

# ABSTRACT OF CONDITION REPORTS OF STATE BANK AND TRUST COMPANY MEMBERS AND OF ALL MEMBER BANKS ON APRIL 12, 1926

Report No. 32

FEDERAL RESERVE BOARD,

Washington, May 27, 1926.

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

[In thousands of dollars]

	Apr. 6, 1925 (1,521 banks)	June 30, 1925 (1,472 banks)	Sept. 28, 1925 (1,460 banks)	Dec. 31, 1925 (1,441 banks)	Apr. 12, 1926 (1,418 banks)
<b>RESOURCES</b>					
Loans and discounts	7,907,500	8,128,596	8,296,573	8,726,510	8,692,191
Overdrafts	5,607	6,118	8,236	6,972	6,315
United States Government securities	1,305,219	1,268,604	1,276,207	1,241,015	1,293,409
Other bonds, stocks, and securities	1,841,510	1,894,119	1,892,678	1,913,038	1,965,470
<b>Total loans and investments</b>	<b>11,059,836</b>	<b>11,297,437</b>	<b>11,473,694</b>	<b>11,887,535</b>	<b>11,957,355</b>
Customers' liability on account of acceptances	236,136	198,580	182,790	220,630	221,193
Banking house, furniture, and fixtures	315,545	319,833	326,315	321,422	334,327
Other real estate owned	54,372	55,957	57,071	57,040	59,937
Gold and gold certificates	15,975	17,207	17,315	18,436	17,499
All other cash in vault	146,317	148,438	145,866	167,240	156,047
Reserve with Federal reserve banks	818,271	864,127	822,785	861,241	847,284
Items with Federal reserve banks in process of collection	177,284	208,569	190,766	253,453	234,710
Due from banks, bankers, and trust companies	505,642	519,003	518,238	538,772	484,223
Exchanges for clearing house, also checks on other banks in same place	478,198	813,528	476,001	959,077	592,441
Outside checks and other cash items	53,728	67,656	49,280	87,749	74,139
United States securities borrowed	12,661	11,636	11,429	11,152	13,770
Other securities borrowed	2,660	1,925	3,112	2,160	1,870
Other assets	252,448	242,298	221,192	199,988	200,501
<b>Total</b>	<b>14,129,073</b>	<b>14,766,194</b>	<b>14,495,854</b>	<b>15,585,845</b>	<b>15,195,326</b>
<b>LIABILITIES</b>					
Capital stock paid in	716,858	717,097	718,700	727,007	752,800
Surplus fund	626,242	632,597	635,301	666,812	692,652
Undivided profits, less expenses and taxes paid	308,931	311,823	291,433	263,933	282,718
Reserved for taxes, interest, etc., accrued	10,801	9,018	63,600	49,742	69,370
Due to Federal reserve banks	1,054,287	1,123,561	18,113	12,791	12,108
Due to banks, bankers, and trust companies	354,925	472,683	993,159	1,196,222	1,035,528
Certified and cashiers' or treasurers' checks outstanding	5,931,185	6,386,479	342,787	549,880	381,650
Demand deposits	4,343,643	4,458,510	6,194,702	6,678,897	6,371,736
Time deposits	158,858	70,396	4,474,455	4,607,266	4,756,886
United States deposits	<b>11,853,699</b>	<b>12,520,647</b>	<b>12,128,852</b>	<b>13,158,239</b>	<b>12,705,695</b>
Agreements to repurchase United States Government or other securities sold		3,037	1,024	5,097	13,303
Bills payable (including all obligations representing money borrowed, other than rediscounts)	91,985	115,660	172,822	143,521	154,263
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	162,416	123,060	141,676	219,409	162,292
Letters of credit and travelers' checks sold for cash and outstanding	15,624	25,281	16,587	14,442	15,513
Acceptances executed for customers	241,739	201,102	193,120	228,619	224,093
Acceptances executed by other banks for account of reporting banks	13,585	13,371	11,792	14,013	15,509
United States securities borrowed	12,661	11,636	11,429	11,152	13,770
Other securities borrowed	2,635	1,925	3,112	2,160	1,870
Other liabilities	82,673	88,958	106,406	81,699	91,478
<b>Total</b>	<b>14,129,073</b>	<b>14,766,194</b>	<b>14,495,854</b>	<b>15,585,845</b>	<b>15,195,326</b>

## ALL MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

[In thousands of dollars]

	Apr. 6, 1925 (9,531 banks)	June 30, 1925 (9,538 banks)	Sept. 28, 1925 (9,539 banks)	Dec. 31, 1925 (9,489 banks)	Apr. 12, 1926 (9,412 banks)
<b>RESOURCES</b>					
Loans and discounts	20,372,688	20,798,714	21,427,247	22,257,763	21,989,048
Overdrafts	17,014	15,466	23,126	17,522	17,260
United States Government securities	3,915,997	3,802,370	3,785,412	3,761,065	3,831,078
Other bonds, stocks, and securities	4,979,240	5,085,975	5,133,273	5,163,166	5,232,617
<b>Total loans and investments</b>	<b>29,284,939</b>	<b>29,702,525</b>	<b>30,369,058</b>	<b>31,199,516</b>	<b>31,070,003</b>
Customers' liability on account of acceptances	477,098	375,163	383,873	498,143	486,259
Banking house, furniture, and fixtures	879,401	904,755	919,046	927,357	955,563
Other real estate owned	166,828	167,140	171,741	170,763	173,906
Cash in vault	523,297	524,343	524,592	574,532	540,261
Reserve with Federal reserve banks	2,091,545	2,190,991	2,147,111	2,238,233	2,135,948
Items with Federal reserve banks in process of collection	588,823	675,356	647,432	825,543	732,055
Due from banks, bankers, and trust companies	2,090,754	2,017,454	2,031,130	2,155,306	1,933,501
Exchanges for clearing house, also checks on other banks in same place	1,211,094	1,882,318	1,268,087	2,159,466	1,450,457
Outside checks and other cash items	108,256	137,148	103,369	159,060	142,939
Redemption fund and due from United States Treasurer	33,094	33,013	32,850	32,982	32,879
United States securities borrowed	12,661	11,636	11,429	11,152	13,770
Other securities borrowed	2,660	1,925	3,112	2,160	1,870
Other assets	478,815	481,258	440,524	435,082	416,029
<b>Total</b>	<b>37,949,265</b>	<b>39,105,025</b>	<b>39,053,354</b>	<b>41,425,295</b>	<b>40,075,440</b>
<b>LIABILITIES</b>					
Capital stock paid in	2,077,502	2,085,732	2,092,909	2,105,308	2,162,434
Surplus fund	1,732,076	1,750,815	1,760,076	1,832,691	1,880,620
Undivided profits, less expenses and taxes paid	859,461	853,433	834,802	739,934	783,012
Reserved for taxes, interest, etc., accrued	40,124	39,758	133,387	108,903	132,688
Due to Federal reserve banks	4,041,256	3,978,028	49,933	51,112	47,893
Due to banks, bankers, and trust companies	756,757	1,032,804	3,827,575	4,169,470	3,801,513
Certified and cashiers' or treasurers' checks outstanding	15,849,791	16,811,751	808,756	1,225,758	863,466
Demand deposits	10,126,980	10,381,486	16,617,456	17,824,702	16,823,148
Time deposits	411,619	176,653	10,467,237	10,653,028	10,954,747
United States deposits	<b>31,226,527</b>	<b>32,420,480</b>	<b>32,049,168</b>	<b>34,228,201</b>	<b>32,879,217</b>
Agreements to repurchase United States Government or other securities sold		6,450	5,081	7,081	15,800
Bills payable (including all obligations representing money borrowed, other than rediscounts)	311,183	360,767	489,449	527,898	419,853
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement)	389,013	356,934	387,213	483,914	421,005
Letters of credit and travelers' checks sold for cash and outstanding	22,158	37,403	25,643	21,965	23,266
Acceptances executed for customers	474,500	365,671	384,993	486,548	470,292
Acceptances executed by other banks for account of reporting banks	43,087	42,144	40,334	53,608	55,002
National bank notes outstanding	648,959	647,994	648,719	647,951	648,954
United States securities borrowed	34,408	33,320	35,908	43,858	39,381
Other securities borrowed	6,481	5,455	7,038	5,785	5,923
Other liabilities	123,910	138,427	158,634	131,650	146,993
<b>Total</b>	<b>37,949,265</b>	<b>39,105,025</b>	<b>39,053,354</b>	<b>41,425,295</b>	<b>40,075,440</b>

