,192	2,213	1,629	1,884	11,628	1,547	26,724	4	19,932	885	2,066	1,980		86
South Carolina	1,948	1,116	331	169	199	77	5,474	18	9,088	90	340	178		162
Georgia	12,434	7,467	2,885	16	23,069	387	40,749	1,192	35,227	99	1,742	279	48	1,415
Florida	2,445	908	687	37	6,532	956	27,688	540	11,995	206	507			507
Alabama	4,312	2,577	1,287	87	4,502	416	31,673	501	16,603	229	147	20	13	114
Mississippi (District 6)	25	3				1	55		60	5				
Mississippi (District 8)	765	430	182		227	13	5,245	109	3,190		150			150
Louisiana (District 6)	10,915	7,099	2,688	1,697	35,957	1,682	77,187	4,948	56,683	5,512	3,004	1,393		1,611
Louisiana (District 11)	300	100	119	12	707	30	2,023		2,053					
Texas	10,190	3,250	1,385	18	5,890	809	64,655	629	11,352	101	275	30		245
Arkansas	5,009	1,796	1,277		14,095	495	24,426	2,734	20,048		394	159		235
Kentucky (District 4)	750	280	111		104	5	2,054	89	1,682	162				
Kentucky (District 8)	2,606	1,960	786		3,064	122	12,339	378	19,968	284	1,080	330		750
Tennessee (District 6)	1,055	503	269		184	51	1,988	132	3,370		14			14
Tennessee (District 8)	6,895	1,912	796		15,871	674	30,154	1,027	21,589					
<b>Total Southern States</b>	<b>72,744</b>	<b>37,885</b>	<b>16,824</b>	<b>4,170</b>	<b>130,649</b>	<b>7,942</b>	<b>383,514</b>	<b>12,705</b>	<b>262,487</b>	<b>7,728</b>	<b>10,825</b>	<b>5,124</b>	<b>61</b>	<b>5,640</b>
Ohio	70,290	44,370	15,789	876	61,389	12,908	341,164	28,207	581,569	5,631	4,082	2,836		1,246
Indiana (District 7)	4,719	1,943	1,554	48	4,817	355	17,094	954	23,976	720	288	223		65
Indiana (District 8)	315	80	19	15	49	15	1,216	42	1,136					
Illinois (District 7)	55,655	61,307	35,741	251	117,005	16,475	449,390	15,625	404,704	12,569	377	316	9	52
Illinois (District 8)	2,855	990	977		2,578	423	9,797	767	11,747		745	675		70
Michigan (District 7)	40,385	35,888	10,824		17,879	6,543	254,936	15,020	488,187	13,603	14,003	11,176		2,827
Michigan (District 9)	705	482	213		59	63	4,253	134	6,783	2				
Wisconsin (District 7)	4,080	4,479	2,393	192	9,234	673	34,538	529	46,163	757	237	160		77
Wisconsin (District 9)	412	134	38		80	58	1,693		4,075	31				
Minnesota	2,400	1,120	474		2,447	397	9,360	364	18,627	211	35	35		
Iowa	9,111	4,187	2,543	14	7,963	716	34,317	1,286	67,592	282	723	344	47	332
Missouri (District 8)	21,700	16,984	5,250		16,346	2,761	149,862	4,772	119,416	14,868	2,175	1,655	18	502
Missouri (District 10)	6,850	2,290	733		34,239	1,395	58,320	257	9,646	3,176				
<b>Total Middle Western States</b>	<b>219,477</b>	<b>174,254</b>	<b>76,548</b>	<b>1,396</b>	<b>274,085</b>	<b>42,782</b>	<b>1,365,940</b>	<b>67,957</b>	<b>1,783,621</b>	<b>51,850</b>	<b>22,665</b>	<b>17,420</b>	<b>74</b>	<b>5,171</b>
North Dakota	150	20	1		10	5	375	1	731					
South Dakota	580	140	29		1,081	62	3,004	3	3,917	71	123	42	30	51
Nebraska	560	165	31		131	39	2,064	300	2,875		39	10		29
Kansas	380	224	28	7	450	55	2,353	113	1,520					
Montana	2,445	955	474		3,005	218	14,724	179	12,716	16	142		31	111
Wyoming	90	39	5		4	9	176		237					
Colorado	600	555	998		92	321	8,735	926	6,085	304				
New Mexico (District 10)	30	15	1				81	7	39					
New Mexico (District 11)	25		7			1	62	3	7		5			5
Oklahoma (District 10)	100	22	14		67	2	557	29	176					
