



Member Bank Call Report

No. 36

Condition of all Member Banks
June 30, 1927

FEDERAL RESERVE BOARD
WASHINGTON



UNITED STATES
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables of resources and liabilities for the country as a whole and by Federal reserve districts for all member banks and for National and State bank members. Tables by States and cities are given for all member banks and for State bank members. Information in greater detail regarding the condition of national banks is published in the abstract of condition reports issued by the Comptroller of the Currency.

MEMBER BANK CALL REPORT

Washington, August 22, 1927.

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1927	Mar. 23, 1927	June 30, 1926	Mar. 23, 1927	June 30, 1926
RESOURCES					
Loans and discounts.....	23, 133, 123	22, 514, 115	22, 251, 374	619, 008	881, 749
Overdrafts.....	15, 603	18, 304	16, 105	-2, 701	-502
United States Government securities.....	3, 796, 347	3, 835, 151	3, 744, 929	-38, 804	50, 513
Other bonds, stock, and securities.....	6, 021, 927	5, 786, 776	5, 378, 479	235, 151	644, 353
Total loans and investments.....	32, 967, 000	32, 154, 346	31, 390, 887	812, 654	1, 576, 113
Customers' liability on account of acceptances.....	502, 024	500, 232	431, 307	1, 792	70, 717
Banking house, furniture, and fixtures.....	1, 036, 731	1, 012, 103	969, 380	24, 628	67, 351
Other real estate owned.....	175, 829	178, 230	172, 986	-2, 401	2, 843
Cash in vault.....	537, 856	538, 305	534, 120	-449	3, 736
Reserve with Federal reserve banks.....	2, 280, 439	2, 321, 414	2, 236, 172	-40, 975	44, 267
Items with Federal reserve banks in process of collection.....	740, 816	673, 512	732, 161	67, 304	8, 665
Due from banks, bankers, and trust companies.....	1, 968, 326	1, 896, 383	1, 980, 051	71, 943	-11, 725
Exchanges for clearing house and checks on other banks in same place.....	1, 912, 942	1, 222, 670	1, 762, 736	690, 272	150, 206
Outside checks and other cash items.....	177, 771	101, 676	137, 866	76, 095	39, 905
Redemption fund and due from United States Treasurer.....	32, 891	32, 480	32, 997	411	-106
United States securities borrowed.....	27, 243	32, 825	37, 593	-5, 582	-10, 350
Other securities borrowed.....	6, 296	8, 696	7, 038	-2, 400	-742
Other assets.....	444, 028	445, 592	419, 895	-1, 564	24, 123
Total.....	42, 810, 192	41, 118, 464	40, 845, 189	1, 691, 728	1, 965, 003
LIABILITIES					
Capital stock paid in.....	2, 273, 737	2, 248, 210	2, 169, 484	25, 527	104, 253
Surplus fund.....	2, 030, 342	1, 992, 174	1, 899, 565	38, 168	130, 777
Undivided profits, less expenses and taxes paid.....	843, 319	845, 596	763, 156	-2, 277	80, 163
Reserved for taxes, interest, etc., accrued.....	128, 142	139, 315	124, 484	-11, 173	3, 658
Due to Federal reserve banks.....	53, 043	47, 221	45, 214	5, 822	7, 829
Due to banks, bankers, and trust companies.....	4, 070, 610	3, 834, 194	3, 935, 113	236, 416	135, 497
Certified and cashiers' or treasurers' checks outstanding.....	1, 064, 605	788, 522	962, 694	276, 083	101, 911
Demand deposits.....	17, 735, 244	16, 830, 709	17, 380, 041	904, 535	355, 203
Time deposits.....	12, 209, 834	11, 817, 694	11, 172, 863	392, 140	1, 036, 971
United States deposits.....	217, 622	406, 850	227, 647	-189, 228	-10, 025
Total deposits.....	35, 350, 958	33, 725, 190	33, 723, 572	1, 625, 768	1, 627, 386
Agreements to repurchase United States Government or other securities sold.....	17, 967	13, 248	5, 632	4, 719	12, 335
Bills payable.....	381, 133	415, 296	390, 839	-34, 163	-9, 706
Notes and bills rediscounted.....	160, 115	131, 137	220, 780	28, 978	-60, 665
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	210, 519	205, 382	207, 292	5, 137	3, 227
Letters of credit and travelers' checks sold for cash and outstanding.....	41, 696	25, 015	38, 415	16, 681	3, 281
Acceptances executed for customers.....	503, 595	505, 586	425, 751	-1, 991	77, 844
Acceptances executed by other banks for account of reporting banks.....	32, 042	29, 013	42, 054	3, 029	-10, 012
National bank notes outstanding.....	650, 445	642, 067	650, 662	8, 378	-217
United States securities borrowed.....	27, 268	32, 850	37, 593	-5, 582	-10, 325
Other securities borrowed.....	6, 296	8, 696	7, 038	-2, 400	-742
Other liabilities.....	152, 618	159, 689	138, 872	-7, 071	13, 746
Total.....	42, 810, 192	41, 118, 464	40, 845, 189	1, 691, 728	1, 965, 003
Number of banks.....	9, 099	9, 144	9, 375	-45	-276

ALL MEMBER BANKS—CONDITION OF NATIONAL AND STATE MEMBERS ON JUNE 30, 1927, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks ¹				State members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans and discounts	23,133,123	6,430,476	8,328,327	8,374,320	13,950,011	3,030,532	4,645,101	6,274,378	9,183,112	3,399,944	3,683,226	2,099,942
Overdrafts	15,603	2,601	6,259	6,743	9,785	858	3,461	5,466	5,818	1,743	2,798	1,277
United States Government securities	3,796,347	1,079,814	1,408,386	1,308,147	2,593,114	595,797	920,421	1,076,896	1,203,233	484,017	487,965	231,251
Other bonds, stocks, and securities	6,021,927	1,115,029	1,782,917	3,123,981	3,794,926	478,824	925,122	2,390,980	2,227,001	636,205	857,795	733,001
Total loans and investments	32,967,000	8,627,920	11,525,889	12,813,191	20,347,836	4,106,011	6,494,105	9,747,720	12,619,164	4,521,909	5,031,784	3,065,471
Customers' liability on account of acceptances	502,024	383,555	109,815	9,154	253,131	166,642	81,553	4,936	248,893	216,913	27,762	4,218
Banking house, furniture, and fixtures	1,036,731	153,522	396,543	486,666	679,593	72,139	223,025	384,429	357,138	81,383	173,518	102,237
Other real estate owned	175,829	2,833	55,335	117,661	115,815	323	24,132	91,360	60,014	2,510	31,203	26,301
Cash in vault	537,856	78,714	162,213	296,899	363,157	34,551	94,736	233,870	174,699	44,163	67,507	63,029
Reserve with Federal reserve banks	2,280,439	895,198	751,331	633,910	1,406,052	456,275	457,493	492,284	874,387	438,923	293,838	141,626
Items with Federal reserve banks in process of collection	740,816	230,215	393,658	116,943	496,916	142,581	275,628	78,707	243,900	87,634	118,030	38,236
Due from banks, bankers, and trust companies	1,968,326	224,818	806,850	936,658	1,469,044	109,233	581,031	778,780	499,282	115,585	225,819	157,782
Exchanges for clearing house and checks on other banks in same place	1,912,942	1,489,677	339,648	83,617	1,048,819	775,150	218,375	55,294	864,123	714,527	121,273	28,323
Outside checks and other cash items	177,771	56,177	91,576	29,676	89,458	10,697	56,298	22,463	88,313	45,822	35,278	7,213
Redemption fund and due from United States Treasurer	32,891	1,860	7,684	23,347	32,891	1,860	7,684	23,347	8,014	5,522	5,265	4,257
United States securities borrowed	27,243	35	14,937	12,271	17,721	35	9,672	8,014	2,570	4	1,148	1,418
Other securities borrowed	6,296	744	1,878	3,674	3,726	740	730	2,256	2,570	4	1,148	1,418
Other assets	444,028	277,070	123,401	43,557	242,349	147,198	71,947	23,204	201,679	129,872	51,454	20,353
Total	42,810,192	12,422,680	14,780,288	15,607,224	26,566,508	6,023,435	8,596,409	11,946,664	16,243,684	6,399,245	6,183,879	3,660,560
LIABILITIES												
Capital stock paid in	2,273,737	541,700	769,666	962,371	1,473,373	266,550	455,371	751,452	800,364	275,150	314,295	210,919
Surplus fund	2,030,342	595,988	686,154	748,200	1,256,090	316,530	354,255	585,305	774,252	279,458	331,899	162,895
Undivided profits, less expenses and taxes paid	843,319	261,612	247,849	333,858	508,182	113,280	140,275	254,647	335,137	148,352	107,574	79,211
Reserved for taxes, interest, etc., accrued	128,142	48,402	45,796	33,944	70,314	22,435	26,522	21,357	57,828	25,967	19,274	12,587
Due to Federal reserve banks	53,043	24	13,213	39,806	36,379	8,360	28,019	16,664	24	4,853	11,787	80,888
Due to banks, bankers, and trust companies	4,070,610	1,945,439	1,696,022	429,149	2,819,294	1,173,867	1,297,166	348,261	1,251,316	771,572	398,856	80,888
Certified and cashiers' or treasurers' checks outstanding	1,064,605	816,457	161,288	86,880	538,805	379,124	97,293	62,388	525,800	437,333	63,975	24,492
Demand deposits	17,735,244	5,975,707	5,879,879	5,879,658	10,916,659	2,844,310	3,597,222	4,475,127	6,818,585	3,131,397	2,282,657	1,404,531
Time deposits	12,209,834	1,445,206	4,484,348	6,280,280	7,313,145	521,858	2,083,964	4,707,323	4,896,689	923,348	2,400,384	1,572,957
United States deposits	217,622	30,816	138,879	47,927	137,929	15,928	86,665	35,336	79,693	14,888	52,214	12,591
Total deposits	35,850,958	10,213,649	12,373,609	12,763,700	21,762,211	4,935,087	7,170,670	9,656,454	13,588,747	5,278,562	5,202,939	3,107,246
Agreements to repurchase United States Government or other securities sold	17,967	44	15,516	2,407	3,529	-----	1,931	1,598	14,438	44	13,585	809
Bills payable	381,133	42,177	184,868	154,088	248,018	30,727	104,044	113,247	133,115	11,450	80,824	40,841
Notes and bills rediscounted	160,115	11,055	58,385	90,675	120,024	9,550	36,289	74,185	40,091	1,505	22,096	16,490
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	210,519	166,374	43,502	643	111,010	80,128	30,413	469	99,509	86,246	13,089	174
Letters of credit and travelers' checks sold for cash and outstanding	41,698	33,586	7,559	551	15,441	8,641	6,402	398	26,255	24,945	1,157	153
Acceptances executed for customers	503,595	382,685	113,177	7,733	248,184	162,504	81,738	3,942	255,411	220,181	31,439	3,701
Acceptances executed by other banks for account of reporting banks	32,042	23,203	7,750	1,089	20,353	13,503	5,783	1,067	11,689	9,700	1,967	22
National bank notes outstanding	650,445	36,792	152,503	461,150	650,445	36,792	152,503	461,150	-----	-----	-----	-----
United States securities borrowed	27,288	35	14,937	12,296	17,746	35	9,672	8,039	9,522	4	5,265	4,257
Other securities borrowed	6,296	744	1,878	3,674	3,726	740	730	2,256	2,570	4	1,148	1,418
Other liabilities	152,618	64,634	57,139	30,845	57,862	26,953	19,811	11,098	94,756	37,681	37,328	19,747
Total	42,810,192	12,422,680	14,780,288	15,607,224	26,566,508	6,023,435	8,596,409	11,946,664	16,243,684	6,399,245	6,183,879	3,660,560
Number of banks	9,099	84	522	8,493	7,790	35	360	7,395	1,309	49	162	1,098