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

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

## RESOURCES

[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Government securities	Other bonds, stocks, and securities	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates	All other cash in vault
<b>Federal reserve bank cities:</b>										
<b>Central reserve cities—</b>										
New York.....	31	2,353,397	1,019	350,851	403,411	171,358	59,522	2,677	5,996	26,787
Chicago.....	10	587,309	286	95,580	111,088	11,818	9,238	78	1,033	5,814
<b>Total central reserve cities.....</b>	<b>41</b>	<b>2,940,706</b>	<b>1,305</b>	<b>446,431</b>	<b>514,499</b>	<b>183,176</b>	<b>68,760</b>	<b>2,755</b>	<b>7,029</b>	<b>32,601</b>
<b>Reserve cities—</b>										
Boston.....	9	278,835	121	16,888	38,987	6,613	8,151	1,595	227	3,011
New York (Brooklyn).....	6	103,993	34	22,372	23,658	85	4,735	131	851	4,561
Philadelphia.....	15	230,028	79	49,730	121,488	577	8,213	2,849	233	3,081
Cleveland.....	7	477,032	99	49,198	67,610	6,185	21,836	3,834	131	8,153
Richmond.....	4	42,458	10	100	3,946	144	424	123	14	478
Atlanta.....	3	14,188	26	37	6,447	-----	2,798	608	6	76
Chicago.....	20	98,363	86	12,406	36,902	7	4,212	293	296	3,841
St. Louis.....	11	143,247	21	29,520	37,677	162	4,797	549	91	1,917
Kansas City.....	2	43,593	34	22,029	9,696	-----	2,030	1,829	13	885
San Francisco.....	11	596,285	676	137,635	90,310	6,638	27,439	4,417	278	7,689
<b>Total.....</b>	<b>88</b>	<b>2,028,022</b>	<b>1,186</b>	<b>339,915</b>	<b>436,721</b>	<b>20,411</b>	<b>84,635</b>	<b>16,228</b>	<b>2,140</b>	<b>33,692</b>
<b>Total Federal reserve bank cities.....</b>	<b>129</b>	<b>4,968,728</b>	<b>2,491</b>	<b>786,346</b>	<b>951,220</b>	<b>203,587</b>	<b>153,395</b>	<b>18,983</b>	<b>9,169</b>	<b>66,293</b>
<b>Federal reserve branch cities:</b>										
<b>Reserve cities—</b>										
Buffalo.....	4	235,460	39	55,891	68,335	262	12,128	1,749	101	3,043
Pittsburgh.....	6	135,891	5	47,512	55,129	104	7,298	1,190	69	1,227
Cincinnati.....	6	87,288	40	4,617	26,192	50	5,795	1,620	23	2,252
Baltimore.....	3	52,179	21	380	13,344	4,758	2,271	899	17	909
Jacksonville.....	1	876	-----	-----	65	-----	-----	-----	-----	-----
Birmingham.....	2	27,173	6	34	2,739	-----	1,514	407	30	564
New Orleans.....	7	139,742	1,004	7,031	18,515	6,025	10,236	1,122	65	2,233
Detroit.....	11	359,140	53	81,390	87,772	103	17,510	227	268	10,767
Louisville.....	4	36,949	20	2,994	6,318	96	1,238	187	17	490
Memphis.....	3	49,925	148	42	6,119	-----	3,471	911	30	832
Little Rock.....	5	26,962	240	1,398	1,227	-----	748	580	61	383
Helena.....	2	2,323	3	558	1,483	-----	103	8	11	77
Denver.....	2	9,641	11	5,602	2,184	-----	493	243	28	321
El Paso.....	1	2,170	5	376	476	4	12	32	9	78
Salt Lake City.....	5	18,798	36	1,306	6,627	-----	939	597	11	268
Spokane.....	2	9,353	9	522	1,012	-----	377	89	16	182
Portland.....	3	6,456	5	1,248	2,067	-----	91	198	16	286
Los Angeles.....	3	298,785	303	34,770	50,555	162	14,807	3,436	220	5,437
<b>Total Federal reserve branch cities.....</b>	<b>70</b>	<b>1,499,111</b>	<b>1,948</b>	<b>245,671</b>	<b>350,159</b>	<b>11,564</b>	<b>79,031</b>	<b>13,495</b>	<b>992</b>	<b>29,349</b>
<b>Total Federal reserve bank and branch cities.....</b>	<b>199</b>	<b>6,467,839</b>	<b>4,439</b>	<b>1,032,017</b>	<b>1,301,379</b>	<b>215,151</b>	<b>232,426</b>	<b>32,478</b>	<b>10,161</b>	<b>95,642</b>
<b>All other reserve cities:</b>										
Columbus.....	1	16,421	4	1,192	4,216	10	1,010	158	35	524
Toledo.....	3	60,155	8	12,295	4,082	-----	3,385	57	47	1,348
Savannah.....	4	60,236	35	168	2,383	69	2,358	611	34	1,267
Indianapolis.....	1	9,828	1	2,752	5,526	8	826	23	-----	472
Grand Rapids.....	3	29,280	10	282	13,240	-----	2,101	35	29	1,084
Cedar Rapids.....	1	2,466	1	19	202	-----	112	36	6	33
Des Moines.....	3	14,784	12	918	3,392	-----	287	737	130	410
Milwaukee.....	3	44,713	37	6,722	12,968	16	1,166	34	117	1,077
St. Joseph.....	1	1,417	-----	296	524	2	3	-----	5	40
San Antonio.....	2	4,402	3	104	259	7	184	404	6	74
Waco.....	1	1,089	3	-----	28	-----	246	23	1	70
<b>Total.....</b>	<b>23</b>	<b>244,791</b>	<b>114</b>	<b>24,748</b>	<b>46,820</b>	<b>112</b>	<b>11,678</b>	<b>2,118</b>	<b>410</b>	<b>6,399</b>
<b>Banks outside reserve cities (country banks):</b>										
District No. 1.....	29	268,793	91	64,356	93,298	2,178	6,637	821	1,605	9,191
District No. 2.....	107	523,665	70	60,190	212,821	1,829	19,636	2,830	2,033	10,200
District No. 3.....	68	153,956	55	15,524	62,218	67	10,849	1,202	353	4,274
District No. 4.....	92	229,248	145	19,930	46,446	59	13,638	2,577	318	5,967
District No. 5.....	49	94,727	106	9,011	7,245	745	4,716	1,461	104	2,544
District No. 6.....	96	88,293	300	6,053	8,061	775	2,768	2,184	127	3,235
District No. 7.....	289	332,393	362	28,132	111,323	21	17,263	6,633	1,574	8,548
District No. 8.....	103	108,450	256	10,213	39,171	-----	4,798	1,185	293	3,440
District No. 9.....	79	42,807	72	8,239	13,214	227	1,729	1,635	137	1,898
District No. 10.....	28	13,120	35	1,916	2,231	-----	456	697	45	413
District No. 11.....	120	34,666	171	2,823	1,566	1	1,811	1,191	64	1,323
District No. 12.....	136	89,443	99	10,257	19,677	28	5,922	2,925	275	2,973
<b>Total.....</b>	<b>1,196</b>	<b>1,979,561</b>	<b>1,762</b>	<b>236,644</b>	<b>617,271</b>	<b>5,930</b>	<b>90,223</b>	<b>25,341</b>	<b>6,928</b>	<b>54,006</b>
<b>Central reserve city banks.....</b>	<b>41</b>	<b>2,940,706</b>	<b>1,305</b>	<b>446,431</b>	<b>514,499</b>	<b>183,176</b>	<b>68,760</b>	<b>2,755</b>	<b>7,029</b>	<b>32,601</b>
<b>Other reserve city banks.....</b>	<b>181</b>	<b>3,771,924</b>	<b>3,248</b>	<b>610,334</b>	<b>833,700</b>	<b>32,087</b>	<b>175,344</b>	<b>31,841</b>	<b>3,542</b>	<b>69,440</b>
<b>Banks outside reserve cities (country banks).....</b>	<b>1,196</b>	<b>1,979,561</b>	<b>1,762</b>	<b>236,644</b>	<b>617,271</b>	<b>5,930</b>	<b>90,223</b>	<b>25,341</b>	<b>6,928</b>	<b>54,006</b>
<b>Total State bank and trust company members.....</b>	<b>1,418</b>	<b>8,692,191</b>	<b>6,315</b>	<b>1,293,409</b>	<b>1,965,470</b>	<b>221,193</b>	<b>334,327</b>	<b>59,937</b>	<b>17,499</b>	<b>156,047</b>

RESOURCES

[In thousands of dollars]