Oklahoma (District 11)	80	5	12		14	10	402		153	6	3			3
<b>Total Western States</b>	<b>5,040</b>	<b>2,140</b>	<b>1,600</b>	<b>7</b>	<b>4,854</b>	<b>722</b>	<b>32,533</b>	<b>1,561</b>	<b>28,456</b>	<b>397</b>	<b>312</b>	<b>52</b>	<b>61</b>	<b>199</b>
Washington	4,008	1,271	547		2,629	526	19,207	1,903	15,441	63	114	63	14	37
Oregon	3,565	1,618	1,048		3,594	809	24,274	502	20,372	76	445	277	66	102
California	68,743	27,523	22,305	12	56,581	21,690	368,407	22,008	756,732	15,785	11,689	11,520		169
Idaho	1,140	360	79		61	120	5,877	274	2,855		504	436		68
Utah	3,767	1,800	790	6	2,117	329	17,116	1,259	20,419		411	382		29
Arizona (District 11)	63	52	12			8	162		331		36			36
Arizona (District 12)	775	255	63	38	235	218	7,254	196	4,388					
<b>Total Pacific States</b>	<b>82,061</b>	<b>32,879</b>	<b>24,844</b>	<b>56</b>	<b>65,217</b>	<b>23,700</b>	<b>442,297</b>	<b>26,364</b>	<b>820,538</b>	<b>15,924</b>	<b>13,199</b>	<b>12,678</b>	<b>80</b>	<b>441</b>
<b>Total State bank and trust company members</b>	<b>716,858</b>	<b>626,242</b>	<b>308,931</b>	<b>10,801</b>	<b>1,054,287</b>	<b>354,925</b>	<b>5,681,677</b>	<b>249,508</b>	<b>4,343,643</b>	<b>158,858</b>	<b>91,985</b>	<b>76,871</b>	<b>276</b>	<b>14,838</b>



LIABILITIES  
[In thousands of dollars]

Total	Notes and bills rediscounted			Acceptances of other banks sold with indorsement	Foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed		Other liabilities	Total	
	With Federal reserve banks	With War Finance Corporation	All other						United States	All other			
30	30										32	33,585	Maine.
15,729	9,769		45	5,884	31		6,511	905			30	1,167	New Hampshire.
							1,739				1,240	562,548	Massachusetts.
154	154										1,190	242,294	Rhode Island.
											21	18,867	Connecticut (District 1).
15,913	9,953		45	5,884	31		8,250	905			2,513	858,461	Total New England States.
102,572	18,200		1,208	73,929	9,235	14,629	177,084	11,430			19,679	4,945,955	New York.
1,153	1,151				2	2	981				3,135	437,719	New Jersey (District 2).
816	816										11	39,893	New Jersey (District 3).
1,122	1,122					88	75	161	170		2,215	569,344	Pennsylvania (District 3).
52	52					5	4		460		3,020	346,553	Pennsylvania (District 4).
225			225			2	72	60			468	39,671	Delaware.
99	78		21			8	2,346	164	500		176	73,468	Maryland.
											2	4,469	District of Columbia.
106,039	21,419		1,454	73,929	9,237	14,734	180,562	11,815	1,130		28,706	6,457,072	Total Eastern States.
2,399	1,494		274	631			186		39		258	54,123	Virginia.
20	20						8				2	17,089	West Virginia (District 4).
262	257		5									20,467	West Virginia (District 5).
2,103	2,103						985		61		25	76,878	North Carolina.
708	630		78						2		15	19,575	South Carolina.
3,958	3,521		437				201		31		629	130,086	Georgia.
8	8								12	25	382	52,928	Florida.
975	818			157		26	747				1	64,083	Alabama.
35	35											184	Mississippi (District 6).
531	531								8	60		10,910	Mississippi (District 8).
2,769	939		10	534	1,286		9,382	444	801	10	290	221,068	Louisiana (District 6).
											23	5,367	Louisiana (District 11).
363	333		30				64		160		44	99,185	Texas.
878	872		6						207		94	71,453	Arkansas.