¹ Member banks only; i. e., exclusive of national banks in Alaska and Hawaii.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1927, MARCH 23, 1927, AND JUNE 30, 1926, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago								
	June 30, 1927	Mar. 23, 1927	June 30, 1926	June 30, 1927	Mar. 23, 1927	June 30, 1926	June 30, 1927	Mar. 23, 1927	June 30, 1926	June 30, 1927	Mar. 23, 1927	June 30, 1926
RESOURCES												
Loans and discounts	5,119,183	4,744,738	4,682,255	1,311,293	1,251,711	1,238,880	8,328,327	8,239,649	8,018,090	8,374,320	8,278,017	8,312,149
Overdrafts	2,313	1,990	2,041	288	228	403	6,259	6,443	5,401	6,743	9,643	8,260
United States Government securities	906,915	925,555	902,019	172,899	172,353	164,235	1,408,386	1,416,738	1,326,142	1,308,147	1,320,505	1,352,533
Other bonds, stocks, and securities	927,764	858,475	814,462	187,265	189,332	172,578	1,782,917	1,742,893	1,606,292	3,123,981	2,996,076	2,785,147
Total loans and investments	6,956,175	6,530,758	6,400,777	1,671,745	1,613,624	1,576,096	11,525,889	11,405,723	10,955,925	12,813,191	12,604,241	12,458,089
Customers' liability on account of acceptances	365,027	348,041	306,663	18,528	22,722	21,546	109,315	118,035	95,251	9,154	11,434	7,847
Banking house, furniture, and fixtures	123,401	122,463	111,272	30,121	28,678	27,979	396,543	385,938	375,882	486,666	475,024	454,247
Other real estate owned	2,628	2,383	2,367	205	200	278	55,335	55,989	50,375	117,661	119,658	119,966
Cash in vault	64,225	55,616	60,863	14,489	14,992	15,972	162,243	160,638	155,737	296,899	307,059	304,548
Reserve with Federal reserve banks	751,304	704,099	709,144	143,894	155,880	159,733	751,331	776,241	744,677	633,910	625,194	622,618
Items with Federal reserve banks in process of collection	195,697	156,436	187,750	34,518	31,903	33,252	393,658	375,285	397,892	116,943	109,888	113,267
Due from banks, bankers, and trust companies	108,243	85,435	87,372	116,575	102,862	135,129	806,850	785,451	849,744	986,658	922,635	907,806
Exchanges for clearing house and checks on other banks in same place	1,418,747	876,430	1,249,480	70,980	55,239	87,321	339,648	237,889	347,885	83,617	53,112	78,050
Outside checks and other cash items	34,923	20,052	22,147	21,596	14,047	6,283	91,576	46,422	80,439	29,676	21,155	28,997
Redemption fund and due from United States Treasurer	1,638	1,633	1,554	222	223	224	7,684	7,422	7,493	23,382	23,382	23,726
United States securities borrowed	35	35	185	—	—	—	14,937	19,566	22,842	12,271	13,224	14,566
Other securities borrowed	740	1,025	—	4	—	150	1,878	2,919	1,953	3,674	4,752	4,935
Other assets	244,201	240,064	237,300	32,869	33,099	30,488	123,401	131,371	108,448	43,557	41,058	42,659
Total	10,266,984	9,204,470	9,376,874	2,155,696	2,073,469	2,094,451	14,780,288	14,508,709	14,195,543	15,607,224	15,331,816	15,178,321
LIABILITIES												
Capital stock paid in	444,450	433,950	391,500	97,250	97,170	96,050	769,666	756,265	735,958	962,371	960,825	945,976
Surplus fund	495,558	487,187	458,137	100,430	100,414	98,480	686,154	667,312	633,684	748,200	737,261	709,264
Undivided profits, less expenses and taxes paid	215,398	200,045	185,517	46,214	41,197	33,095	247,849	251,222	229,029	333,858	353,132	315,515
Reserved for taxes, interest, etc., accrued	33,506	29,678	31,837	14,896	17,214	14,292	45,796	53,844	47,246	33,944	38,579	31,109
Due to Federal reserve banks	24	41	56	—	—	—	13,213	10,311	10,024	39,806	36,869	35,134
Due to banks, bankers, and trust companies	1,601,923	1,301,880	1,459,131	343,516	376,781	382,396	1,696,022	1,714,490	1,670,124	429,149	441,043	423,462
Certified and cashiers' or treasurers' checks outstanding	788,312	554,603	676,310	28,145	24,726	21,665	161,268	129,267	175,160	86,880	79,926	89,559
Demand deposits	4,964,971	4,424,951	4,672,198	1,010,736	919,707	958,274	5,879,879	5,714,410	5,877,860	5,879,658	5,771,641	5,871,709
Time deposits	1,003,501	934,540	822,241	441,705	407,208	400,043	4,484,348	4,368,056	4,070,611	6,280,280	6,107,890	5,879,968
United States deposits	19,593	96,683	32,689	11,223	19,617	6,964	138,879	226,809	150,909	47,927	63,741	37,085
Total deposits	8,378,324	7,312,698	7,662,625	1,835,325	1,748,039	1,769,342	12,373,609	12,163,343	11,954,688	12,763,700	12,501,110	12,336,917
Agreements to repurchase United States Government or other securities sold	44	1,868	1,692	—	68	78	15,516	9,786	1,833	2,407	1,526	2,029
Bills payable	38,637	118,946	49,967	3,540	16,480	28,740	184,868	149,144	139,183	154,088	130,726	172,949
Notes and bills rediscounted	3,476	969	510	7,579	4,492	6,835	58,385	44,584	72,237	90,675	81,092	141,198
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	158,358	146,951	168,337	8,016	6,342	1,901	43,502	50,900	36,298	643	1,189	756
Letters of credit and travelers' checks sold for cash and outstanding	30,367	17,603	28,997	3,219	2,213	3,708	7,559	4,646	5,314	551	553	396
Acceptances executed for customers	363,568	349,357	298,321	19,117	24,069	22,397	113,177	121,983	97,715	7,733	10,177	7,318
Acceptances executed by other banks for account of reporting banks	22,635	21,316	32,483	568	440	684	7,750	6,178	7,949	1,089	1,079	938
National bank notes outstanding	32,343	32,004	30,524	4,449	4,394	4,485	152,503	143,500	147,206	461,150	462,169	468,447
United States securities borrowed	35	35	185	—	—	—	14,937	19,566	22,842	12,296	13,249	14,566
Other securities borrowed	740	1,025	—	4	—	150	1,878	2,919	1,953	3,674	4,752	4,935
Other liabilities	49,545	50,838	36,242	15,089	10,937	14,214	57,139	63,517	62,408	30,845	34,397	26,008
Total	10,266,984	9,204,470	9,376,874	2,155,696	2,073,469	2,094,451	14,780,288	14,508,709	14,195,543	15,607,224	15,331,816	15,178,321
Number of banks	62	62	58	22	22	21	522	523	544	8,493	8,537	8,752

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ALL MEMBER BANKS—CONDITION ON CALL DATES JUNE 30, 1924, TO JUNE 30, 1927

[Amounts in thousands of dollars]

	June 30, 1924	Oct. 10, 1924	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927
RESOURCES												
Loans and discounts	19,248,650	19,801,388	20,165,601	20,372,688	20,798,714	21,427,247	22,257,763	21,989,048	22,251,374	22,890,655	22,514,115	23,133,123
Overdrafts	15,369	18,510	15,708	17,014	15,466	23,126	17,522	17,260	16,105	15,895	18,304	15,603
United States Government securities ¹	3,607,797	3,894,620	3,902,793	3,915,997	3,802,370	3,785,412	3,761,065	3,831,078	3,744,929	3,388,963	3,835,151	3,796,347
Other bonds, stocks, and securities ¹	4,389,743	4,736,126	4,942,486	4,979,240	5,085,975	5,133,273	5,163,166	5,232,617	5,378,479	5,600,708	5,786,776	6,021,927
Total loans and investments	27,261,559	28,450,644	29,026,588	29,284,939	29,702,525	30,369,058	31,199,516	31,070,003	31,390,887	31,896,221	32,154,346	32,967,000
Customers' liability on account of acceptances	285,830	300,716	461,736	477,098	375,163	383,873	498,143	486,259	431,307	512,945	500,232	502,024
Banking house, furniture, and fixtures	836,699	843,077	860,614	879,401	904,755	919,046	927,357	955,563	969,380	998,212	1,012,103	1,036,731
Other real estate owned	155,753	158,641	161,133	166,828	167,140	171,741	170,763	173,906	172,986	173,727	178,230	175,829
Cash in vault	503,555	527,889	597,472	523,297	524,343	524,592	574,532	540,261	534,120	522,596	538,305	537,856
Reserve with Federal reserve banks	1,965,453	2,121,428	2,227,569	2,091,545	2,190,991	2,147,111	2,238,233	2,135,948	2,236,172	2,210,048	2,321,414	2,280,439
Items with Federal reserve banks in process of collection	582,475	613,494	724,926	588,823	675,356	647,432	825,543	722,055	732,161	810,250	673,512	740,816
Due from banks, bankers, and trust companies	1,940,197	2,430,462	2,339,488	2,090,754	2,017,454	2,031,130	2,155,306	1,933,501	1,980,051	2,065,518	1,886,383	1,968,326
Exchanges for clearing house and checks on other banks in same place	1,741,073	1,091,300	1,935,114	1,211,094	1,882,318	1,268,087	2,195,466	1,450,457	1,762,736	2,077,090	1,222,670	1,912,942
Outside checks and other cash items	133,411	100,551	133,666	108,256	137,148	103,369	159,060	142,939	137,866	181,593	101,676	177,771
Redemption fund and due from United States Treasurer	37,104	36,701	36,284	33,094	33,013	32,850	32,982	32,879	32,997	32,785	32,480	32,891
United States securities borrowed ¹	18,884	18,060	19,087	12,661	11,636	11,429	11,152	13,770	37,593	37,347	32,825	27,243
Other securities borrowed ¹	1,787	1,954	2,541	2,660	1,925	3,112	2,160	1,870	7,038	6,998	8,696	6,296
Other assets	313,476	378,953	460,649	478,815	481,258	440,524	435,082	416,029	419,895	504,314	445,592	444,028
Total	35,777,256	37,103,870	38,986,867	37,949,265	39,105,025	39,053,354	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192
LIABILITIES												
Capital stock paid in	2,030,336	2,034,943	2,037,481	2,077,502	2,085,732	2,092,909	2,105,308	2,162,434	2,169,484	2,203,447	2,248,210	2,273,737
Surplus fund	1,669,592	1,682,646	1,707,486	1,732,076	1,750,815	1,760,076	1,832,691	1,880,620	1,899,565	1,955,349	1,992,174	2,030,342
Undivided profits, less expenses and taxes paid	786,547	876,516	786,759	859,461	853,433	834,802	739,934	783,012	763,156	785,517	845,596	843,319
Reserved for taxes, interest, etc., accrued	33,976	36,508	43,648	40,124	39,758	133,387	108,903	132,688	124,484	120,396	139,315	128,142
Due to Federal reserve banks	3,820,125	4,453,412	4,504,315	4,041,256	3,978,028	3,827,575	4,169,470	3,801,513	3,935,113	4,002,995	3,834,194	4,070,610
Due to banks, bankers, and trust companies	983,979	653,342	1,082,431	756,757	1,032,804	808,756	1,225,758	863,466	962,694	1,141,102	788,522	1,064,605
Certified and cashiers' or treasurers' checks outstanding	15,308,990	15,729,597	16,684,038	15,849,791	16,811,751	16,617,456	17,824,702	16,823,148	17,380,041	17,638,648	16,830,709	17,735,244
Demand deposits	9,203,545	9,597,395	9,804,738	10,126,980	10,381,486	10,467,237	10,653,028	10,954,747	11,172,863	11,439,859	11,817,694	12,209,834
Time deposits	178,946	301,803	242,482	411,619	176,653	278,211	304,131	379,450	227,647	234,116	406,850	217,622
Total deposits	29,529,561	30,772,057	32,361,652	31,226,527	32,420,480	32,049,168	34,228,201	32,870,217	33,723,572	34,508,165	33,725,190	35,350,958
Agreements to repurchase United States Government or other securities sold					6,450	5,081	7,081	15,800	5,632	32,537	13,248	17,967
Bills payable	205,225	167,483	289,253	311,183	360,767	489,449	527,898	419,853	390,539	556,301	415,296	381,133
Notes and bills rediscounted	237,778	157,906	118,951	175,233	198,031	222,105	204,926	210,167	220,780	203,565	131,137	160,116
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	59,904	107,358	248,539	213,780	158,903	165,108	278,988	210,838	207,292	254,506	205,382	210,519
Letters of credit and travelers' checks sold for cash and outstanding	36,041	22,514	21,709	22,158	37,403	25,643	21,965	23,266	38,415	20,499	25,015	41,696
Acceptances executed for customers	276,968	328,526	460,383	474,500	365,671	384,993	486,548	470,292	425,751	515,046	505,595	508,595
Acceptances executed by other banks for account of reporting banks	27,720	28,532	37,322	43,087	42,144	40,334	53,608	55,002	42,054	35,917	29,013	32,042
National bank notes outstanding	729,186	723,039	714,333	648,959	647,994	648,719	647,951	648,954	650,662	645,956	642,067	650,445
United States securities borrowed	51,425	46,786	48,017	34,408	33,320	35,908	43,858	39,381	37,593	37,347	32,850	27,268
Other securities borrowed	4,252	5,535	5,946	6,481	5,455	7,038	5,785	5,923	7,038	6,998	8,696	6,296
Other liabilities	132,721	150,029	149,036	123,910	138,427	158,634	131,650	146,993	138,872	148,108	159,689	152,618
Total	35,777,256	37,103,870	38,986,867	37,949,265	39,105,025	39,053,354	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192
Number of banks	9,650	9,635	9,587	9,531	9,538	9,539	9,489	9,412	9,375	9,260	9,144	9,099

¹ Securities borrowed by national banks included in securities owned prior to June 30, 1926.