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			
321,265	72,064	53,471	428,924	11,686			105,525	4,367,953	Federal reserve bank cities:
65,146	10,363	33,174	23,450	16,149			24,461	994,987	Central reserve cities—
									New York.
									Chicago.
386,411	82,427	86,645	452,374	27,835			129,986	5,362,940	Total central reserve cities.
26,771	10,598	8,411	11,437	822			2,973	415,440	Reserve cities—
14,145	1,308	1,788	6,010	554			1,254	185,479	Boston.
24,789	8,996	13,106	9,234	462	1,181		4,830	478,876	New York (Brooklyn).
37,462	19,130	19,267	11,654	5,613	1,000		4,785	732,989	Philadelphia.
2,986	5,450	1,939	823	9	30		676	59,610	Cleveland.
757	670	854	235	41			462	27,205	Richmond.
9,189	2,094	8,317	2,687	570			1,000	180,263	Atlanta.
13,897	7,840	8,063	5,724	370	445		805	255,125	Chicago.
5,755	6,492	11,781	2,750	987			1,995	109,869	St. Louis.
40,313	5,497	28,015	13,238	14,019			11,559	984,008	Kansas City.
									San Francisco.
176,064	68,075	101,541	63,792	23,447	2,656		30,339	3,428,864	Total.
562,475	150,502	188,186	516,166	51,282	2,656		160,325	8,791,804	Total Federal reserve bank cities.
20,531	9,696	13,050	4,668	1,887			3,058	429,898	Federal reserve branch cities:
14,257	3,804	4,439	2,677	313	260		2,535	276,710	Reserve cities—
6,065	3,384	5,869	2,438	1,029	588	37	580	147,817	Buffalo.
3,818	2,789	3,330	2,597	183	500		394	88,389	Pittsburgh.
1		240					25	1,207	Cincinnati.
3,066	968	2,582	644	445			23	40,195	Baltimore.
11,606	2,516	16,936	7,465	226	2,151	10	3,571	230,454	Jacksonville.
30,188	8,523	20,871	16,639	3,025	81	1,000	2,168	639,725	Birmingham.
2,007	914	1,340	558	48			4,887	58,063	New Orleans.
4,068	2,255	8,774	1,465	49			5	78,094	Detroit.
2,123	2,011	3,489	536	75			336	40,169	Louisville.
451	231	557	25	18				5,848	Memphis.
1,512	656	1,802	298	34			38	22,863	Little Rock.
210	103	188	220	23			74	3,980	Helena.
1,633	912	3,051	408	12			41	34,639	Denver.
789	353	1,026	322	4			3	14,057	El Paso.
866	120	981	160	112			44	12,650	Salt Lake City.
22,193	2,796	26,952	6,176	8,536			533	475,661	Spokane.
									Portland.
125,384	42,031	115,477	47,296	16,019	3,530	1,072	18,290	2,600,419	Los Angeles.
687,859	192,533	303,663	563,462	67,301	6,186	1,072	178,615	11,392,223	Total Federal reserve branch cities.
									Total Federal reserve bank and branch cities.
2,652		759	881	198				28,060	All other reserve cities:
4,531	2,683	3,891	1,234	356			521	94,593	Columbus.
3,665	3,965	10,730	2,399	274		55	742	88,991	Toledo.
1,106	336	1,457	141	74	820		982	24,352	Savannah.
2,607	83	2,070	1,430	255	1,007			53,513	Indianapolis.
122		204	10	4				3,215	Grand Rapids.
815	725	1,639	257	90			5	24,201	Cedar Rapids.
4,582	777	4,959	1,299	684			600	79,751	Des Moines.
166		191	23	6				2,673	Milwaukee.
279		946	45	6			355	7,069	St. Joseph.
110		219	38	1			93	1,920	San Antonio.
									Waco.
20,635	8,569	27,065	7,757	1,942	1,827	55	3,298	408,338	Total.
21,694	4,149	12,244	3,000	470			2,371	490,898	Banks outside reserve cities (country banks):
37,133	15,924	25,751	4,679	895			5,265	922,921	District No. 1.
10,353	2,844	6,653	1,390	210			939	270,887	District No. 2.
13,686	1,782	13,334	2,630	401	725	8	763	351,657	District No. 3.
4,163	4,702	12,312	1,230	153	617		179	144,015	District No. 4.
5,610	713	13,451	1,561	299	54		2,486	135,970	District No. 5.
24,751	1,912	32,922	2,854	1,482	2,262	657	3,289	576,378	District No. 6.
7,964	566	10,906	2,050	368	1,927	60	465	192,112	District No. 7.
3,210	181	6,928	303	86	51		303	81,020	District No. 8.
1,001	9	2,683	220	43	1		161	23,031	District No. 9.
2,821	242	5,408	248	113	98		1,563	54,109	District No. 10.
6,404	584	10,903	1,057	376	22	18	804	151,767	District No. 11.
									District No. 12.
138,790	33,608	153,495	21,222	4,896	5,757	743	18,588	3,394,765	Total.
386,411	82,427	86,645	452,374	27,835			129,986	5,362,940	Central reserve city banks.
322,083	118,675	244,083	118,845	41,408	8,013	1,127	51,927	6,437,621	Other reserve city banks.
138,790	33,608	153,495	21,222	4,896	5,757	743	18,588	3,394,765	Banks outside reserve cities (country banks).
847,284	234,710	484,223	592,441	74,139	13,770	1,870	200,501	15,195,326	Total State bank and trust company members.



LIABILITIES

[In thousands of dollars]

Total	Notes and bills re-discounted		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	All other						United States	All other				
88,668			57,674	30,994	13,534	171,228	13,747			29,676	4,367,953	Federal reserve bank cities:	
5,459	3,100		2,359		218	11,843				8,095	994,987	Central reserve cities—	
94,127	3,100		60,033	30,994	13,752	183,071	13,747			37,771	5,362,940	New York.	
												Chicago.	
												Total central reserve cities.	
5,495	885		4,162	448		6,729	313			639	415,440	Reserve cities—	
215	215					4	81			483	185,479	Boston.	
3,270	1,938		1,332		629	164	132	1,181		858	478,876	New York (Brooklyn).	
915	735	160		20	71	5,990	170	1,000		1,484	732,989	Philadelphia.	
1,810	408		125	1,277		144		30		374	59,610	Cleveland.	
1,813	1,493	320			5	7				1,266	27,205	Richmond.	
333	333				10	162		445		1,320	180,263	Atlanta.	
2,590	2,590				4					634	255,125	Chicago.	
161	161				341	6,777	278			1,120	109,869	St. Louis.	
3,149	1,168		1,947	34						5,837	984,008	Kansas City.	
19,751	9,926	480	7,566	1,779	1,060	19,977	974	2,656		14,015	3,428,864	San Francisco.	
113,878	13,026	480	67,599	32,773	14,812	203,048	14,721	2,656		51,786	8,791,804	Total.	
												Total Federal reserve bank cities.	
48		10		38	12	220	4			1,829	429,898	Federal reserve branch cities:	
162	162				13	91		260		1,785	276,710	Reserve cities—	
2,856	1,122		1,734		51			538	37	630	147,817	Buffalo.	
266	266				3	5,385		500		278	88,389	Pittsburgh.	
100		100							25	318	1,207	Cincinnati.	
11,487	11,268		215	4	23	9,665	750	2,151	10	270	40,195	Baltimore.	
					16	88		81	1,000	2,796	639,725	Jacksonville.	
406	406				60	95				15,818	58,063	Birmingham.	
260	260									890	78,094	New Orleans.	
298	65	233			7					127	40,169	Detroit.	
											5,848	Louisville.	
109	109										22,863	Memphis.	
											21	40,169	Little Rock.
											141	5,848	Helena.
												22,863	Denver.
1,102	1,102				171	162					96	475,661	El Paso.
													Salt Lake City.
17,094	14,760	343	215	1,776	356	15,710	754	3,530	1,072	24,999	2,600,419	Spokane.	
													Portland.
130,972	27,786	823	67,814	34,549	15,168	218,758	15,475	6,186	1,072	76,785	11,392,223	Los Angeles.	
												Total Federal reserve branch cities.	
1,691	1,691				10						28,060	All other reserve cities:	
973	486	126	361			69			55	2	94,593	Columbus.	
343	343				8			820		517	88,991	Toledo.	
								1,007			24,352	Savannah.	
											53,513	Indianapolis.	
											3,215	Grand Rapids.	
											24,201	Cedar Rapids.	
					20					1,035	79,751	Des Moines.	
										376	2,673	Milwaukee.	
										24	7,069	St. Joseph.	
										6	1,920	San Antonio.	
3,007	2,520	126	361		38	76		1,827	55	1,960	408,338	Waco.	
												Total.	
1,067	1,032			35	3	2,190	12			804	490,898	Banks outside reserve cities (country banks):	
4,867	4,585	282			239	1,594	15			5,884	922,921	District No. 1.	
3,300	2,852	448			3	67				1,784	270,887	District No. 2.	
3,150	3,058	92			8	7		725	8	546	351,657	District No. 3.	
4,248	4,030	218			1	745		617		110	144,015	District No. 4.	
3,290	3,078	169	43			625		54		59	135,970	District No. 5.	
3,735	3,342	393			39	2		2,262	657	3,116	576,378	District No. 6.	
1,531	1,509	22			4			1,927	60	253	192,112	District No. 7.	
223	220	3			6			51		51	81,020	District No. 8.	
289	289							1		24	23,031	District No. 9.	
620	563	56	1					98		66	54,109	District No. 10.	
1,993	1,737	203		53	4	29	7	22	18	36	151,767	District No. 11.	
												District No. 12.	
28,313	26,295	1,886	44	88	307	5,259	34	5,757	743	12,733	3,394,765	Total.	
94,127	3,100		60,033	30,994	13,752	183,071	13,747			37,771	5,362,940	Central reserve city banks.	
39,852	27,206	949	8,142	3,555	1,454	35,763	1,728	8,013	1,127	40,974	6,437,621	Other reserve city banks.	
28,313	26,295	1,886	44	88	307	5,259	34	5,757	743	12,733	3,394,765	Banks outside reserve cities (country banks).	
162,292	56,601	2,835	68,219	34,637	15,513	224,093	15,509	13,770	1,870	91,478	15,195,326	Total State bank and trust company members.	