											124	5,361	Kentucky (District 4).
						1	49				11,882	54,519	Kentucky (District 8).
109	109										17	7,692	Tennessee (District 6).
375	200				175		54				819	80,166	Tennessee (District 8).
15,493	11,870		840	1,322	1,461	27	11,676	444	1,321	95	14,605	991,134	Total Southern States.
3,225	3,101		71	46	7	45	5,394	258	1,138	123	2,221	1,178,679	Ohio.
305	273		32						936		944	58,653	Indiana (District 7).
88	44		44									2,975	Indiana (District 8).
10,169	655		64	9,450		92	28,150	73	10		20,896	1,228,489	Illinois (District 7).
112	112								1,853		29	32,873	Illinois (District 8).
1,339	1,099		240			59	75		4,867	2,359	1,794	907,761	Michigan (District 7).
									64			12,758	Michigan (District 9).
282	282										128	103,685	Wisconsin (District 7).
												6,521	Wisconsin (District 9).
64	64										24	35,523	Minnesota.
2,609	2,415	4	190						227		1,132	132,702	Iowa.
3,037	3,032		5			28	162		1,064	25	619	359,069	Missouri (District 8).
											1,061	117,967	Missouri (District 10).
21,230	11,077	4	646	9,496	7	224	33,781	331	10,159	2,507	28,848	4,177,655	Total Middle Western States.
11	11										1	1,305	North Dakota.
60	60										8	9,078	South Dakota.
123	123					1					10	6,338	Nebraska.
10			10								30	5,170	Kansas.
107	107										1	34,982	Montana.
13	13								1			574	Wyoming.
												18,616	Colorado.
												173	New Mexico (District 10).
												110	New Mexico (District 11).
18	18											985	Oklahoma (District 10).
40	26		14									725	Oklahoma (District 11).
382	358		24			1			1		50	78,056	Total Western States.
274	247		27						10		6	45,999	Washington.
1,112	486		107	31	488	15	847				674	58,951	Oregon.
1,442	205			1,237		623	6,610	90			7,124	1,387,364	California.
184	176		8				13		10	58	3	11,538	Idaho.
347	347								17		144	48,522	Utah.
									13			899	Arizona (District 11).
												13,422	Arizona (District 12).
3,359	1,461		142	1,268	488	638	7,470	90	50	58	7,951	1,566,695	Total Pacific States.
162,416	56,138	4	3,151	91,899	11,224	15,624	241,739	13,585	12,661	2,660	82,673	14,129,073	Total State bank and trust company members.



## RESERVE COMPUTATIONS OF STATE BANK AND TRUST COMPANY MEMBERS ON APRIL 6, 1925

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[In thousands of dollars]

	Net amount due from banks not included in reserve calculations	Net amount on which reserve is computed	Amount of reserve required	Amount of reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
<b>Federal reserve bank cities:</b>					
<b>Central reserve cities—</b>					
New York.....	14,727	2,514,919	326,939	323,354	12.9
Chicago.....	641	486,353	63,226	62,158	12.8
<b>Total central reserve cities.....</b>	<b>15,368</b>	<b>3,001,272</b>	<b>390,165</b>	<b>385,512</b>	<b>12.8</b>
<b>Reserve cities—</b>					
Boston.....	3,665	265,502	26,550	26,904	10.1
New York (Brooklyn).....	366	107,512	10,751	10,514	9.8
Philadelphia.....	5,956	236,284	23,628	23,147	9.8
Cleveland.....	3,049	333,696	33,370	34,212	10.3
Richmond.....	169	18,439	1,844	1,836	10.0
Atlanta.....	649	9,423	9,942	8,07	8.6
Chicago.....	8,345	85,506	8,551	9,069	10.6
St. Louis.....	5,894	136,513	13,651	13,819	10.1
Minneapolis.....	570	4,243	424	252	5.9