NATIONAL BANKS¹—CONDITION ON CALL DATES JUNE 30, 1924, TO JUNE 30, 1927

[Amounts in thousands of dollars]

	June 30, 1924	Oct. 10, 1924	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec 31, 1926	Mar. 23, 1927	June 30, 1927
RESOURCES												
Loans and discounts	11,975,144	12,206,504	12,316,055	12,465,188	12,670,118	13,130,674	13,531,253	13,296,857	13,412,839	13,567,984	13,642,256	13,950,011
Overdrafts	10,073	12,233	9,793	11,407	9,348	14,890	10,550	10,945	9,717	9,330	12,658	9,785
United States Government securities	2,478,439	2,575,854	2,583,502	2,610,778	2,533,766	2,509,205	2,520,050	2,537,669	2,466,147	2,279,427	2,649,199	2,593,114
Other bonds, stocks, and securities	2,659,282	2,895,816	3,074,765	3,137,730	3,191,856	3,240,595	3,250,128	3,267,147	3,371,013	3,505,850	3,669,252	3,794,926
Total loans and investments	17,122,938	17,690,407	17,984,115	18,225,103	18,405,088	18,895,364	19,311,981	19,112,618	19,259,716	19,362,591	19,973,365	20,347,836
Customers' liability on account of acceptances	135,829	145,666	244,728	240,962	176,583	201,083	277,513	265,066	232,460	255,464	246,250	253,131
Banking house, furniture, and fixtures	532,580	541,698	551,175	563,856	584,922	592,731	605,935	621,236	632,230	644,258	663,336	679,593
Other real estate owned	104,615	107,444	108,956	112,456	111,182	114,670	113,723	113,969	115,851	117,569	115,815	115,815
Cash in vault	344,483	359,382	408,267	361,005	358,698	361,411	388,856	366,715	358,937	351,420	372,830	363,157
Reserve with Federal reserve banks	1,198,670	1,303,631	1,394,386	1,273,274	1,326,864	1,324,326	1,376,992	1,288,664	1,381,171	1,359,386	1,400,317	1,406,052
Items with Federal reserve banks in process of collection	397,340	427,894	486,933	411,539	466,787	456,666	572,090	487,345	501,409	543,268	443,145	496,916
Due from banks, bankers, and trust companies	1,443,522	1,850,144	1,778,505	1,585,112	1,498,451	1,512,892	1,616,534	1,449,278	1,480,273	1,545,969	1,418,237	1,469,044
Exchanges for clearing house and checks on other banks in same place	1,001,278	629,145	1,081,593	732,896	1,068,790	792,086	1,236,439	858,016	996,890	1,086,474	700,910	1,048,819
Outside checks and other cash items	69,666	52,865	70,611	54,528	69,492	54,089	71,311	68,800	69,281	72,897	47,103	89,458
Redemption fund and due from United States Treasurer	37,104	36,701	36,284	33,094	33,013	32,850	32,982	32,879	32,997	32,785	32,480	32,891
United States securities borrowed									24,442	23,787	16,986	17,721
Other securities borrowed									3,173	3,199	4,546	3,726
Other assets	167,248	166,809	223,438	226,367	238,960	219,332	235,094	215,528	213,778	273,471	247,787	242,349
Total	22,555,273	23,311,786	24,368,991	23,820,192	24,338,831	24,557,500	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508
LIABILITIES												
Capital stock paid in	1,333,261	1,331,777	1,334,036	1,360,644	1,368,635	1,374,209	1,378,301	1,409,634	1,412,072	1,409,923	1,459,691	1,473,373
Surplus fund	1,079,923	1,073,613	1,088,220	1,105,834	1,118,218	1,124,775	1,165,879	1,187,968	1,198,061	1,216,141	1,238,960	1,256,090
Undivided profits, less expenses and taxes paid	501,506	556,604	442,289	490,314	481,542	543,369	476,001	500,294	477,450	477,010	519,470	508,182
Reserved for taxes, interest, etc., accrued			60,775	60,216	60,068	69,787	59,161	63,318	64,608	61,297	70,401	70,314
Due to Federal reserve banks	26,445	27,342	33,188	29,323	30,740	31,820	38,321	35,785	33,794	38,179	35,281	36,379
Due to banks, bankers, and trust companies	2,793,672	3,271,792	3,268,692	2,986,969	2,854,467	2,834,416	2,973,248	2,765,785	2,864,518	2,799,580	2,745,146	2,819,294
Certified and cashiers' or treasurers' checks outstanding	550,213	364,503	599,229	401,832	560,121	465,969	675,878	481,816	505,554	584,578	402,116	538,805
Demand deposits	9,588,748	9,791,267	10,358,175	9,918,606	10,425,272	10,422,754	11,145,805	10,451,412	10,772,668	10,762,262	10,424,639	10,916,659
Time deposits	5,258,714	5,459,296	5,579,772	5,783,337	5,922,976	5,992,782	6,045,762	6,197,861	6,312,173	6,531,355	7,054,105	7,313,145
United States deposits	121,571	185,412	151,041	252,761	106,257	172,575	190,948	231,863	142,729	135,713	239,086	137,929
Total deposits	18,339,363	19,099,612	19,990,097	19,372,828	19,899,833	19,920,316	21,069,962	20,164,522	20,631,436	20,851,667	20,900,373	21,762,211
Agreements to repurchase United States Government or other securities sold				3,413	4,057		1,984	2,497	3,489	18,485	4,480	3,529
Bills payable	143,847	123,611	202,304	219,198	245,107	316,627	384,377	265,590	253,807	391,593	306,203	248,018
Notes and bills rediscounted	166,298	110,299	84,726	115,940	146,667	156,807	141,867	150,731	168,149	138,716	92,840	120,024
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	30,480	60,120	111,670	110,657	87,207	88,730	122,638	107,982	100,652	95,349	95,035	111,010
Letters of credit and travelers' checks sold for cash and outstanding	9,439	6,130	6,120	6,534	12,122	9,056	7,523	7,753	12,877	7,778	9,812	15,441
Acceptances executed for customers	131,411	140,574	235,232	232,761	164,569	191,873	257,929	246,199	221,131	250,361	242,265	248,184
Acceptances executed by other banks for account of reporting banks	17,381	18,435	26,564	29,502	28,773	28,542	39,595	39,493	29,801	23,268	17,636	20,353
National-bank notes outstanding	729,186	723,039	714,333	648,959	647,994	648,719	647,951	648,954	650,062	645,956	642,067	650,445
United States securities borrowed	32,542	28,729	28,930	21,747	21,684	24,479	32,706	25,611	24,442	23,787	17,011	17,746
Other securities borrowed	2,465	3,581	3,405	3,821	3,530	3,926	3,625	4,053	3,173	3,199	4,546	3,726
Other liabilities	38,171	35,662	40,290	41,237	49,469	52,228	49,951	55,515	50,798	54,539	64,071	57,862
Total	22,555,273	23,311,786	24,368,991	23,820,192	24,338,831	24,557,500	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508
Number of banks	8,080	8,069	8,043	8,010	8,066	8,079	8,048	7,994	7,972	7,906	7,822	7,790

¹ Member banks only i. e., exclusive of national banks in Alaska and Hawaii.

STATE BANK MEMBERS—CONDITION ON CALL DATES JUNE 30, 1924, TO JUNE 30, 1927

[Amounts in thousands of dollars]

	June 30, 1924	Oct. 10, 1924	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927
RESOURCES												
Loans and discounts	7,273,506	7,594,884	7,849,546	7,907,500	8,128,596	8,296,573	8,726,510	8,692,191	8,838,535	9,322,671	8,871,859	9,183,112
Overdrafts	5,296	6,277	5,915	5,607	6,118	8,236	6,972	6,315	6,388	6,565	5,646	5,818
United States Government securities	1,129,358	1,318,766	1,319,291	1,305,219	1,268,604	1,276,207	1,241,015	1,233,409	1,278,782	1,109,536	1,185,952	1,203,233
Other bonds, stocks, and securities	1,730,461	1,840,310	1,867,721	1,841,510	1,894,119	1,892,678	1,913,038	1,965,470	2,007,466	2,094,858	2,117,524	2,227,001
Total loans and investments	10,138,621	10,760,237	11,042,473	11,059,836	11,297,437	11,473,694	11,887,535	11,957,385	12,131,171	12,533,630	12,180,981	12,619,164
Customers' liability on account of acceptances	150,001	185,050	217,008	236,136	198,580	182,790	220,630	221,193	198,847	257,481	253,982	248,893
Banking house, furniture, and fixtures	304,119	301,379	309,439	315,545	319,833	326,315	321,422	334,327	337,150	333,954	348,767	357,138
Other real estate owned	51,138	51,197	52,177	54,372	55,957	57,071	57,040	59,937	57,135	59,627	60,661	60,014
Gold and gold certificates	16,983	16,874	18,420	15,975	17,207	17,315	18,436	17,499	20,326	19,009	17,555	18,559
All other cash in vault	142,089	151,633	170,785	146,317	148,438	145,866	167,240	156,047	154,857	152,167	147,920	156,140
Reserve with Federal reserve banks	766,783	817,797	833,183	818,271	864,127	822,785	861,241	847,284	855,001	850,662	921,097	874,387
Items with Federal reserve banks in process of collection	185,135	185,600	237,993	177,284	208,569	190,766	253,453	234,710	230,752	266,982	230,367	243,900
Due from banks, bankers, and trust companies	496,675	580,318	560,983	505,642	519,003	518,238	538,772	484,223	499,778	519,549	478,146	499,282
Exchanges for clearing house and checks on other banks in same place	739,795	462,155	853,521	478,198	813,528	476,001	959,027	592,441	765,846	990,616	521,760	864,123
Outside checks and other cash items	63,745	47,686	63,055	53,723	67,656	49,230	87,749	74,139	68,585	108,696	54,573	88,313
United States securities borrowed	18,884	18,060	19,037	12,661	11,636	11,429	11,152	13,770	13,151	13,560	15,839	9,522
Other securities borrowed	1,787	1,954	2,541	2,660	1,925	3,112	2,160	1,870	3,865	3,799	4,150	2,570
Other assets	146,228	212,144	237,211	252,448	242,298	221,192	199,988	200,501	206,117	230,843	197,805	201,679
Total	13,221,983	13,792,084	14,617,876	14,129,073	14,766,194	14,495,854	15,585,845	15,195,326	15,542,581	16,360,575	15,433,603	16,243,684
LIABILITIES												
Capital stock paid in	697,075	703,166	703,445	716,858	717,097	718,700	727,007	752,800	757,412	793,524	788,519	800,364
Surplus fund	589,669	609,033	619,236	626,242	632,597	635,301	666,812	692,652	701,504	739,208	753,214	774,252
Undivided profits, less expenses and taxes paid						291,433	263,933	282,718	285,706	308,507	326,126	335,137
Reserved for taxes, interest, etc., accrued	285,041	319,912	283,695	308,931	311,823	63,600	49,742	69,370	59,876	59,089	68,914	57,828
Due to Federal reserve banks	7,531	9,166	10,460	10,801	9,018	18,113	12,791	12,108	11,420	13,266	11,940	16,664
Due to banks, bankers, and trust companies	1,026,453	1,181,620	1,235,623	1,054,287	1,123,561	993,159	1,196,222	1,035,728	1,070,595	1,203,415	1,089,048	1,251,316
Certified and cashiers' or treasurers' checks outstanding	433,766	288,839	483,202	354,925	472,683	342,787	549,880	381,650	457,140	556,524	386,406	525,800
Demand deposits	5,720,242	5,938,330	6,325,863	5,931,185	6,386,479	6,194,702	6,678,897	6,371,736	6,607,373	6,876,386	6,406,070	6,818,585
Time deposits	3,944,831	4,138,099	4,224,966	4,343,643	4,468,510	4,474,455	4,607,266	4,756,886	4,860,690	4,908,504	4,763,589	4,896,689
United States deposits	57,375	116,391	91,441	158,858	70,396	105,636	113,183	147,587	84,918	98,403	167,764	79,693
Total deposits	11,190,198	11,672,445	12,371,555	11,853,699	12,520,647	12,128,852	13,158,239	12,705,695	13,092,136	13,656,498	12,824,817	13,588,747
Agreements to repurchase United States Government or other securities sold					3,037	1,024	5,097	13,303	2,143	14,052	8,768	14,438
Bills payable	61,378	43,872	86,949	91,985	115,660	172,822	143,521	154,263	137,032	164,708	109,093	133,115
Notes and bills rediscounted	71,480	47,607	34,225	59,293	51,364	65,293	63,059	59,436	52,631	64,849	38,297	40,091
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	29,424	47,238	133,869	103,123	71,696	76,378	156,350	102,856	106,640	159,157	110,347	99,509
Letters of credit and travelers' checks sold for cash and outstanding	26,602	16,384	15,589	15,624	25,281	16,587	14,442	15,513	25,538	12,721	15,203	26,255
Acceptances executed for customers	145,557	187,952	225,151	241,739	201,102	193,126	228,619	224,093	204,620	264,685	263,321	255,411
Acceptances executed by other banks for account of reporting banks	10,339	10,097	10,758	13,585	13,371	11,792	14,013	15,509	12,253	12,649	11,377	11,689
United States securities borrowed	18,883	18,057	19,087	12,686	11,636	11,429	11,152	13,770	13,151	13,560	15,839	9,522
Other securities borrowed	1,787	1,954	2,541	2,635	1,925	3,112	2,160	1,870	3,865	3,799	4,150	2,570
Other liabilities	94,550	114,387	108,746	82,673	88,958	106,406	81,699	91,478	88,074	93,569	95,618	94,756
Total	13,221,983	13,792,084	14,617,876	14,129,073	14,766,194	14,495,854	15,585,845	15,195,326	15,542,581	16,360,575	15,433,603	16,243,684
Number of banks	1,570	1,536	1,544	1,521	1,472	1,460	1,441	1,418	1,403	1,354	1,322	1,309