## RESOURCES

[In thousands of dollars]

	Number of banks	Loans and discounts, gross	Overdrafts	United States Government securities	Other bonds, stocks, and securities	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates	All other cash in vault
Maine.....	4	19,642	52	5,630	6,957		278	21	18	452
New Hampshire.....	1	684		2	416		17	7	2	9
Massachusetts.....	26	382,901	133	27,149	64,058	6,625	10,521	1,633	392	5,868
Rhode Island.....	4	133,328	9	46,784	57,656	2,166	3,417	600	1,409	5,388
Connecticut (District 1).....	3	11,073	18	1,679	3,198		555	155	11	485
Total New England States.....	38	547,628	212	81,244	132,285	8,791	14,788	2,416	1,832	12,202
New York.....	99	2,938,182	1,125	452,101	589,619	172,245	87,813	5,047	7,598	39,507
New Jersey (District 2).....	49	278,333	37	37,203	118,606	1,289	8,208	2,340	1,383	5,084
New Jersey (District 3).....	10	25,714	2	1,978	10,843		1,237	289	110	650
Pennsylvania (District 3).....	69	336,407	123	60,688	163,708	644	17,057	3,698	462	6,075
Pennsylvania (District 4).....	22	169,692	20	52,783	72,143	104	9,500	1,724	129	2,474
Delaware.....	4	21,863	9	2,588	9,155		768	64	14	630
Maryland.....	5	53,479	22	380	13,463	4,758	2,303	908	19	928
Total Eastern States.....	258	3,823,670	1,338	607,721	977,537	179,040	126,886	14,070	9,715	55,348
Virginia.....	12	54,929	15	106	5,057	389	1,071	330	27	773
West Virginia (District 4).....	4	11,806	1	1,028	1,473		716	161	9	220
West Virginia (District 5).....	13	14,888	17	1,372	1,321		531	176	24	416
North Carolina.....	9	52,626	31	7,178	2,404	500	2,809	487	53	1,520
South Carolina.....	17	13,442	52	455	2,290		697	582	12	294
Georgia.....	67	93,116	226	853	9,724	99	5,890	2,337	74	1,902
Florida.....	11	38,393	30	5,240	5,428		1,273	231	29	1,673
Alabama.....	22	48,496	59	193	3,842	745	1,964	905	79	1,234
Mississippi (District 8).....	6	9,517	49	189	215		265	66	4	204
Louisiana (District 6).....	11	144,090	1,014	7,037	18,972	6,025	10,514	1,311	79	2,410
Louisiana (District 11).....	1	3,460	7	226	606		27	45	1	86
Texas.....	120	38,445	173	2,957	1,650	12	2,189	1,598	79	1,415
Arkansas.....	33	43,237	370	1,976	1,985		1,492	1,247	122	902
Kentucky (District 4).....	2	2,114	16	353	801		65		10	78
Kentucky (District 8).....	5	39,399	26	3,027	6,335	96	1,305	200	37	541
Tennessee (District 6).....	2	6,413	42		244		33	148	1	156
Tennessee (District 8).....	9	52,399	158	69	6,171		3,530	913	31	908
Total Southern States.....	344	666,770	2,286	32,259	68,518	7,866	34,371	10,737	671	14,732
Ohio.....	87	822,423	264	80,580	129,258	6,304	42,681	7,551	475	16,699
Indiana (District 7).....	16	39,459	33	4,403	9,982	23	3,436	528	255	1,358
Indiana (District 8).....	2	1,753	1	2	218		226	33	8	72
Illinois (District 7).....	71	732,831	434	112,193	158,184	11,825	15,483	798	1,632	10,858
Illinois (District 8).....	15	18,252	23	2,330	4,575		980	98	50	586
Michigan (District 7).....	150	552,364	193	99,465	185,900	106	28,900	2,513	945	16,418
Michigan (District 9).....	9	5,989	12	406	4,022		246	57	29	299
Wisconsin (District 7).....	20	64,296	58	8,070	17,683	16	1,903	380	188	1,441
Wisconsin (District 9).....	6	3,313	2	197	660		133	128	5	76
Minnesota.....	23	15,620	27	2,852	3,338		498	719	39	404
Iowa.....	84	89,326	130	4,070	10,664	3	2,993	3,877	433	1,971
Missouri (District 8).....	56	200,976	58	36,574	71,013	162	7,254	855	240	3,849
Missouri (District 10).....	6	50,069	36	23,511	11,977	2	2,115	1,858	30	1,107
Total Middle Western States.....	545	2,596,671	1,271	374,653	607,474	18,441	106,848	19,395	4,329	55,138
North Dakota.....	2	339	1	25	82		16	30		13
South Dakota.....	10	3,839	13	470	521		183	148	23	197
Nebraska.....	11	3,815	21	128	48		147	423	8	62
Kansas.....	7	2,642	9	379	203		149	187	10	88
Montana.....	31	16,030	20	4,847	6,074	227	756	561	52	986
Wyoming.....	2	426		5	74		19	2	6	16
Colorado.....	4	10,163	11	5,720	2,271		525	264	29	360
New Mexico (District 10).....	1	146		39	5		11		1	15
New Mexico (District 11).....	1	107		72	1		16			20
Oklahoma (District 10).....	2	510	3	61	57		16	35	7	11
Oklahoma (District 11).....	1	160	2	29	53		5	1		4
Total Western States.....	72	38,177	80	11,775	9,389	227	1,843	1,651	136	1,772
Washington.....	44	27,542	28	3,127	6,489	20	1,417	380	98	811
Oregon.....	36	17,873	22	2,296	6,227	7	973	549	73	734
California.....	31	930,117	994	175,390	147,911	6,800	45,273	8,563	551	13,977
Idaho.....	21	6,011	18	1,310	1,345		254	476	19	246
Utah.....	26	29,578	63	2,229	7,443	1	1,399	832	52	486
Arizona (District 11).....	1	155		19	19		16	6		20
Arizona (District 12).....	2	7,999	3	1,386	833		259	862	23	581
Total Pacific States.....	161	1,019,275	1,128	185,757	170,267	6,828	49,591	11,668	816	16,855
Total State bank and trust company members.....	1,418	8,692,191	6,315	1,293,409	1,965,470	221,193	334,327	59,937	17,499	156,047

CONDITION REPORTS OF BANKS IN EACH STATE ON APRIL 12, 1926

RESOURCES  
[In thousands of dollars]