Kansas City.....		68,549	6,855	7,244	10.6
Dallas.....		5,674	568	531	9.4
San Francisco.....	2,246	395,181	39,518	37,606	9.5
<b>Total.....</b>	<b>30,909</b>	<b>1,666,522</b>	<b>166,652</b>	<b>165,935</b>	<b>10.0</b>
<b>Total Federal reserve bank cities.....</b>	<b>46,277</b>	<b>4,667,794</b>	<b>556,817</b>	<b>551,447</b>	<b>11.8</b>
<b>Federal reserve branch cities:</b>					
<b>Reserve cities—</b>					
Buffalo.....	839	167,661	16,766	17,434	10.4
Pittsburgh.....	2,502	149,682	14,968	15,678	10.5
Cincinnati.....	6,690	63,441	6,344	6,292	9.9
Baltimore.....	525	36,477	3,648	3,832	10.5
Jacksonville.....	125			1	
Birmingham.....	528	21,147	2,115	2,116	10.0
New Orleans.....	350	109,049	10,905	11,351	10.4
Detroit.....	12,141	260,919	26,092	26,319	10.1
Louisville.....	806	17,765	1,776	1,745	9.8
Memphis.....		39,671	3,967	4,229	10.7
Little Rock.....	846	22,052	2,205	2,299	10.4
Helena.....	268	3,193	319	359	11.2
Denver.....	3,460	10,921	1,092	1,200	11.0
El Paso.....	508	2,498	250	265	10.6
Salt Lake City.....	2,099	17,315	1,732	1,722	9.9
Spokane.....	169	7,807	781	853	10.9
Portland.....	3,335	19,642	1,964	1,728	8.8
Los Angeles.....	14,651	204,447	20,445	20,949	10.2
<b>Total Federal reserve branch cities.....</b>	<b>49,842</b>	<b>1,153,687</b>	<b>115,369</b>	<b>118,368</b>	<b>10.3</b>
<b>Total Federal reserve bank and branch cities.....</b>	<b>96,119</b>	<b>5,821,481</b>	<b>672,186</b>	<b>669,815</b>	<b>11.5</b>
<b>All other reserve cities:</b>					
Columbus.....	268	15,350	1,535	1,585	10.3
Toledo.....		38,882	3,838	4,123	10.7
Washington.....	121	1,816	182	219	12.1
Savannah.....	145	36,294	3,629	4,102	11.3
Indianapolis.....		10,075	1,007	1,106	11.0
Grand Rapids.....	313	22,699	2,270	3,039	13.4
Cedar Rapids.....	146	1,167	117	114	9.8
Des Moines.....		12,267	1,227	1,108	9.0
Milwaukee.....	365	36,996	3,700	3,704	10.0
San Antonio.....	535	2,718	272	313	11.5
Waco.....		1,444	144	157	10.9
<b>Total.....</b>	<b>1,893</b>	<b>179,208</b>	<b>17,921</b>	<b>19,570</b>	<b>10.9</b>
<b>Banks outside reserve cities (country banks):</b>					
District No. 1.....	7,091	270,460	18,932	18,065	6.7
District No. 2.....	16,669	508,680	35,608	35,465	7.0
District No. 3.....	4,775	118,634	8,304	8,550	7.2
District No. 4.....	13,130	176,822	12,378	12,408	7.0
District No. 5.....	2,574	67,932	4,755	4,392	6.5
District No. 6.....	10,456	72,308	5,062	4,907	6.8
District No. 7.....	24,242	284,498	19,915	20,896	7.3
District No. 8.....	10,504	109,241	7,647	7,931	7.3
District No. 9.....	3,706	47,108	3,298	3,442	7.3
District No. 10.....	1,988	15,162	1,061	1,199	7.9
District No. 11.....	12,594	62,201	4,354	4,716	7.6
District No. 12.....	11,993	94,763	6,633	6,915	7.3
<b>Total.....</b>	<b>119,722</b>	<b>1,827,809</b>	<b>127,947</b>	<b>128,886</b>	<b>7.1</b>
<b>Central reserve city banks.....</b>	<b>15,368</b>	<b>3,001,272</b>	<b>390,165</b>	<b>385,512</b>	<b>12.8</b>
<b>Other reserve city banks.....</b>	<b>82,644</b>	<b>2,999,417</b>	<b>299,942</b>	<b>303,873</b>	<b>10.1</b>
<b>Banks outside reserve cities (country banks).....</b>	<b>119,722</b>	<b>1,827,809</b>	<b>127,947</b>	<b>128,886</b>	<b>7.1</b>
<b>Total State bank and trust company members.....</b>	<b>217,734</b>	<b>7,828,498</b>	<b>818,054</b>	<b>818,271</b>	<b>10.5</b>