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1927, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

60697-27-2

		Federal Reserve District											
	Total	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans and discounts.....	23,133,123	1,764,387	7,181,678	1,608,548	2,184,884	1,014,001	886,811	3,466,829	929,417	530,471	775,250	652,907	2,137,940
Overdrafts.....	15,603	594	2,913	626	966	429	1,402	1,975	1,456	598	850	1,198	2,598
United States Government securities.....	3,796,347	254,097	1,176,808	233,691	398,766	132,422	112,963	497,669	148,543	129,820	183,255	121,634	406,685
Other bonds, stocks, and securities.....	6,021,927	537,622	1,922,918	692,909	689,786	164,794	142,651	753,677	257,841	190,508	194,154	55,150	419,923
Total loans and investments.....	32,967,000	2,556,700	10,284,317	2,535,774	3,274,390	1,311,646	1,143,827	4,720,150	1,337,257	851,395	1,153,509	830,889	2,967,146
Customers' liability on account of acceptances.....	502,024	44,808	369,416	14,066	7,039	4,969	10,290	20,057	836	671	315	2,488	26,329
Banking house, furniture, and fixtures.....	1,036,731	67,958	218,031	82,062	135,332	62,162	57,482	157,958	40,171	23,840	45,893	41,646	104,196
Other real estate owned.....	175,829	6,785	15,039	12,917	21,457	13,457	13,271	26,072	8,223	12,866	13,738	12,129	19,875
Cash in vault.....	537,856	40,041	122,145	42,808	57,154	27,569	26,128	68,621	21,950	18,724	27,276	22,107	48,333
Reserve with Federal reserve banks.....	2,280,439	149,723	918,169	140,900	180,034	73,254	65,820	310,885	77,050	47,781	90,771	62,028	164,024
Items with Federal reserve banks in process of collection.....	740,816	65,563	262,022	58,034	69,351	40,895	23,955	32,445	34,433	8,013	36,916	23,458	35,731
Due from banks, bankers, and trust companies.....	1,968,326	103,185	227,765	112,284	168,759	104,877	136,702	336,691	111,535	105,616	200,021	130,524	230,367
Exchanges for clearing house and checks on other banks in same place.....	1,912,942	60,273	1,453,980	59,831	46,812	26,253	20,881	121,291	20,424	9,143	21,335	11,232	61,487
Outside checks and other cash items.....	177,771	8,088	44,002	3,892	10,366	5,148	7,287	39,550	3,637	7,818	5,022	3,762	39,199
Redemption fund and due from United States Treasurer.....	32,891	2,331	4,257	2,848	4,107	3,009	1,995	4,226	2,020	1,390	1,704	2,317	2,696
United States securities borrowed.....	27,243	108	181	1,142	8,486	2,000	2,134	5,141	4,827	122	474	396	2,232
Other securities borrowed.....	6,296	21	805	100	590	125	1,401	2,331	24	5	252	102	540
Other assets.....	444,028	34,716	261,509	14,291	18,265	4,695	7,981	46,280	13,257	4,404	4,025	2,644	31,961
Total.....	42,810,192	3,140,300	14,181,638	3,081,689	4,002,142	1,680,050	1,519,154	5,956,698	1,675,644	1,091,788	1,601,251	1,145,722	3,734,116
LIABILITIES													
Capital stock paid in.....	2,273,737	165,482	633,280	160,893	216,675	117,230	100,460	318,924	114,430	63,355	93,508	95,107	194,393
Surplus fund.....	2,030,342	147,630	664,928	276,934	243,387	88,012	67,731	254,030	61,417	33,925	43,027	43,707	105,614
Undivided profits, less expenses and taxes paid.....	843,319	76,830	308,900	82,328	79,503	32,107	24,046	106,514	29,570	15,087	18,767	22,54	52,226
Reserved for taxes, interest, etc., accrued.....	128,142	14,433	41,700	7,257	11,55	4,592	4,336	24,314	3,713	4,189	3,079	2,477	6,498
Due to Federal reserve banks.....	53,043	6,981	17,543	7,214	4,151	9,695	2,191	2,870	307	-----	134	1,525	432
Due to banks, bankers, and trust companies.....	4,070,610	187,263	1,698,404	201,875	251,045	128,860	148,254	570,191	171,651	98,500	235,840	116,303	262,424
Certified and cashiers' or treasurers' checks outstanding.....	1,064,605	26,391	806,817	19,072	24,204	12,562	9,624	53,173	12,890	9,813	19,378	12,812	57,789
Demand deposits.....	17,735,244	1,375,926	6,476,620	1,141,007	1,461,849	600,893	577,982	2,355,202	657,482	391,273	800,373	595,621	1,300,958
Time deposits.....	12,209,834	932,343	2,654,557	1,000,432	1,523,854	566,449	461,993	2,029,289	509,282	434,987	331,110	180,830	1,584,708
United States deposits.....	217,622	23,936	32,922	25,778	21,243	12,922	16,844	23,968	6,981	5,693	7,038	10,972	29,325
Total deposits.....	35,350,958	2,552,834	11,686,863	2,395,378	3,286,436	1,331,381	1,216,888	5,034,693	1,358,583	940,286	1,393,873	918,067	3,235,676
Agreements to repurchase United States Government or other securities sold.....	17,967	954	10,289	3,638	545	571	21	70	79	25	40	1,580	155
Bills payable.....	381,133	39,045	99,310	53,091	42,520	21,436	19,060	39,765	24,525	1,694	1,500	8,013	31,174
Notes and bills rediscounted.....	160,115	21,439	13,250	12,640	5,991	14,043	23,435	28,649	13,928	3,372	10,392	3,500	9,476
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	210,519	21,033	153,513	4,694	7,325	820	2,731	8,216	506	13	-----	33	6,635
Letters of credit and travelers' checks sold for cash and outstanding.....	41,696	1,037	30,668	600	4,028	141	218	3,607	195	17	131	127	927
Acceptances executed for customers.....	503,595	45,482	366,576	12,339	6,949	6,237	12,922	20,611	845	684	315	2,480	28,155
Acceptances executed by other banks for account of reporting banks.....	32,042	1,805	23,471	3,384	366	234	704	606	-----	60	-----	-----	1,412
National bank notes outstanding.....	650,445	46,070	84,206	55,956	80,993	58,477	39,494	84,293	40,074	27,582	33,930	45,880	53,490
United States securities borrowed.....	27,268	108	181	1,142	8,486	2,025	2,134	5,141	4,827	122	474	396	2,232
Other securities borrowed.....	6,296	21	805	100	560	125	1,401	2,331	24	5	252	102	540
Other liabilities.....	152,618	6,097	63,798	11,315	6,789	2,619	3,573	24,934	22,928	1,372	1,963	1,717	5,513
Total.....	42,810,192	3,140,300	14,181,638	3,081,689	4,002,142	1,680,050	1,519,154	5,956,698	1,675,644	1,091,788	1,601,251	1,145,722	3,734,116
Number of banks.....	9,099	414	927	773	841	569	469	1,308	599	740	972	815	672

NATIONAL BANKS¹—CONDITION ON JUNE 30, 1927, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve District												
Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco	
RESOURCES													
Loans and discounts.....	13,950,011	1,157,068	3,412,329	1,200,473	1,061,322	836,704	653,287	1,860,888	583,647	495,344	708,766	620,488	1,359,695
Overdrafts.....	9,785	401	1,046	223	728	389	471	1,349	847	511	793	1,040	1,987
United States Government securities.....	2,593,114	169,164	674,882	165,834	258,648	122,676	101,463	280,649	107,917	123,105	159,153	119,410	310,213
Other bonds, stocks, and securities.....	3,794,926	364,839	1,047,787	481,459	447,403	130,543	104,518	381,580	157,413	176,796	174,529	53,483	274,576
Total loans and investments.....	20,347,836	1,691,472	5,136,044	1,847,989	1,768,101	1,090,312	859,739	2,524,466	849,824	795,756	1,043,241	794,421	1,946,471
Customers' liability on account of acceptances.....	253,131	38,652	159,931	14,510	2,198	2,023	4,343	8,871	411	671	289	2,480	18,752
Banking house, furniture, and fixtures.....	679,593	52,000	105,060	59,048	78,487	53,888	37,010	96,871	24,077	22,405	42,971	39,960	67,786
Other real estate owned.....	115,815	4,311	6,015	7,754	11,360	10,262	8,402	18,756	5,284	11,737	11,515	10,827	9,592
Cash in vault.....	363,157	26,614	62,108	34,538	35,835	22,725	20,985	49,296	14,761	16,891	25,611	20,701	33,092
Reserve with Federal reserve banks.....	1,406,052	98,527	453,213	103,321	100,297	59,501	49,845	198,311	49,678	45,008	80,012	59,569	108,770
Items with Federal reserve banks in process of collection.....	496,916	50,736	152,680	44,905	34,912	30,635	19,163	56,038	22,263	7,758	29,163	25,396	25,286
Due from banks, bankers, and trust companies.....	1,469,044	78,950	105,357	93,021	119,811	84,145	110,274	223,277	81,237	99,550	181,832	125,147	166,443
Exchanges for clearing house and checks on other banks in same place.....	1,048,819	42,118	751,582	45,044	21,380	20,002	11,758	65,256	12,271	8,810	17,849	10,976	41,773
Outside checks and other cash items.....	89,458	5,140	11,825	3,243	3,476	4,905	4,622	12,565	2,053	7,665	4,362	3,603	25,999
Redemption fund and due from United States Treasurer.....	32,891	2,331	4,257	2,848	4,107	3,000	1,99	4,226	2,020	1,390	1,704	2,317	2,696
United States securities borrowed.....	17,721	108	115	892	6,389	1,884	1,629	1,920	1,848	67	473	219	2,177
Other securities borrowed.....	3,726	21	805	100	545	119	1,253	5	5	252	102	524	524
Other assets.....	242,349	28,161	133,031	7,132	7,624	3,848	3,691	26,400	4,627	4,356	1,793	1,662	20,024
Total.....	26,566,508	2,119,141	7,082,053	2,264,346	2,194,522	1,387,249	1,134,709	3,286,253	1,070,359	1,022,044	1,441,067	1,095,380	2,469,385
LIABILITIES													
Capital stock paid in.....	1,473,373	120,957	317,774	108,994	124,680	96,132	73,035	190,387	73,790	59,083	84,793	89,105	134,643
Surplus fund.....	1,256,090	102,464	370,418	186,721	127,329	73,226	50,533	124,572	36,229	32,107	39,730	41,448	71,313
Undivided profits, less expenses and taxes paid.....	508,182	52,335	143,240	54,884	51,308	25,952	17,228	56,401	18,515	14,308	16,700	21,690	35,621
Reserved for taxes, interest, etc., accrued.....	70,314	7,477	20,299	4,346	5,401	3,727	2,709	11,154	1,820	4,003	2,616	2,431	4,331
Due to Federal reserve banks.....	36,379	6,034	9,070	4,276	2,481	7,618	2,017	2,537	291	134	1,525	296	296
Due to banks, bankers, and trust companies.....	2,819,294	159,326	966,938	178,074	152,444	98,431	107,108	423,969	133,575	94,711	204,206	114,289	186,223
Certified and cashiers' or treasurers' checks outstanding.....	538,805	14,111	371,738	11,782	9,031	7,701	7,221	29,115	8,059	9,332	17,271	12,396	41,048
Demand deposits.....	10,916,659	874,990	3,037,228	797,634	859,201	491,191	432,834	1,436,205	423,568	366,455	712,957	565,123	919,273
Time deposits.....	7,313,145	610,098	1,397,449	778,112	721,269	473,655	360,308	845,797	298,713	402,302	310,487	175,058	939,897
United States deposits.....	137,929	11,931	17,323	11,664	12,584	11,467	10,955	11,969	3,353	5,589	4,425	10,972	25,697
Total deposits.....	21,762,211	1,676,490	5,799,746	1,781,542	1,757,010	1,090,063	920,443	2,749,592	867,559	878,389	1,249,480	879,363	2,112,534
Agreements to repurchased United States Government or other securities sold.....	3,529	500	468	205	571	21	15	69	25	40	1,580	35	35
Bills payable.....	248,018	33,403	62,917	37,451	24,197	19,664	8,346	16,390	15,746	1,407	1,468	6,464	20,565
Notes and bills rediscounted.....	120,024	15,028	8,888	9,688	3,585	13,049	12,905	22,568	10,903	2,949	10,220	2,874	7,367
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	111,010	18,677	72,124	4,444	3,784	555	650	8,216	471	13	33	2,043	2,043
Letters of credit and travelers' checks sold for cash and outstanding.....	15,441	1,028	5,878	395	3,935	110	182	3,084	97	17	97	127	491
Acceptances executed for customers.....	248,184	39,821	154,626	12,200	2,157	1,802	4,214	9,419	455	684	289	2,480	20,037
Acceptances executed by other banks for account of reporting banks.....	20,353	919	13,535	3,226	94	234	699	604	60	60	60	982	982
National bank notes outstanding.....	650,445	46,070	84,206	55,956	80,993	58,477	39,494	84,293	40,074	27,582	33,930	45,880	53,490
United States securities borrowed.....	17,746	108	115	892	6,389	1,909	1,629	1,848	67	473	219	2,177	2,177
Other securities borrowed.....	3,726	21	805	100	545	119	1,253	5	5	252	102	524	524
Other liabilities.....	57,862	3,843	27,014	3,507	2,910	1,659	1,368	7,638	2,778	1,350	979	1,584	3,232
Total.....	26,566,508	2,119,141	7,082,053	2,264,346	2,194,522	1,387,249	1,134,709	3,286,253	1,070,359	1,022,044	1,441,067	1,095,380	2,469,385
Number of banks.....	7,790	376	761	683	731	517	378	994	485	674	946	708	537