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			
1,589	191	1,041	160	21			124	36,176	Maine.
44	6	3					30	1,220	New Hampshire.
34,514	13,379	12,852	12,072	1,020			3,086	576,203	Massachusetts.
11,304	1,095	4,840	2,103	219			2,074	272,392	Rhode Island.
1,014	76	1,919	102	32			30	20,347	Connecticut (District 1).
48,465	14,747	20,655	14,437	1,292			5,344	906,338	Total New England States.
373,729	89,482	81,144	441,864	14,438			111,370	5,405,264	New York.
19,345	9,510	12,916	2,417	584			3,732	500,987	New Jersey (District 2).
1,995	298	1,175	350	7			68	44,716	New Jersey (District 3).
31,442	11,021	17,516	10,108	637	1,181		5,692	666,459	Pennsylvania (District 3).
16,753	3,956	7,542	2,961	354	510		2,696	343,341	Pennsylvania (District 4).
1,705	521	1,068	166	28			9	38,588	Delaware.
3,883	2,794	3,421	2,603	184	500		394	90,039	Maryland.
448,852	117,582	124,782	460,469	16,232	2,191		123,961	7,089,394	Total Eastern States.
3,415	5,680	2,555	1,039	17	30		740	76,173	Virginia.
587	308	569	104	1			17	17,000	West Virginia (District 4).
763	410	1,257	150	7	15		3	21,350	West Virginia (District 5).
2,430	3,987	8,951	812	45	554		9	84,396	North Carolina.
476	70	1,397	46	92	48		103	20,056	South Carolina.
5,224	4,661	13,347	2,736	418	33	55	1,372	142,067	Georgia.
3,015	431	9,248	1,043	37	12	25	152	66,260	Florida.
4,304	1,214	4,360	915	506			2,155	70,971	Alabama.
446		1,669	21	11	7	60	74	12,797	Mississippi (District 8).
11,900	2,516	17,262	7,536	229	2,160	10	3,604	236,669	Louisiana (District 6).
215	159	359	99	3			2	5,295	Louisiana (District 11).
3,160	186	6,314	444	133	98		2,082	60,935	Texas.
3,117	2,024	5,591	656	145	131		495	63,490	Arkansas.
218		1,026	5	8			19	4,713	Kentucky (District 4).
2,114	914	1,501	588	53			4,887	61,023	Kentucky (District 8).
262	10	576	74	95			1	8,055	Tennessee (District 6).
4,210	2,255	9,058	1,469	56			6	81,233	Tennessee (District 8).
45,856	24,825	85,040	17,737	1,856	3,088	150	15,721	1,032,483	Total Southern States.
61,095	26,519	38,422	18,444	7,547	2,013	45	6,452	1,266,772	Ohio.
3,066	742	4,304	470	251	871		2,948	72,129	Indiana (District 7).
96	37	85	48				27	2,606	Indiana (District 8).
77,601	12,991	46,640	26,779	16,948	9		25,933	1,251,139	Illinois (District 7).
1,120	124	2,140	118	149	1,783		30	32,358	Illinois (District 8).
47,440	9,245	38,470	19,412	3,978	3,233	1,657	2,837	1,013,076	Michigan (District 7).
541		774	48	9	51		9	12,492	Michigan (District 9).
5,863	881	7,615	1,517	777			741	111,429	Wisconsin (District 7).
193		445	6	3			6	5,167	Wisconsin (District 9).
898	8	1,338	122	51			226	26,140	Minnesota.
4,536	954	8,584	589	379	57		46	128,612	Iowa.
18,956	8,232	12,528	7,433	496	451		979	370,056	Missouri (District 8).
6,433	6,492	13,343	2,937	1,009			2,053	122,972	Missouri (District 10).
227,838	66,225	174,688	77,923	31,597	8,468	1,702	42,287	4,414,948	Total Middle Western States.
22		29	1					558	North Dakota.
276	55	681	13	8			7	6,434	South Dakota.
167		348	12	21			61	5,261	Nebraska.
199		757	40				37	4,700	Kansas.
1,731	349	4,218	138	33			55	36,077	Montana.
20	9	9		1	1			588	Wyoming.
1,558	656	1,867	301	34			38	23,797	Colorado.
8		13		5				243	New Mexico (District 10).
15		45		1				277	New Mexico (District 11).
49		120					5	875	Oklahoma (District 10).
16		6	5				1	282	Oklahoma (District 11).
4,061	1,069	8,093	511	103	1		204	79,092	Total Western States.
2,275	364	3,137	565	149			39	46,441	Washington.
1,744	120	2,266	248	211			96	33,439	Oregon.
64,815	8,454	58,840	19,864	22,620			12,472	1,516,641	California.
512	50	1,624	80	19	10	18	109	12,101	Idaho.
2,205	915	4,095	492	35	12		110	49,947	Utah.
14		37	3					289	Arizona (District 11).
647	359	966	112	25			158	14,213	Arizona (District 12).
72,212	10,262	70,965	21,364	23,059	22	18	12,984	1,673,071	Total Pacific States.
847,284	234,710	484,223	592,441	74,139	13,770	1,870	200,501	15,195,326	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	Undivided profits less expenses and taxes paid	Reserved for taxes, interest, etc., accrued	Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks outstanding	Demand deposits		Time deposits	United States deposits	Agreements to repurchase U. S. Government or other securities sold	Bills payable (including all obligations representing money borrowed other than rediscounts)			
								Individual deposits subject to check	All other				Total	With Federal reserve bank	All other	
Maine.....	1,100	950	903	177		1,131	128	11,976	635	18,985	161					
New Hampshire.....	75	20	37	3			2	268		784						
Massachusetts.....	29,100	28,233	12,807	1,987	398	22,533	8,453	333,266	16,571	97,283	7,515		3,765	3,465	300	
Rhode Island.....	8,200	11,580	7,001	3,001	80	3,227	675	86,785	2,285	145,882	643		300	300		
Connecticut (District 1).....	1,300	1,500	651	116		252	54	12,622	11	3,254	81		340	340		
Total New England States.....	39,775	42,283	21,399	5,284	478	27,143	9,312	444,917	19,502	266,188	8,400		4,405	4,105	300	
New York.....	239,300	221,012	119,709	20,800	1,197	510,665	282,442	2,597,077	142,936	858,242	27,811	11,127	48,654	47,644	1,010	
New Jersey (District 2).....	25,315	20,184	10,172	2,622	2,444	7,633	2,862	213,327	2,142	198,688	2,784		4,758	3,525	1,233	
New Jersey (District 3).....	1,850	2,605	1,170	83	124	709	181	17,988	92	17,462	241		1,450	1,200	250	
Pennsylvania (District 3).....	40,105	75,954	23,150	2,883	1,551	19,770	5,309	283,283	7,965	164,539	24,619	1,495	5,825	3,729	2,096	
Pennsylvania (District 4).....	13,175	59,843	6,320	7,185	29	14,376	1,978	133,365	5,764	83,469	11,612		3,517	3,465	52	
Delaware.....	3,960	3,260	1,779	117	287	623	29	21,738	506	4,568	1,085		20	20		
Maryland.....	5,625	4,475	1,171	204		5,977	1,435	31,858	2,157	30,655						
Total Eastern States.....	329,330	387,333	163,471	33,894	5,632	559,753	294,236	3,298,636	161,562	1,357,623	68,152	12,622	64,224	59,583	4,641	
Virginia.....	5,815	4,133	2,144	313	17	11,894	468	24,905	404	19,677	64		2,693	2,553	140	
West Virginia (District 4).....	1,150	950	487	45	75	492	57	5,581	71	7,827	8		255	255		
West Virginia (District 5).....	1,840	1,545	606	23	311	1,663	194	8,072	77	6,382	185		117	47	70	
North Carolina.....	5,150	2,579	1,636	222	1,907	12,729	1,588	29,937	25	18,160	1,946		5,662	3,655	2,007	
South Carolina.....	1,948	1,122	310	14	188	220	88	5,376	17	8,975			605	237	368	
Georgia.....	11,959	7,186	3,260	428	11	22,313	740	45,548	1,418	37,138	26		5,992	2,503	3,489	
Florida.....	2,165	1,502	858	125	72	6,102	1,402	36,663	1,000	15,091			503		503	
Alabama.....	4,276	2,833	1,201	270	120	3,922	242	36,982	1,705	17,364	441		77	40	37	
Mississippi (District 8).....	700	420	186	29		391	6	6,998	1	3,314			43		43	
Louisiana (District 6).....	11,755	7,669	2,636	800		33,424	1,654	79,463	3,937	57,424	6,449		7,011	5,925	1,086	
Louisiana (District 11).....	300	100	110	11		504	42	2,103		2,105						
Texas.....	6,753	2,293	1,127	91	10	2,229	489	37,129	1,011	7,891	100		877	69	808	
Arkansas.....	4,609	1,673	1,099	215	1	9,990	547	21,696	2,187	18,630			1,502	442	1,060	
Kentucky (District 4).....	650	205	124			52	49	1,967	110	1,452	104					
Kentucky (District 8).....	2,606	2,160	830	643		2,410	156	13,477	157	20,695			1,570	1,570		
Tennessee (District 6).....	1,025	501	154	249		76	18	2,364	45	3,411			3		3	
Tennessee (District 8).....	6,920	1,919	987	2		12,589	512	32,083	2,976	21,215			880	480	400	
Total Southern States.....	69,621	38,790	17,755	3,480	2,712	121,000	8,252	390,344	15,141	266,751	9,323		27,790	17,776	10,014	
Ohio.....	70,935	46,820	13,221	5,116	2,408	58,172	18,260	365,963	23,061	624,570	6,045	442	12,269	10,348	1,921	
Indiana (District 7).....	5,134	2,669	1,656	302	60	5,001	652	21,450	3,332	26,474	261		732	484	248	
Indiana (District 8).....	240	60	8	11	21	50	19	1,135		1,035						
Illinois (District 7).....	59,255	63,903	23,584	9,349	201	108,019	14,373	469,417	19,445	443,331	7,075	196	5,096	4,543	553	
Illinois (District 8).....	2,855	1,008	903	119		2,312	456	9,275	699	12,185			740	650	90	
Michigan (District 7).....	41,170	39,869	9,929	1,796		21,273	7,629	295,430	16,270	543,098	10,279	43	16,919	16,409	510	
Michigan (District 9).....	630	425	129	109		40	36	3,703	869	6,500						
Wisconsin (District 7).....	4,080	4,589	2,473	682	485	9,838	583	38,102	287	48,623	366		260	125	135	
Wisconsin (District 9).....	307	96	40			109	79	1,296		3,178	32		30		30	
Minnesota.....	1,620	789	363	36		1,668	148	5,917	237	15,088	40		60	33	27	
Iowa.....	8,311	3,824	2,190	332	55	7,402	696	34,419	1,239	66,656	603		376	115	261	
Missouri (District 8).....	22,760	17,492	5,517	1,309		14,543	3,218	150,389	6,149	132,218	8,270		4,033	2,962	1,071	
Missouri (District 10).....	7,050	2,340	585	539		29,185	952	58,518	1,405	14,210	6,865		10		10	
Total Middle Western States.....	224,347	183,884	60,598	19,700	3,230	257,612	47,101	1,455,014	72,993	1,937,166	39,836	681	40,525	35,669	4,856	
North Dakota.....	75	4	1					157	1	311			9		9	
South Dakota.....	420	95	47	4		683	28	2,166	505	2,371	43					
Nebraska.....	440	135	14	1		101	22	1,681	298	2,222			150	75	75	
Kansas.....	380	223	13	8		411	42	1,906	238	1,447						
Montana.....	2,345	929	487	36		2,742	253	14,541	544	14,072	27		60	10	50	
Wyoming.....	90	39	9				6	202		224						
Colorado.....	1,100	655	852	290		350	227	11,119	992	8,010	202					
New Mexico (District 10).....	30	15	2					105		65			10		10	
New Mexico (District 11).....	50		1			10	3	205		8						
Oklahoma (District 10).....	100	20	16			7	6	489	36	178						
Oklahoma (District 11).....	25		11				1	160		85						
Total Western States.....	5,055	2,115	1,453	339		4,304	588	32,731	2,614	28,993	272		229	85	144	
Washington.....	3,858	1,312	505	43	8	2,839	462	18,436	2,535	15,923	134		93	75	18	
Oregon.....	2,515	605	389	66		235	366	15,031	183	13,125	13		348	205	143	
California.....	72,538	33,903	16,515	6,432	41	59,828	20,704	387,308	21,949	841,187	21,443		16,318	14,328	1,990	
Idaho.....	960	298	127	10	4	127	143	7,039	60	3,032	14		176	161	15	
Utah.....	3,696	1,868	490	122	3	2,695	264	16,563	1,021	22,363			155	155		
Arizona (District 11).....	30	5	4				3	158		89						
Arizona (District 12).....	1,075	256	12			192	219	7,711	288	4,446						
Total Pacific States.....	84,672	38,247	18,042	6,673	56	65,916	22,161	452,246	26,036	900,165	21,604		17,090	14,924	2,166	
Total State bank and trust company members.....	752,800	692,652	282,718	69,370	12,108	1,035,728	381,650	6,073,888	297,848	4,756,886	147,587	13,303	154,263	132,142	22,121	



LIABILITIES  
[In thousands of dollars]

Notes and bills rediscounted (including acceptances of other banks and 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		
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 bank	All other										
31	31									30		Maine.
6,356	1,746		4,162	448	6,753	325			858	36,176		New Hampshire.
35				35	2,166				529	1,220		Massachusetts.
140	140								26	576,203		Rhode Island.
										272,392		Connecticut (District 1).
6,562	1,917		4,162	483	8,919	325			1,443	906,338		Total New England States.
91,559	2,843	10	57,674	31,032	13,551	171,975	13,847		33,360	5,405,264		New York.
2,239	1,957	282			234	1,071			4,512	500,987		New Jersey (District 2).
751	751								10	44,716		New Jersey (District 3).
5,554	4,039	183	1,332		629	231	132	1,181	2,284	666,459		Pennsylvania (District 3).
272	272				17	91		510	1,818	343,341		Pennsylvania (District 4).
265		265			3				348	38,588		Delaware.
302	302				3	5,385		500	292	90,039		Maryland.
100,942	10,164	740	59,006	31,032	14,437	178,753	13,979	2,191	42,624	7,089,394		Total Eastern States.
2,800	1,387	11	125	1,277	1	389		30	426	76,173		Virginia.
									2	17,000		West Virginia (District 4).
318	318							15	2	21,350		West Virginia (District 5).
1,795	1,795					500		554	6	84,396		North Carolina.
1,109	902	207						48	36	20,056		South Carolina.
4,587	3,682	501	404			69		33	55	142,067		Georgia.
421	345	100						12	25	66,260		Florida.
870	821	25			23	625			20	70,971		Alabama.
640	628	12						7	60	12,977		Mississippi (District 8).
11,576	11,268	89	215	4	16	9,665	750	2,160	10	236,669		Louisiana (District 6).
										5,295		Louisiana (District 11).
729	672	56	1			11		98		60,935		Texas.
1,070	827	243						131		63,490		Arkansas.
										4,713		Kentucky (District 4).
406	406					95				15,818		Kentucky (District 8).
209	209									8,055		Tennessee (District 6).
260	260									890		Tennessee (District 8).
26,790	23,520	1,244	745	1,281	40	11,354	750	3,088	150	19,352		Total Southern States.
8,502	6,496	252		1,754	136	5,997	170	2,013	45	2,627	1,266,772	Ohio.
877	658	219			9			871		2,649	72,129	Indiana (District 7).
27	27										2,606	Indiana (District 8).
6,193	3,794	40	2,359		225	11,850		9		9,618	1,251,139	Illinois (District 7).
										23	32,358	Illinois (District 8).
1,045	991	54			96	90		1,783		3,250	1,013,076	Michigan (District 7).
								3,233	1,657		12,492	Michigan (District 9).
344	344				20			51		697	111,429	Wisconsin (District 7).
											5,167	Wisconsin (District 9).
132	129	3								42	26,140	Minnesota.
1,411	1,331	80						57		1,041	128,612	Iowa.
2,682	2,682				14	162		451		849	370,056	Missouri (District 8).
181	181				4					1,128	122,972	Missouri (District 10).
21,394	16,633	648	2,359	1,754	504	18,099	170	8,468	1,702	21,924	4,414,948	Total Middle Western States.
											558	North Dakota.
64	64									8	6,434	South Dakota.
181	181									16	5,261	Nebraska.
32	32										4,700	Kansas.
27	27				13					1	36,077	Montana.
17	17							1			588	Wyoming.
											23,797	Colorado.
16	16										243	New Mexico (District 10).
											277	New Mexico (District 11).
23	23										875	Oklahoma (District 10).
											282	Oklahoma (District 11).
360	360				13			1		25	79,092	Total Western States.
269	261	8			3	20				1	46,441	Washington.
555	365	137		53			7			1	33,439	Oregon.
4,797	2,796	20	1,947	34	513	6,939	278			5,948	1,516,641	California.
74	63	11				9		10	18		12,101	Idaho.
549	522	27						12		146	49,947	Utah.
											289	Arizona (District 11).
										14	14,213	Arizona (District 12).
6,244	4,007	203	1,947	87	516	6,968	285	22	18	6,110	1,673,071	Total Pacific States.
162,292	56,601	2,835	68,219	34,637	15,513	224,093	15,509	13,770	1,870	91,478	15,195,326	Total State bank and trust company members.

**10 STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS ON APRIL 12, 1926, BY FEDERAL RESERVE DISTRICTS**

[In thousands of dollars]