¹ Member banks only; i. e., exclusive of national banks in Alaska and Hawaii.

STATE BANK MEMBERS—CONDITION ON JUNE 30, 1927, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

		Federal Reserve District											
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
RESOURCES													
Loans and discounts.....	9,183,112	607,319	3,769,349	408,075	1,123,562	177,297	233,524	1,605,941	345,770	35,127	66,484	32,419	778,245
Overdrafts.....	5,818	193	1,867	403	238	40	931	626	609	85	57	158	611
United States Government securities.....	1,203,232	84,933	501,926	67,857	140,112	9,746	11,500	217,020	40,626	6,715	24,102	2,224	96,472
Other bonds, stocks, and securities.....	2,227,001	172,783	875,131	211,450	242,377	34,251	38,133	372,097	100,428	13,712	19,625	1,667	145,347
Total loans and investments.....	12,619,164	865,228	148,273	687,785	1,506,289	221,334	284,088	2,195,684	487,433	55,639	110,268	36,468	1,020,675
Customers' liability on account of acceptances.....	248,893	6,156	209,485	236	4,841	2,946	5,947	11,186	425	—	26	8	7,577
Banking house, furniture, and fixtures.....	357,138	15,953	112,941	21,014	56,845	8,274	20,472	61,087	16,094	1,435	2,922	1,686	36,410
Other real estate owned.....	60,014	2,474	9,024	5,163	10,097	3,195	4,869	7,316	2,939	1,129	2,223	1,302	10,283
Gold and gold certificates.....	18,559	1,753	10,491	661	613	150	174	3,145	590	108	112	68	694
All other cash in vault.....	156,140	11,674	49,546	7,609	20,706	4,694	4,969	31,180	6,599	1,725	1,553	1,338	14,547
Reserve with Federal reserve banks.....	874,387	51,196	464,956	37,579	79,737	13,753	15,975	112,574	27,372	2,773	10,759	2,459	55,254
Items with Federal reserve banks in process of collection.....	243,900	14,827	109,342	13,128	34,439	10,260	4,792	26,407	12,170	275	7,753	62	10,445
Due from banks, bankers, and trust companies.....	499,282	24,235	122,408	19,263	48,948	20,732	26,425	113,414	30,298	6,066	18,189	5,377	63,924
Exchanges for clearing house and checks on other banks in same place.....	864,123	18,155	702,398	14,787	25,432	6,251	9,123	56,035	8,153	333	3,486	256	19,714
Outside checks and other cash items.....	88,313	2,948	32,177	649	6,890	243	2,665	26,985	1,584	153	660	159	13,200
United States securities borrowed.....	9,522	—	66	250	2,097	116	505	3,221	2,979	55	1	177	55
Other securities borrowed.....	2,570	—	—	45	—	6	148	2,331	19	5	—	—	16
Other assets.....	201,679	6,555	123,478	7,159	10,641	847	4,290	19,880	8,630	48	2,232	982	11,937
Total.....	16,243,684	1,021,159	7,099,585	817,343	1,807,620	232,801	384,445	2,670,445	605,285	69,744	160,184	50,342	1,264,731
LIABILITIES													
Capital stocks paid in.....	800,364	44,525	315,506	51,899	91,995	21,098	27,425	128,537	40,640	4,272	8,715	6,002	59,750
Surplus fund.....	774,252	45,166	294,510	90,213	116,058	14,786	17,198	129,458	25,188	1,818	3,297	2,259	34,301
Undivided profits, less expenses and taxes paid.....	335,137	24,495	160,560	27,444	28,195	6,155	6,818	50,113	11,055	779	2,067	851	16,605
Reserved for taxes, interest, etc., accrued.....	57,823	6,956	21,401	2,911	6,158	865	1,627	13,160	1,893	186	463	41	2,167
Due to Federal reserve banks.....	16,664	947	8,473	2,938	1,670	2,077	174	333	16	—	—	—	36
Due to banks, bankers, and trust companies.....	1,251,316	27,937	731,466	23,801	98,601	30,429	41,146	146,222	38,076	3,789	31,634	2,014	76,201
Certified and cashiers' or treasurers' checks outstanding.....	525,800	12,280	435,079	7,290	15,263	4,861	2,403	24,058	4,821	481	2,107	416	16,741
Demand deposits.....	6,818,585	500,930	3,439,392	343,373	602,648	103,702	145,148	918,997	233,914	24,838	87,416	30,502	331,725
Time deposits.....	4,896,689	322,245	1,257,108	222,320	802,585	92,794	101,685	1,183,492	210,569	32,685	20,623	5,772	644,811
United States deposits.....	79,693	12,005	15,599	14,114	8,659	1,455	5,889	11,999	3,625	104	2,613	—	3,628
Total deposits.....	13,588,747	876,344	5,887,117	613,836	1,523,426	241,318	296,445	2,285,101	491,024	61,897	144,393	38,704	1,123,142
Agreements to purchase United States Government or other securities sold.....	14,438	454	9,821	3,638	340	—	—	55	10	—	—	—	120
Bills payable.....	133,115	5,642	36,393	15,640	18,323	1,772	10,714	23,375	8,779	237	32	1,549	10,609
Notes and bills rediscounted.....	40,091	6,411	4,362	2,952	2,406	994	10,530	6,081	3,025	423	172	626	2,109
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	99,509	2,356	86,339	250	3,541	265	2,081	—	35	—	—	—	4,592
Letters of credit and travelers' checks sold for cash and out- standing.....	26,255	9	24,790	205	93	31	36	523	98	—	34	—	436
Acceptances executed for customers.....	255,411	5,661	211,950	139	4,792	4,435	8,708	11,192	390	—	26	—	8,118
Acceptances executed by other banks for account of reporting banks.....	11,689	886	9,936	158	272	—	5	2	—	—	—	—	430
United States securities borrowed.....	9,522	—	66	250	2,097	116	505	3,221	2,979	55	1	177	55
Other securities borrowed.....	2,570	—	—	45	—	6	148	2,331	19	5	—	—	16
Other liabilities.....	94,756	2,254	36,784	7,808	3,879	960	2,205	17,296	20,150	22	984	133	2,281
Total.....	16,243,684	1,021,159	7,099,585	817,343	1,807,620	232,801	384,445	2,670,445	605,285	69,744	160,184	50,342	1,264,731
Number of banks.....	1,309	38	166	90	110	52	91	314	114	66	26	107	135

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1927

[In thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits	Due to banks net ¹	Total			Required	Held	Excess ²	
All member banks.....	17,735,244	1,472,797	19,208,041	12,209,834	31,417,875	2,313,810	2,280,439	-33,371	7.4
Central reserve city banks.....	5,975,707	881,895	6,857,602	1,445,206	8,302,808	934,844	895,198	-39,646	11.3
Reserve city banks.....	5,879,879	503,296	6,383,175	4,484,348	10,867,523	772,849	751,331	-21,518	7.1
Country banks.....	5,879,658	87,606	5,967,264	6,280,280	12,247,544	606,117	633,910	27,793	4.9
All member banks:									
Boston.....	1,375,920	42,934	1,418,854	932,343	2,351,197	148,879	149,723	844	6.3*
New York.....	6,476,620	728,341	7,204,961	2,654,557	9,859,518	936,337	918,169	-18,168	9.5
Philadelphia.....	1,141,007	56,798	1,197,805	1,000,432	2,198,237	134,519	140,900	6,381	6.1
Cleveland.....	1,461,849	93,432	1,555,281	1,523,854	3,079,135	183,387	180,034	-3,353	6.0
Richmond.....	600,893	29,885	630,778	566,449	1,197,227	69,173	73,254	4,081	5.8
Atlanta.....	577,982	33,719	611,701	461,993	1,073,694	66,074	65,820	-254	6.2
Chicago.....	2,355,202	228,808	2,584,010	2,029,289	4,613,299	333,529	310,885	-22,644	7.2
St. Louis.....	657,482	66,313	723,795	509,282	1,233,077	78,777	77,050	-1,727	6.4
Minneapolis.....	391,293	26,273	417,566	434,987	852,553	47,433	47,781	348	5.6
Kansas City.....	800,373	68,138	868,511	331,110	1,199,621	85,753	90,771	5,018	7.1
Dallas.....	595,625	27,271	622,896	180,830	803,726	56,841	62,028	5,187	7.1
San Francisco.....	1,300,998	70,885	1,371,883	1,584,708	2,956,591	173,108	164,024	-9,084	5.9
Central reserve city banks:									
New York.....	4,964,971	716,161	5,681,132	1,003,501	6,684,633	768,652	751,304	-17,348	11.5
Chicago.....	1,010,736	165,734	1,176,470	441,705	1,618,175	166,192	143,894	-22,298	10.3
Reserve city banks:									
Boston.....	683,696	35,956	719,652	256,475	976,127	79,659	81,389	1,730	8.2
New York.....	377,011	5,808	382,819	272,393	655,212	46,454	43,752	-2,702	7.1
Philadelphia.....	633,519	55,163	688,682	207,076	895,758	75,080	76,544	1,464	8.4
Cleveland.....	888,893	91,181	980,074	765,635	1,725,709	118,976	113,224	-5,752	6.9
Richmond.....	248,653	18,857	267,510	140,274	407,784	30,959	31,467	508	7.6
Atlanta.....	285,953	27,186	313,139	208,584	521,723	37,572	33,815	-3,757	7.2
Chicago.....	657,322	48,721	706,043	717,950	1,423,993	92,143	88,951	-3,192	6.5
St. Louis.....	376,532	51,197	427,729	245,327	673,056	50,136	46,747	-3,389	7.4
Minneapolis.....	150,360	21,448	171,808	99,681	271,489	20,171	19,249	-922	7.4
Kansas City.....	437,257	63,535	500,792	153,924	654,716	54,697	57,100	2,403	8.4
Dallas.....	239,360	21,042	260,402	103,553	363,955	29,148	32,234	3,086	8.0
San Francisco.....	921,293	63,202	984,495	1,313,476	2,297,971	137,854	126,859	-10,995	6.0
Country banks:									
Boston.....	692,224	6,978	699,202	675,868	1,375,070	69,220	68,334	-886	5.0
New York.....	1,134,638	6,372	1,141,010	1,378,663	2,519,673	121,231	123,113	1,882	4.8
Philadelphia.....	507,488	1,635	509,123	793,356	1,302,479	59,439	64,356	4,917	4.6
Cleveland.....	592,956	2,251	595,207	758,219	1,353,426	64,411	66,810	2,399	4.8
Richmond.....	352,240	11,028	363,268	426,175	789,443	38,214	41,787	3,573	4.8
Atlanta.....	292,029	6,533	298,562	253,409	551,971	28,502	32,005	3,503	5.2
Chicago.....	687,144	14,353	701,497	869,634	1,571,131	75,194	78,040	2,846	4.8
St. Louis.....	280,920	15,116	296,036	263,955	559,991	28,641	30,303	1,662	5.1
Minneapolis.....	240,933	4,825	245,758	335,306	581,064	27,262	28,532	1,270	4.7
Kansas City.....	363,116	4,603	367,719	177,186	544,905	31,056	33,671	2,615	5.7
Dallas.....	356,265	6,229	362,494	77,277	439,771	27,693	29,794	2,101	6.3
San Francisco.....	379,705	7,683	387,388	271,232	658,620	35,254	37,165	1,911	5.4

¹ Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When for a given bank amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed, and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies, and certified and cashiers' or treasurers' checks outstanding, and amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks, bankers, and trust companies, and exchanges for clearing house, also checks on other banks in same place.