	District No. 1 (38 banks)	District No. 2 (148 banks)	District No. 3 (83 banks)	District No. 4 (115 banks)	District No. 5 (56 banks)	District No. 6 (113 banks)	District No. 7 (341 banks)	District No. 8 (126 banks)	District No. 9 (81 banks)	District No. 10 (33 banks)	District No. 11 (124 banks)	District No. 12 (160 banks)	Total United States (1,418 banks)
<b>RESOURCES</b>													
Loans and discounts.....	547, 628	3, 216, 515	383, 984	1, 006, 035	189, 364	330, 508	1, 478, 276	365, 533	45, 130	67, 771	42, 327	1, 019, 120	8, 692, 191
Overdrafts.....	212	1, 162	134	301	137	1, 371	848	685	75	80	182	1, 128	6, 315
United States Government securities.....	81, 244	489, 304	65, 254	134, 744	9, 491	13, 323	228, 201	44, 167	8, 797	29, 843	3, 303	185, 738	1, 293, 409
Other bonds, stocks, and securities.....	132, 285	708, 225	183, 706	203, 675	24, 535	38, 210	382, 413	90, 512	14, 697	14, 635	2, 329	170, 248	1, 965, 470
<b>Total loans and investments.....</b>	<b>761, 369</b>	<b>4, 415, 206</b>	<b>633, 078</b>	<b>1, 344, 755</b>	<b>223, 527</b>	<b>383, 412</b>	<b>2, 089, 738</b>	<b>500, 897</b>	<b>68, 699</b>	<b>112, 329</b>	<b>48, 141</b>	<b>1, 376, 234</b>	<b>11, 957, 385</b>
Customers' liability on account of acceptances.....	8, 791	173, 534	644	6, 408	5, 647	6, 869	11, 973	258	227	2	12	6, 828	221, 193
Banking house, furniture, and fixtures.....	14, 788	96, 021	19, 062	52, 962	7, 411	19, 674	52, 715	15, 052	1, 832	2, 982	2, 253	49, 575	334, 327
Other real estate owned.....	2, 416	7, 387	4, 051	9, 436	2, 483	4, 932	8, 096	3, 412	1, 643	2, 769	1, 650	11, 662	59, 937
Gold and gold certificates.....	1, 832	8, 981	586	623	135	262	3, 453	492	148	91	80	816	17, 499
All other cash in vault.....	12, 202	44, 591	7, 355	19, 471	3, 931	7, 375	32, 046	7, 062	1, 975	1, 659	1, 545	16, 835	156, 047
Reserve with Federal reserve banks.....	48, 465	393, 074	35, 142	78, 653	10, 967	24, 705	138, 506	30, 059	3, 661	8, 434	3, 420	72, 198	847, 284
Items with Federal reserve banks in process of collection.....	14, 747	98, 992	11, 840	30, 783	12, 941	8, 832	24, 813	13, 586	412	7, 157	345	10, 262	234, 710
Due from banks, bankers, and trust companies.....	20, 655	94, 060	19, 759	47, 559	17, 581	44, 793	105, 613	32, 572	7, 485	16, 457	6, 761	70, 928	484, 223
Exchanges for clearing house, also checks on other banks in same place.....	14, 437	444, 281	10, 624	21, 514	4, 650	12, 304	48, 767	10, 333	328	3, 291	551	21, 361	592, 441
Outside checks and other cash items.....	1, 292	15, 022	672	7, 910	345	1, 285	22, 333	910	104	1, 070	137	23, 059	74, 139
United States securities borrowed.....			1, 181	2, 523	1, 147	2, 205	4, 170	2, 372	51	1	98	22	13, 770
Other securities borrowed.....				45		90	1, 657	60				18	1, 870
Other assets.....	5, 344	115, 102	5, 769	9, 184	1, 249	7, 284	32, 505	6, 498	303	2, 194	2, 085	12, 984	200, 501
<b>Total.....</b>	<b>906, 338</b>	<b>5, 906, 251</b>	<b>749, 763</b>	<b>1, 631, 826</b>	<b>292, 014</b>	<b>524, 022</b>	<b>2, 576, 385</b>	<b>623, 563</b>	<b>86, 868</b>	<b>158, 436</b>	<b>67, 078</b>	<b>1, 672, 782</b>	<b>15, 195, 326</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	39, 775	264, 615	45, 915	85, 910	20, 378	31, 180	117, 950	40, 690	5, 397	9, 190	7, 158	84, 642	752, 800
Surplus fund.....	42, 283	241, 196	81, 819	107, 818	13, 854	19, 691	114, 854	24, 732	2, 338	3, 427	2, 398	38, 242	692, 652
Undivided profits, less expenses and taxes paid.....	21, 399	129, 881	26, 099	20, 152	5, 867	8, 109	39, 832	9, 530	1, 067	1, 491	1, 253	18, 038	282, 718
Reserved for taxes, interest, etc., accrued.....	5, 284	23, 422	3, 083	12, 346	776	1, 872	12, 461	2, 328	185	838	102	6, 673	69, 370
Due to Federal reserve banks.....	478	3, 641	1, 962	2, 512	2, 423	203	801	22			10	56	12, 108
Due to banks, bankers, and trust companies.....	27, 143	518, 298	21, 102	73, 092	32, 483	65, 837	151, 533	42, 285	5, 242	30, 054	2, 743	65, 916	1, 035, 728
Certified cashiers' or treasurers' checks outstanding.....	9, 312	285, 304	5, 519	20, 344	3, 773	4, 056	23, 933	4, 914	544	1, 255	538	22, 158	381, 650
Demand deposits.....	464, 419	2, 955, 482	331, 572	535, 882	102, 828	209, 125	899, 391	247, 222	29, 936	76, 989	40, 766	478, 124	6, 371, 736
Time deposits.....	266, 188	1, 056, 930	186, 569	717, 318	83, 849	130, 428	1, 128, 182	209, 292	41, 520	26, 356	10, 178	900, 076	4, 956, 886
United States deposits.....	8, 400	30, 595	25, 945	17, 769	2, 195	6, 916	18, 584	8, 270	142	7, 067	100	21, 604	147, 587
<b>Total deposits.....</b>	<b>775, 940</b>	<b>4, 850, 250</b>	<b>572, 669</b>	<b>1, 366, 917</b>	<b>227, 551</b>	<b>416, 565</b>	<b>2, 222, 424</b>	<b>512, 005</b>	<b>77, 384</b>	<b>141, 721</b>	<b>54, 335</b>	<b>1, 487, 934</b>	<b>12, 705, 695</b>
Agreements to repurchase United States Government or other securities sold.....		11, 127	1, 495	442			239						13, 303
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	4, 405	53, 412	7, 295	16, 041	9, 077	13, 586	23, 383	8, 768	159	170	877	17, 090	154, 263
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	6, 562	93, 798	6, 570	8, 774	6, 324	17, 663	9, 870	5, 085	223	450	729	6, 244	162, 292
Letters of credit and travelers' checks sold for cash and outstanding.....	3	13, 785	632	153	4	39	350	14	13	4		516	15, 513
Acceptances executed for customers.....	8, 919	173, 046	231	6, 088	6, 274	10, 359	11, 940	257			11	6, 968	224, 093
Acceptances executed by other banks for account of reporting banks.....	325	13, 847	132	170		750						285	15, 509
United States securities borrowed.....			1, 181	2, 523	1, 147	2, 205	4, 170	2, 372	51	1	98	22	13, 770
Other securities borrowed.....				45		90	1, 657	60				18	1, 870
Other liabilities.....	1, 443	37, 872	2, 642	4, 447	762	1, 913	17, 255	17, 722	51	1, 144	117	6, 110	91, 478
<b>Total.....</b>	<b>906, 338</b>	<b>5, 906, 251</b>	<b>749, 763</b>	<b>1, 631, 826</b>	<b>292, 014</b>	<b>524, 022</b>	<b>2, 576, 385</b>	<b>623, 563</b>	<b>86, 868</b>	<b>158, 436</b>	<b>67, 078</b>	<b>1, 672, 782</b>	<b>15, 195, 326</b>

**STATE BANK AND TRUST COMPANY MEMBERS—ABSTRACT OF CONDITION REPORTS ON APRIL 12, 1926, BY CLASSES OF BANKS**

[In thousands of dollars]

	Central reserve city banks			Other reserve city banks (181 banks)	Country banks (1,196 banks)	Total United States (1,418 banks)
	New York (31 banks)	Chicago (10 banks)	Total (41 banks)			
<b>RESOURCES</b>						
Loans and discounts.....	2, 353, 397	587, 309	2, 940, 706	3, 771, 924	1, 979, 561	8, 692, 191
Overdrafts.....	1, 019	286	1, 305	3, 248	1, 762	6, 315
United States Government securities.....	350, 851	95, 580	446, 431	610, 334	236, 644	1, 293, 409
Other bonds, stocks, and securities.....	403, 411	111, 088	514, 499	833, 700	617, 271	1, 965, 470
<b>Total loans and investments.....</b>	<b>3, 108, 678</b>	<b>794, 263</b>	<b>3, 902, 941</b>	<b>5, 219, 206</b>	<b>2, 835, 238</b>	<b>11, 957, 385</b>
Customers' liability on account of acceptances.....	171, 358	11, 818	183, 176	32, 087	5, 930	221, 193
Banking house, furniture, and fixtures.....	59, 522	9, 238	68, 760	175, 344	90, 223	334, 327
Other real estate owned.....	2, 677	78	2, 755	31, 841	25, 341	59, 937
Gold and gold certificates.....	5, 996	1, 033	7, 029	3, 542	6, 928	17, 499
All other cash in vault.....	26, 787	5, 814	32, 601	69, 440	54, 006	156, 047
Reserve with Federal reserve banks.....	321, 265	65, 146	386, 411	322, 083	138, 790	847, 284
Items with Federal reserve banks in process of collection.....	72, 064	10, 363	82, 427	118, 675	33, 608	234, 710
Due from banks, bankers, and trust companies.....	53, 471	33, 174	86, 645	244, 083	153, 495	484, 223
Exchanges for clearing house, also checks on other banks in same place.....	428, 924	23, 450	452, 374	118, 845	21, 222	592, 441
Outside checks and other cash items.....	11, 686	16, 149	27, 835	41, 408	4, 896	74, 139
United States securities borrowed.....				8, 013	5, 757	13, 770
Other securities borrowed.....				1, 127	743	1, 870
Other assets.....	105, 525	24, 461	129, 986	51, 927	18, 588	200, 501
<b>Total.....</b>	<b>4, 367, 953</b>	<b>994, 987</b>	<b>5, 362, 940</b>	<b>6, 437, 621</b>	<b>3, 394, 765</b>	<b>15, 195, 326</b>
<b>LIABILITIES</b>						
Capital stock paid in.....	194, 200	43, 200	237, 400	317, 158	193, 242	752, 800
Surplus fund.....	179, 989	57, 050	237, 039	315, 876	139, 737	692, 652
Undivided profits, less expenses and taxes paid.....	95, 708	18, 757	114, 465	97, 777	70, 476	282, 718
Reserved for taxes, interest, etc., accrued.....	16, 400	7, 867	24, 267	31, 178	13, 925	69, 370
Due to Federal reserve banks.....	72		72	3, 430	8, 606	12, 108
Due to banks, bankers, and trust companies.....	470, 664	104, 351	575, 015	380, 817	79, 896	1, 035, 728
Certified and cashiers' or treasurers' checks outstanding.....	274, 779	10, 743	285, 522	75, 592	20, 536	381, 650
Demand deposits.....	2, 275, 308	391, 665	2, 666, 973	2, 367, 304	1, 337, 459	6, 371, 736
Time deposits.....	475, 642	326, 591	802, 233	2, 537, 101	1, 417, 552	4, 756, 886
United States deposits.....	22, 336	5, 952	28, 288	105, 471	13, 828	147, 587
<b>Total deposits.....</b>	<b>3, 518, 801</b>	<b>839, 302</b>	<b>4, 358, 103</b>	<b>5, 469, 715</b>	<b>2, 877, 877</b>	<b>12, 705, 695</b>
Agreements to repurchase United States Government or other securities sold.....	8, 097	196	8, 293	4, 929	81	13, 303
Bills payable (including all obligations representing money borrowed, other than rediscounts).....	37, 905	3, 000	40, 905	72, 077	41, 281	154, 263
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	88, 668	5, 459	94, 127	39, 852	28, 313	162, 292
Letters of credit and travelers' checks sold for cash and outstanding.....	13, 534	218	13, 752	1, 454	307	15, 513
Acceptances executed for customers.....	171, 228	11, 843	183, 071	35, 763	5, 259	224, 093
Acceptances executed by other banks for account of reporting banks.....	13, 747		13, 747	1, 728	34	15, 509
United States securities borrowed.....				8, 013	5, 757	13, 770
Other securities borrowed.....				1, 127	743	1, 870
Other liabilities.....	29, 676	8, 095	37, 771	40, 974	12, 733	91, 478
<b>Total.....</b>	<b>4, 367, 953</b>	<b>994, 987</b>	<b>5, 362, 940</b>	<b>6, 437, 621</b>	<b>3, 394, 765</b>	<b>15, 195, 326</b>

## RESERVE COMPUTATIONS OF STATE BANK AND TRUST COMPANY MEMBERS ON APRIL 12, 1926

11

[In thousands of dollars]

	Net amount due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
<b>Federal reserve bank cities:</b>					
<b>Central reserve cities—</b>					
New York.....	33,291	2,609,419	339,224	321,265	12.3
Chicago.....	7,915	523,054	67,997	65,146	12.5
<b>Total central reserve cities.....</b>	<b>41,206</b>	<b>3,132,473</b>	<b>407,221</b>	<b>386,411</b>	<b>12.3</b>
<b>Reserve cities—</b>					
Boston.....	6,368	271,871	27,187	26,771	9.8
New York (Brooklyn).....	1,090	137,918	13,792	14,145	10.3
Philadelphia.....	10,915	260,823	26,082	24,789	9.5
Cleveland.....	1,878	339,966	33,997	37,462	11.0
Richmond.....	164	28,466	2,846	2,986	10.5
Atlanta.....	972	10,748	1,075	757	7.0
Chicago.....	7,535	88,810	8,881	9,189	10.3
St. Louis.....	7,941	137,425	13,742	13,897	10.1
Kansas City.....		63,638	6,364	5,755	9.0
San Francisco.....	2,146	424,958	42,496	40,313	9.5
<b>Total.....</b>	<b>39,009</b>	<b>1,764,623</b>	<b>176,462</b>	<b>176,064</b>	<b>10.0</b>
<b>Total Federal reserve bank cities.....</b>	<b>80,205</b>	<b>4,897,096</b>	<b>583,683</b>	<b>562,475</b>	<b>11.5</b>
<b>Federal reserve branch cities:</b>					
<b>Reserve cities—</b>					
Buffalo.....	5,212	214,367	21,437	20,531	9.6
Pittsburgh.....	1,859	138,775	13,877	14,257	10.3
Cincinnati.....	4,444	64,491	6,449	6,065	9.4
Baltimore.....	1,310	42,336	4,234	3,818	9.0
Jacksonville.....	240			1	
Birmingham.....	1,446	26,386	2,639	3,066	11.6
New Orleans.....	698	105,606	10,561	11,605	11.0
Detroit.....	23,429	299,931	29,993	30,183	10.1
Louisville.....	495	18,677	1,868	2,007	10.7
Memphis.....	718	40,988	4,099	4,068	9.9
Little Rock.....	355	19,983	1,998	2,123	10.6
Helena.....	285	3,233	323	451	13.9
Denver.....	2,182	13,981	1,398	1,512	10.8
El Paso.....	263	2,338	234	210	9.0
Salt Lake City.....	1,631	16,793	1,679	1,633	9.7
Spokane.....	143	7,769	777	789	10.2
Portland.....	995	7,466	747	866	11.6
Los Angeles.....	15,995	223,335	22,333	22,193	9.9
<b>Total Federal reserve branch cities.....</b>	<b>61,700</b>	<b>1,246,455</b>	<b>124,646</b>	<b>125,384</b>	<b>10.1</b>
<b>Total Federal reserve bank and branch cities.....</b>	<b>141,905</b>	<b>6,143,551</b>	<b>708,329</b>	<b>687,859</b>	<b>11.2</b>
<b>All other reserve cities:</b>					
Columbus.....	799	18,330	1,833	2,652	14.5
Toledo.....		44,775	4,478	4,531	10.1
Savannah.....	201	41,182	4,118	3,665	8.9
Indianapolis.....		11,418	1,142	1,106	9.7
Grand Rapids.....	2,071	26,420	2,642	2,607	9.9
Cedar Rapids.....	198	1,171	117	122	10.4
Des Moines.....	95	12,273	1,227	815	6.6
Milwaukee.....	580	39,904	3,990	4,582	11.5
St. Joseph.....	116	1,412	141	166	11.8
San Antonio.....	253	2,796	280	279	10.0
Waco.....	99	1,031	103	110	10.7
<b>Total.....</b>	<b>4,412</b>	<b>200,712</b>	<b>20,071</b>	<b>20,635</b>	<b>10.3</b>
<b>Banks outside reserve cities (country banks):</b>					
District No. 1.....	8,560	300,883	21,062	21,694	7.2
District No. 2.....	26,119	560,922	39,265	37,133	6.6
District No. 3.....	6,364	143,546	10,048	10,353	7.2
District No. 4.....	11,269	183,882	12,872	13,686	7.4
District No. 5.....	3,259	70,602	4,942	4,163	5.9
District No. 6.....	6,432	83,002	5,810	5,610	6.8
District No. 7.....	25,081	314,719	22,030	24,751	7.9
District No. 8.....	9,298	112,513	7,876	7,964	7.1
District No. 9.....	3,303	45,408	3,178	3,210	7.1
District No. 10.....	827	14,165	992	1,001	7.1
District No. 11.....	4,095	38,604	2,702	2,821	7.3
District No. 12.....	9,960	92,016	6,441	6,404	7.0
<b>Total.....</b>	<b>114,567</b>	<b>1,960,262</b>	<b>137,218</b>	<b>138,790</b>	<b>7.1</b>
<b>Central reserve city banks.....</b>	<b>41,206</b>	<b>3,132,473</b>	<b>407,221</b>	<b>386,411</b>	<b>12.3</b>
<b>Other reserve city banks.....</b>	<b>105,121</b>	<b>3,211,790</b>	<b>321,179</b>	<b>322,083</b>	<b>10.0</b>
<b>Banks outside reserve cities (country banks).....</b>	<b>114,567</b>	<b>1,960,262</b>	<b>137,218</b>	<b>138,790</b>	<b>7.1</b>
<b>Total State bank and trust company members.....</b>	<b>260,894</b>	<b>8,304,525</b>	<b>865,618</b>	<b>847,284</b>	<b>10.2</b>