² Deficiencies in reserves indicated by a minus (-) sign.

STATE BANK MEMBERS—RESERVE POSITION ON JUNE 30, 1927

[In thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits	Due to banks net ¹	Total			Required	Held	Excess	
All State bank members.....	6,818,585	458,081	7,276,666	4,896,689	12,173,355	936,285	874,387	-61,898	7.7
Central reserve city banks.....	3,131,397	345,387	3,476,784	923,348	4,400,132	479,682	438,923	-40,759	10.9
Reserve city banks.....	2,282,657	97,656	2,380,313	2,400,384	4,780,697	310,044	293,838	-16,206	6.5
Country banks.....	1,404,531	15,038	1,419,569	1,572,957	2,992,526	146,559	141,626	-4,933	4.9
All State bank members:									
Boston.....	500,930	2,390	503,320	322,245	825,565	52,773	51,196	-1,577	6.4
New York.....	3,439,392	317,972	3,757,364	1,257,108	5,014,472	489,309	464,956	-24,353	9.8
Philadelphia.....	343,373	2,178	345,551	222,320	567,871	37,833	37,579	-254	6.7
Cleveland.....	602,648	33,428	636,074	802,585	1,438,659	84,011	79,737	-4,274	5.8
Richmond.....	109,702	9,738	119,440	92,794	212,234	13,017	13,753	736	6.1
Atlanta.....	145,148	12,492	157,640	101,685	259,325	17,905	15,975	-1,930	6.9
Chicago.....	918,997	40,762	959,759	1,183,492	2,143,251	140,071	112,574	-27,497	6.5
St. Louis.....	233,914	9,671	243,585	210,569	454,154	28,646	27,372	-1,274	6.3
Minneapolis.....	24,838	702	25,540	32,685	58,225	2,849	2,773	-76	4.9
Kansas City.....	87,416	7,706	95,122	20,623	115,745	9,794	10,759	965	8.5
Dallas.....	30,502	649	31,151	5,772	36,923	2,407	2,459	52	6.5
San Francisco.....	381,725	20,395	402,120	644,811	1,046,931	57,670	55,254	-2,416	5.5
Central reserve city banks:									
New York.....	2,704,023	312,723	3,016,746	575,384	3,592,130	409,438	391,834	-17,604	11.4
Chicago.....	427,374	32,664	460,038	347,964	808,002	70,244	47,089	-23,155	8.7
Reserve city banks:									
Boston.....	260,548	1,894	262,442	78,398	340,840	28,596	28,384	-212	8.4
New York.....	249,417	3,118	252,535	234,852	487,387	32,299	30,268	-2,031	6.6
Philadelphia.....	230,719	1,797	232,516	89,253	321,769	25,929	25,252	-677	8.1
Cleveland.....	480,581	33,040	513,621	600,400	1,114,021	69,374	65,494	-3,880	6.2
Richmond.....	57,756	4,664	62,420	46,438	108,858	7,635	7,744	109	7.0
Atlanta.....	115,285	12,022	127,307	76,675	203,982	15,031	12,828	-2,203	7.4
Chicago.....	319,467	6,576	326,043	526,756	852,799	48,407	44,326	-4,081	5.7
St. Louis.....	167,870	8,054	175,924	135,375	311,299	21,654	20,123	-1,531	7.0
Minneapolis.....	2,427	192	2,619	1,773	4,392	315	258	-57	7.2
Kansas City.....	77,077	6,841	83,918	15,953	99,871	8,870	9,706	836	8.9
Dallas.....	1,466	260	1,726	2,196	3,922	240	221	-19	6.1
San Francisco.....	320,044	19,198	339,242	592,315	931,557	51,694	49,234	-2,460	5.5
Country banks:									
Boston.....	240,382	496	240,878	243,847	484,725	24,177	22,812	-1,365	5.0
New York.....	485,952	2,131	488,083	446,872	934,955	47,572	42,854	-4,718	5.1
Philadelphia.....	112,654	381	113,035	135,067	246,102	11,904	12,327	423	4.8
Cleveland.....	122,067	386	122,453	202,185	324,638	14,637	14,243	-394	4.5
Richmond.....	51,946	5,074	57,020	46,358	103,376	5,382	6,009	627	5.2
Atlanta.....	29,863	470	30,333	25,010	55,343	3,147	3,147	273	5.2
Chicago.....	172,156	1,522	173,678	308,772	482,450	21,420	21,159	-261	4.4
St. Louis.....	66,044	1,617	67,661	75,194	142,855	6,992	7,249	257	4.9
Minneapolis.....	22,411	510	22,921	30,912	53,833	2,534	2,515	-19	4.7
Kansas City.....	10,539	865	11,204	4,670	15,874	924	1,053	129	5.8
Dallas.....	29,036	389	29,425	3,576	33,001	2,167	2,238	71	6.6
San Francisco.....	61,681	1,197	62,878	52,496	115,374	5,976	6,020	44	5.2

¹ See note on page 10.² Deficiencies in reserves indicated by a minus (-) sign.

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

RESOURCES (in thousands of dollars)

	Num- ber of banks	Loans and discounts, gross	Over- drafts	United States Government securities	Other bonds, stocks, and securities	Total loans and in- vestments	Custom- ers' lia- bility on account of accept- ances	Banking house, furniture, and fix- tures	Other real estate owned	Cash in vault
Federal reserve bank cities—Total	292	10,657,392	5,484	1,722,283	2,002,338	14,387,497	473,154	315,253	26,120	147,193
Central reserve cities—										
New York	62	5,119,183	2,313	906,915	927,764	6,956,175	365,027	123,401	2,628	64,225
Chicago	22	1,311,293	288	172,899	187,265	1,671,745	18,528	30,121	205	14,489
Reserve cities—										
Boston	20	832,961	204	90,763	144,160	1,068,088	43,096	29,481	3,898	8,565
New York (Brooklyn and Bronx)	21	129,117	78	13,732	34,026	176,953	804	5,985	495	6,019
Philadelphia	44	728,101	416	94,712	232,150	1,055,885	14,105	21,981	3,395	14,224
Cleveland	8	584,366	323	62,453	96,161	743,273	6,135	25,984	3,266	9,161
Richmond	8	95,302	16	3,481	12,432	111,231	232	1,759	617	1,029
Atlanta	6	76,711	9	14,298	12,768	103,786	44	4,949	1,455	987
Chicago	42	144,395	82	20,094	60,460	225,031	11	7,201	901	6,283
St. Louis	24	365,632	108	53,908	89,931	509,579	369	12,395	846	4,043
Minneapolis	6	116,682	56	31,422	28,185	176,355	144	2,080	747	1,671
Kansas City	11	123,697	71	22,108	29,463	185,339	276	4,635	1,925	2,457
Dallas	7	87,317	113	22,730	5,985	116,145	1,373	4,848	685	1,125
San Francisco	11	942,635	1,407	202,798	141,572	1,288,412	23,010	40,433	5,027	12,915
Federal reserve branch cities—Total	182	3,047,544	2,813	587,997	700,206	4,338,560	17,681	168,771	24,496	60,708
Reserve cities—										
Buffalo	6	284,013	67	46,753	78,027	408,860	226	13,996	1,837	2,958
Pittsburgh	18	351,003	18	158,519	161,512	671,052	737	25,911	4,439	6,026
Cincinnati	11	180,454	24	20,400	57,108	257,986	57	9,406	2,715	4,701
Baltimore	13	144,820	5	22,570	41,228	208,623	3,125	8,554	1,461	3,838
Jacksonville	4	46,458	4	17,661	14,823	78,946	—	3,209	251	1,015
Birmingham	6	61,913	11	3,669	5,827	71,420	1	2,797	949	1,375
Nashville	4	44,075	16	2,921	3,228	50,240	210	1,908	202	497
New Orleans	7	157,067	814	12,623	24,128	194,632	7,565	16,185	1,512	2,592
Detroit	14	572,433	254	89,615	87,958	750,260	1,268	29,740	471	11,027
Louisville	8	105,488	387	25,131	18,446	149,852	215	2,227	184	1,505
Memphis	4	55,987	348	1,167	7,886	64,888	252	4,743	836	1,064
Little Rock	6	31,062	49	1,777	1,296	34,184	—	1,288	667	399
Helena	4	6,083	13	1,690	2,507	10,293	—	199	50	219
Omaha	7	55,119	31	4,189	12,671	72,010	4	3,446	500	924
Oklahoma City	6	38,840	21	11,126	10,995	60,982	—	2,777	215	682
Denver	8	72,001	35	28,195	26,627	126,858	—	2,206	646	2,952
El Paso	4	15,574	30	3,249	2,367	21,220	239	1,082	182	338
Houston	10	81,585	16	13,162	10,767	105,530	632	5,516	375	1,726
Salt Lake City	8	34,859	51	3,393	9,054	47,357	—	1,339	972	486
Seattle	8	62,037	48	22,798	15,343	100,226	756	3,211	199	2,097
Spokane	6	35,337	62	3,856	5,416	44,671	19	2,575	276	642
Portland	7	63,538	53	21,062	24,914	109,567	102	3,650	303	1,559
Los Angeles	13	547,798	456	72,471	78,178	698,903	2,273	22,806	5,254	12,086
All other reserve cities—Total	132	1,053,867	563	177,920	195,402	1,427,752	2,035	66,041	7,552	33,056
2 Albany	1	68,990	19	6,578	20,817	96,413	42	1,699	264	1,487
4 Columbus	7	71,274	13	10,585	20,130	102,002	—	5,723	304	2,342
4 Toledo	4	67,611	11	14,585	8,647	90,854	—	3,904	46	1,791
5 Washington	13	92,872	51	18,753	13,610	125,286	220	9,743	1,340	3,169
6 Savannah	4	56,794	31	1,57	2,868	59,850	857	2,291	1,060	1,117
Indianapolis	5	65,350	10	10,810	14,811	90,981	152	4,324	158	3,674
Peoria	4	20,169	9	5,135	5,378	30,691	—	2,439	8	808
Grand Rapids	5	60,219	24	1,882	6,853	68,978	26	4,845	235	1,764
Cedar Rapids	3	18,349	1	1,731	5,328	25,409	11	1,371	76	465
Des Moines	5	27,786	24	6,331	7,281	41,422	10	882	936	1,419
Dubuque	2	5,436	4	1,664	3,486	10,590	—	193	54	236
Sioux City	5	16,243	22	2,658	3,401	22,324	—	879	616	700
Milwaukee	10	152,958	96	20,763	23,065	196,882	40	6,056	175	3,204
St. Paul	4	61,690	29	21,942	9,841	93,502	480	1,677	1,547	1,547
St. Joseph	4	16,918	9	1,612	1,962	20,501	13	385	25	822
Lincoln	5	15,159	17	1,185	2,882	19,243	—	896	69	494
Kansas City, Kans.	2	7,861	1	1,399	1,576	10,837	—	841	15	134
10 Topeka	5	7,405	4	3,727	3,984	15,120	—	614	75	487
Wichita	4	17,223	3	1,253	7,106	25,585	—	2,128	9	554
Pueblo	2	6,384	2	1,629	4,154	12,169	—	312	—	568
Muskogee	3	4,781	1	4,509	1,206	10,497	—	370	29	315
Tulsa	6	58,253	19	8,394	9,271	75,937	10	5,586	219	1,385
Fort Worth	5	43,579	54	8,735	4,738	57,106	—	3,027	927	981
Galveston	9	17,998	12	5,187	2,344	25,541	100	1,019	71	684
San Antonio	4	36,658	48	8,216	1,216	46,138	5	3,537	617	1,739
Waco	4	10,956	37	3,264	1,187	15,444	—	604	164	535
Oakland	2	19,851	4	4,260	4,279	28,424	69	553	24	488
12 Ogden	2	5,091	8	946	981	7,026	—	193	36	147
Banks outside reserve cities (country banks)—Total	8,493	8,374,320	6,743	1,308,147	3,123,981	12,813,191	9,154	486,666	117,661	296,899
District No. 1	395	931,426	390	163,334	393,462	1,488,612	1,712	38,477	2,887	31,476
District No. 2	834	1,580,366	436	202,830	859,284	2,642,916	3,317	72,950	9,815	47,456
District No. 3	729	880,447	210	138,979	460,753	1,480,389	701	60,081	9,522	28,584
District No. 4	793	930,176	577	132,248	346,222	1,409,223	110	64,404	10,687	33,133
District No. 5	535	681,007	357	87,618	97,524	866,506	1,392	42,106	10,039	19,533
District No. 6	438	443,793	517	61,634	79,009	584,953	1,613	26,143	7,812	18,545
District No. 7	1,191	1,072,198	1,161	184,087	348,391	1,585,837	11	69,957	22,237	39,552
District No. 8	557	371,248	564	66,560	140,382	578,754	—	19,518	5,690	14,939
District No. 9	726	346,016	498	74,766	149,965	571,245	47	19,884	12,069	15,287
District No. 10	908	351,609	636	83,929	82,257	518,431	12	21,697	10,011	15,502
District No. 11	772	359,240	888	57,091	26,546	443,765	139	22,013	9,108	14,979
District No. 12	615	426,794	509	75,071	140,186	642,560	100	29,436	7,784	17,913

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1927.

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 and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Securities borrowed		Other assets	Total	
						United States	All other			
1,263,675	418,584	534,863	1,670,734	100,739	4,725	6,217	1,044	361,594	19,711,392	Federal reserve bank cities—Total:
751,304	195,697	108,243	1,418,747	34,923	1,638	35	740	244,201	10,266,984	Central reserve cities—
143,894	34,518	116,575	70,930	21,596	222	-----	4	32,869	2,155,696	New York.
81,389	41,828	48,830	48,883	4,872	170	-----	-----	29,452	1,408,552	Chicago.
14,786	2,622	2,926	8,596	831	56	-----	-----	1,031	221,104	Reserve cities—
70,544	46,256	61,371	53,187	2,088	355	955	-----	10,136	1,359,982	Boston.
37,555	21,211	18,326	11,852	5,043	180	2,220	220	7,280	891,706	New York (Brooklyn and Bronx).
6,646	8,590	6,503	2,723	141	50	-----	-----	514	140,035	Philadelphia.
6,618	5,174	9,555	1,981	597	125	75	80	552	136,008	Cleveland.
12,903	1,822	12,449	2,753	708	119	-----	-----	1,827	272,008	Richmond.
31,497	20,791	29,704	11,394	1,301	506	2,239	-----	3,943	628,607	Atlanta.
11,766	3,430	20,909	4,594	3,178	147	-----	-----	2,152	227,173	Chicago.
20,824	18,045	29,571	7,052	956	48	-----	-----	2,562	273,700	St. Louis.
8,591	8,036	9,751	2,165	575	317	-----	-----	166	153,777	Minneapolis.
59,358	10,564	60,150	25,867	23,930	792	693	-----	24,609	1,576,060	Kansas City.
276,225	154,825	326,736	121,750	36,184	2,901	4,768	1,578	32,966	5,568,149	Dallas.
20,448	11,116	11,617	4,226	3,386	60	-----	-----	2,865	481,595	San Francisco.
45,500	25,360	28,388	14,503	1,582	715	260	-----	7,097	831,570	Federal reserve branch cities—Total:
17,034	11,903	14,271	6,918	835	113	1,678	55	972	328,642	Reserve cities—
15,211	15,695	14,786	12,913	1,898	290	-----	-----	1,141	287,535	Buffalo.
5,540	2,216	10,841	1,574	294	73	100	25	113	104,197	Pittsburgh.
5,564	2,915	8,649	1,546	585	93	-----	-----	91	95,985	Cincinnati.
2,241	3,885	5,495	771	303	132	200	-----	68	66,152	Baltimore.
9,915	4,200	14,857	9,551	2,342	76	499	123	2,655	266,704	Jacksonville.
43,915	23,333	33,430	24,196	9,655	57	70	963	3,565	931,950	Birmingham.
7,698	5,953	7,696	3,053	411	208	495	-----	7,418	186,915	Nashville.
5,032	2,230	12,284	1,525	265	3	-----	-----	269	93,391	New Orleans.
2,520	2,413	4,401	727	206	-----	-----	-----	336	47,141	Detroit.
764	524	1,712	112	53	10	-----	-----	-----	13,936	Louisville.
6,217	3,302	16,402	2,977	907	57	36	-----	121	106,903	Memphis.
4,485	5,204	11,346	798	198	4	-----	122	125	86,938	Little Rock.
9,072	5,489	15,769	3,187	1,148	33	-----	-----	377	167,737	Helena.
1,685	810	2,425	328	287	40	-----	-----	74	28,710	Omaha.
8,754	5,290	13,722	3,290	495	260	-----	-----	286	145,876	Oklahoma City.
3,504	3,406	5,341	1,760	197	52	-----	-----	199	64,613	Denver.
7,963	3,653	14,009	3,976	723	168	410	60	1,172	138,623	El Paso.
2,822	1,477	4,156	747	23	133	-----	-----	143	57,684	Houston.
7,410	3,178	10,801	2,540	607	13	-----	-----	624	140,354	Salt Lake City.
42,931	11,273	64,338	20,534	9,784	311	1,020	230	3,255	894,998	Seattle.
106,629	50,464	170,069	36,841	11,172	1,918	3,987	-----	5,911	1,923,427	Spokane.
8,518	10,544	11,851	6,044	443	62	-----	-----	631	140,998	Portland.
7,865	3,702	7,942	2,565	517	150	1,236	-----	-----	894,998	Los Angeles.
5,270	2,504	3,917	1,662	461	25	-----	-----	555	110,989	All other reserve cities—Total:
9,610	2,900	8,716	4,243	573	232	125	-----	506	166,663	Albany.
3,937	2,645	7,528	1,363	1,650	-----	-----	-----	419	82,717	Columbus.
6,468	4,739	9,976	1,950	536	169	1,130	-----	838	166,663	Toledo.
2,167	382	1,829	585	41	92	-----	-----	6	82,717	Washington.
3,902	830	4,408	2,252	249	85	897	-----	96	125,095	Savannah.
1,890	1,375	3,585	425	49	50	-----	-----	-----	39,048	Indianapolis.
3,719	2,192	4,375	1,466	94	15	499	-----	-----	125,095	Peoria.
639	199	720	70	19	20	-----	-----	59	88,567	Grand Rapids.
1,672	329	3,822	419	415	54	-----	-----	65	34,706	Cedar Rapids.
11,676	3,967	18,862	4,255	1,709	216	-----	-----	1,229	56,979	Des Moines.
6,719	2,489	18,181	1,844	2,904	30	-----	-----	922	12,799	Dubuque.
1,618	445	4,455	631	58	17	-----	-----	33	31,295	Siou City.
1,554	438	3,027	409	205	29	-----	-----	-----	248,271	Milwaukee.
951	587	1,342	227	41	40	-----	-----	12	130,295	St. Paul.
1,497	209	2,981	269	2	30	-----	-----	12	29,003	St. Joseph.
2,281	1,600	5,776	676	106	4	-----	-----	52	26,364	Lincoln.
1,042	-----	4,318	77	4	20	-----	-----	-----	15,027	Kansas City, Kans.
835	95	2,102	109	46	37	-----	-----	35	21,296	Topeka.
6,724	728	15,084	1,903	160	19	-----	-----	20	38,767	Pueblo.
5,749	5,167	9,610	1,457	594	128	-----	-----	13	18,510	Muskogee.
2,453	556	2,169	244	18	68	-----	-----	28	14,470	Tulsa.
3,851	1,333	7,908	745	115	140	-----	-----	175	107,775	Fort Worth.
1,151	365	1,534	126	108	85	100	-----	38	84,759	Galveston.
2,363	-----	2,761	753	48	71	-----	-----	116	32,951	San Antonio.
508	144	1,290	72	7	34	-----	-----	51	66,303	Waco.
633,910	116,943	936,658	83,617	29,676	23,347	12,271	3,674	43,557	35,670	Oakland.
68,334	23,735	54,355	11,390	3,216	2,161	108	21	5,264	9,508	Ogden.
123,113	42,043	93,128	16,367	4,419	2,441	146	65	12,781	1,731,748	Banks outside reserve cities (country banks)—Total:
64,356	11,778	50,913	6,644	1,804	2,493	187	100	4,155	3,070,957	District No. 1.
41,787	4,671	45,915	9,314	1,928	2,924	3,062	315	2,361	1,721,707	District No. 2.
32,005	13,710	74,872	6,374	2,536	2,928	1,875	125	2,534	1,704,887	District No. 3.
78,040	2,920	79,777	4,065	1,516	1,496	1,260	1,173	4,083	1,085,817	District No. 4.
30,303	8,759	126,660	11,990	4,479	3,127	2,545	1,364	5,726	767,391	District No. 5.
28,532	3,046	57,450	3,725	1,454	1,303	2,063	24	1,291	1,960,284	District No. 6.
33,671	4,671	64,814	2,593	1,683	1,203	122	-----	1,330	719,590	District No. 7.
29,794	1,770	87,848	3,010	1,191	1,370	438	130	676	694,761	District No. 8.
37,165	1,901	83,405	2,877	1,570	1,279	296	102	1,864	613,092	District No. 9.
-----	2,036	67,521	5,238	3,880	1,122	109	250	1,492	816,606	District No. 10.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	District No. 11.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	District No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Sur- plus fund	Undi- vided profits less ex- penses and taxes paid	Re- served for taxes, inter- est, etc., ac- crued	Demand deposits, including amounts due to banks						Time deposits	United States de- posits	Agree- ments to re- pur- chase U. S. Gov- ern- ment or other securi- ties sold
					Due to Fed- eral reserve banks	Due to banks, bankers, and trust com- panies	Certi- fied and cash- iers' or treas- urers' checks out- stand- ing	Indi- vidual deposits subject to check	All other	Net demand deposits			
Federal reserve bank cities— Total.	928,806	948,252	385,206	70,222	1,686	2,747,898	903,853	8,294,647	565,672	10,044,690	3,589,744	116,735	5,054
Central reserve cities—													
New York.....	444,450	495,558	215,398	33,506	24	1,601,923	788,312	4,621,474	343,497	5,681,132	1,003,501	19,593	44
Chicago.....	97,250	100,430	46,214	14,896		343,516	28,145	902,278	108,458	1,176,470	441,705	11,223	
Reserve cities—													
1 Boston.....	76,650	67,110	21,245	6,216		149,239	17,478	667,498	16,198	719,652	256,475	20,597	
2 New York (Brook- lyn and Bronx).....	13,884	11,067	3,698	488		12,272	2,347	126,519	3,303	133,818	38,391	601	
3 Philadelphia.....	58,975	133,230	36,183	4,815	1,662	187,810	13,214	618,007	15,512	688,682	207,076	17,806	3,600
4 Cleveland.....	43,250	25,750	7,575	2,976		55,104	6,527	234,846	24,358	276,055	455,622	2,993	50
5 Richmond.....	10,250	7,960	2,380	246		27,296	980	50,478	3,453	64,606	33,142	435	
6 Atlanta.....	9,950	6,200	3,925	736		17,283	710	47,237	6,236	56,946	34,856	3,684	
7 Chicago.....	16,950	6,885	5,487	1,139		4,024	2,837	79,667	7,043	87,189	138,148	1,058	
8 St. Louis.....	44,850	24,263	10,370	620		82,905	4,512	248,481	20,632	301,793	148,669	5,118	10
9 Minneapolis.....	11,400	7,680	1,645	841		44,531	3,559	76,876	12,006	108,209	61,175	3,327	
10 Kansas City.....	13,050	5,379	4,588	180		84,896	4,258	125,182	8,658	168,316	18,422	3,434	
11 Dallas.....	12,900	3,675	5,455	573		24,111	3,144	65,518	4,366	78,124	18,237	6,717	1,350
12 San Francisco.....	75,000	53,065	21,033	2,990		112,988	27,830	430,586	21,952	503,668	734,325	20,149	
Federal reserve branch cities—Total.	277,780	262,384	95,031	16,430	557	613,148	59,050	1,931,196	171,218	2,274,608	1,861,147	43,186	9,635
Reserve cities—													
2 Buffalo.....	18,810	20,107	12,391	1,436	556	23,070	2,509	154,637	8,891	164,245	213,887	4,727	9,635
4 Pittsburgh.....	37,050	90,400	21,280	3,904		118,715	4,188	351,825	27,899	436,781	125,958	13,860	
5 Cincinnati.....	20,620	17,220	6,920	604		34,496	3,654	110,010	16,848	138,189	111,350	698	300
6 Baltimore.....	18,600	14,650	6,314	1,034		37,857	3,329	108,452	6,370	119,730	65,648	3,066	
7 Jacksonville.....	4,200	2,321	1,375	280		20,850	1,482	27,212	3,815	39,178	39,780	474	
8 Birmingham.....	5,700	5,755	1,764	250		6,477	572	42,709	2,105	44,814	26,959	55	
9 Nashville.....	4,100	3,360	700	251		10,832	607	21,450	1,325	24,456	20,113	19	
10 New Orleans.....	14,000	9,675	2,879	1,133		37,507	1,367	96,671	7,065	115,104	58,811	6,604	
11 Detroit.....	47,500	48,400	9,003	1,544		58,610	7,966	319,767	9,074	335,967	401,448	4,520	
12 Louisville.....	9,250	6,950	2,775	1,343		26,426	3,505	52,070	1,187	67,379	52,141	432	
13 Memphis.....	7,500	2,610	1,357	49		12,285	588	36,828	2,568	39,476	28,228	53	
14 Little Rock.....	2,500	1,100	539	232	1	10,648	713	13,249	1,547	19,111	16,289	199	
15 Helena.....	850	550	237			2,129	138	5,071	930	6,385	3,806	25	
16 Omaha.....	4,650	2,350	1,325	563		32,857	1,631	44,332	3,770	60,209	13,098	491	
17 Oklahoma City.....	5,350	790	344	81		18,471	1,871	30,545	9,684	43,223	18,710	625	
18 Denver.....	6,050	5,140	3,480	822		15,379	1,904	71,285	8,620	80,060	54,133	180	
19 El Paso.....	1,900	650	202	11		2,125	454	12,352	653	13,005	7,704	1,042	
20 Houston.....	8,550	4,390	1,947	518		23,700	2,140	61,915	4,405	71,638	31,478	530	
21 Salt Lake City.....	3,850	1,900	786	210		10,874	424	24,675	3,001	29,974	17,327	14	
22 Seattle.....	6,200	3,470	2,205	271		16,634	1,823	53,857	12,555	67,518	34,021	2,117	
23 Spokane.....	4,400	1,010	465	178		7,666	689	14,929	5,135	22,204	20,384	68	
24 Portland.....	6,000	2,287	2,444	345		14,746	1,391	46,840	8,510	56,949	57,283	103	
25 Los Angeles.....	39,850	17,299	13,399	1,371		70,794	15,775	250,515	25,231	278,983	442,591	3,284	
All other reserve cities— Total.	104,777	71,506	29,224	7,546	10,994	280,415	14,822	699,122	143,731	921,479	478,663	9,774	571
1 Albany.....	3,750	5,250	3,637	415	3,541	14,914	503	27,751	55,910	84,756	20,115	75	
2 Columbus.....	7,000	6,300	1,515	198	1,205	14,644	954	46,420	11,386	71,717	26,244	1,022	
3 Toledo.....	7,100	5,750	1,988	511	1,456	7,523	1,048	32,794	2,507	37,332	46,461	916	
4 Washington.....	10,527	7,655	2,924	298	1,448	13,058	702	76,487	3,413	83,174	41,484	3,385	571
5 Savannah.....	4,300	3,625	935	170		13,577	334	28,948	1,150	32,641	28,065		
6 Indianapolis.....	9,150	4,150	3,327	407	1,164	21,110	1,098	47,101	9,480	63,288	21,944	876	
7 Peoria.....	2,475	3,275	964	51		4,701	169	12,960	1,705	16,739	10,812	86	
8 Grand Rapids.....	3,700	3,175	1,013	139		5,483	271	26,133	2,020	28,219	42,011	100	
9 Cedar Rapids.....	1,300	800	142	214		11,560	154	8,236	300	15,004	10,947	55	
10 Des Moines.....	3,950	1,650	272	185		12,550	747	24,379	1,922	32,054	9,003	832	
11 Dubuque.....	700	300	119	12		750	59	3,380	555	3,935	6,522	3	
12 Sioux City.....	2,050	705	121			8,527	359	9,805	642	14,782	7,544	28	
13 Milwaukee.....	12,350	10,500	3,957	1,974	1,346	38,164	1,682	88,130	5,023	108,866	69,571	576	
14 St. Paul.....	5,650	3,750	3,404	1,716		22,849	1,086	49,062	6,415	57,214	34,700	115	
15 St. Joseph.....	1,300	1,010	316	34		8,919	150	8,821	855	13,317	7,104	27	
16 Lincoln.....	1,525	875	261	35		6,321	299	8,998	2,757	14,661	4,023	22	
17 Kansas City, Kans.....	950	320	34	9		3,471	89	3,308	3,146	7,858	2,823	83	
18 Topeka.....	1,400	435	239	12		2,775	153	6,738	3,906	14,279	1,662	364	
19 Wichita.....	2,400	1,280	204	319		11,949	382	12,789	3,403	20,499	5,872	37	

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1927—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and out-standing	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes out-standing	Securities borrowed		Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other						United States	All other			
143,147	121,312	21,835	46,662	42,097	4,565	205,920	35,975	471,995	30,142	93,907	6,217	1,044	88,605	19,711,392	Federal reserve bank cities—Total.
38,637	31,237	7,400	3,476	376	3,100	158,358	30,367	363,568	22,635	32,343	35	740	49,545	10,266,984	Central reserve cities—
3,540	3,500	40	7,579	7,579	-----	8,016	3,219	19,117	568	4,449	-----	-----	415,089	2,155,696	Chicago.
19,820	9,150	10,670	15,608	15,608	-----	20,966	986	43,740	1,805	3,396	-----	-----	3,525	1,408,552	Reserve cities—
4,805	4,700	105	837	837	-----	-----	227	218	435	1,114	-----	-----	898	221,104	Boston.
25,167	24,567	600	2,283	2,283	-----	4,694	533	11,900	3,121	7,044	955	-----	6,385	1,359,982	New York (Brooklyn and Bronx).
11,016	9,450	1,566	458	458	-----	7,093	22	6,137	260	3,558	2,220	220	1,671	891,706	Philadelphia.
860	560	300	-----	-----	-----	435	22	232	-----	1,001	-----	-----	887	140,035	Cleveland.
315	300	15	582	582	-----	96	2	44	-----	2,496	75	80	1,501	136,008	Richmond.
4,120	3,415	705	688	663	25	-----	33	11	-----	2,365	-----	-----	1,553	272,008	Atlanta.
12,093	11,883	210	10,860	10,860	-----	35	127	378	-----	9,963	2,239	-----	2,482	628,607	Chicago.
-----	-----	-----	2,851	2,851	-----	-----	8	196	20	2,922	-----	-----	987	227,173	St. Louis.
-----	-----	-----	-----	-----	-----	-----	50	276	-----	950	-----	-----	1,526	273,700	Minneapolis.
22,774	22,550	224	1,440	-----	1,440	6,227	59	1,373	-----	6,299	-----	-----	-----	153,777	Kansas City.
-----	-----	-----	-----	-----	-----	-----	342	24,805	1,298	16,007	693	-----	2,556	1,576,060	Dallas.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	San Francisco.
69,695	58,337	11,358	11,746	11,680	66	3,657	4,812	22,887	541	57,553	4,768	1,578	29,850	5,568,149	Federal reserve branch cities—Total.
8,595	8,475	120	370	370	-----	-----	15	221	4	1,200	-----	-----	534	481,595	Reserve cities—
14,100	14,100	-----	200	200	-----	100	3,900	737	-----	14,190	260	-----	3,004	831,570	Buffalo.
400	350	50	1,070	1,070	-----	-----	25	51	18	2,256	1,678	55	369	328,642	Pittsburgh.
9,830	6,425	3,405	1,003	1,003	-----	-----	38	4,615	-----	5,747	-----	-----	819	287,535	Cincinnati.
516	-----	516	-----	-----	-----	-----	3	-----	-----	1,434	100	25	317	104,197	Baltimore.
750	750	-----	718	718	-----	-----	34	-----	-----	1,822	-----	-----	314	95,985	Jacksonville.
-----	-----	-----	44	44	-----	-----	2	7	203	2,609	200	-----	332	66,152	Birmingham.
8,100	2,850	5,250	6,053	6,053	-----	2,595	2	11,467	199	1,520	499	123	404	266,704	Nashville.
17,215	16,215	1,000	1,387	1,387	-----	116	168	1,266	2	1,108	70	963	893	931,950	New Orleans.
6,272	6,272	-----	-----	-----	-----	439	-----	215	-----	4,158	495	-----	19,257	886,915	Detroit.
300	300	-----	-----	-----	-----	-----	-----	252	-----	50	-----	-----	723	93,391	Louisville.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	99	47,141	Memphis.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	200	-----	-----	-----	13,936	Little Rock.
-----	-----	-----	-----	-----	-----	-----	18	4	-----	1,144	36	-----	34	106,903	Helena.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	75	-----	122	-----	86,938	Omaha.
50	50	-----	-----	-----	-----	-----	9	-----	-----	650	-----	-----	35	167,737	Oklahoma City.
587	-----	587	-----	-----	-----	-----	1	239	-----	789	-----	-----	1	28,710	Denver.
80	-----	80	-----	-----	-----	-----	43	632	-----	5,187	-----	-----	328	145,876	El Paso.
100	-----	100	131	131	-----	-----	4	-----	-----	1,035	-----	-----	282	64,613	Houston.
500	500	-----	-----	-----	-----	-----	19	777	-----	3,357	410	60	257	138,623	Salt Lake City.
-----	-----	-----	121	121	-----	-----	3	19	-----	2,617	-----	-----	-----	57,684	Seattle.
-----	-----	-----	-----	-----	-----	-----	34	45	89	259	-----	-----	2	140,354	Spokane.
2,300	2,050	250	379	313	66	102	471	2,340	55	6,146	1,020	230	1,846	894,998	Portland.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Los Angeles.
14,203	12,880	1,323	11,032	10,660	372	299	358	980	270	37,835	3,987	-----	3,318	1,923,427	All other reserve cities—Total.
3,555	3,155	400	-----	-----	-----	-----	-----	28	14	1,250	-----	-----	290	140,998	Albany.
2,127	2,042	85	1,124	1,124	-----	-----	-----	-----	-----	2,973	1,236	-----	-----	134,348	Columbus.
2,450	2,450	-----	-----	-----	-----	-----	-----	-----	-----	480	-----	-----	5	110,989	Toledo.
163	75	88	6	6	-----	-----	94	69	220	3,976	126	-----	127	160,663	Washington.
200	-----	200	1,119	991	128	-----	141	154	-----	3,473	1,130	-----	84	82,717	Savannah.
-----	-----	-----	-----	-----	-----	-----	34	-----	-----	1,850	-----	-----	497	125,095	Indianapolis.
200	-----	200	1,499	1,499	-----	-----	5	26	-----	1,683	897	-----	212	39,048	Peoria.
-----	-----	-----	-----	-----	-----	-----	-----	11	-----	987	-----	-----	-----	88,567	Grand Rapids.
-----	-----	-----	-----	-----	-----	-----	-----	10	-----	554	499	-----	426	34,706	Cedar Rapids.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	398	-----	-----	1	56,979	Des Moines.
4,213	4,163	50	413	413	-----	-----	84	5	36	1,069	-----	-----	32	12,799	Dubuque.
250	250	-----	5,246	5,246	-----	-----	13	4	480	4,312	-----	-----	1,070	31,295	Sioux City.
-----	-----	-----	-----	-----	-----	-----	-----	2	13	599	-----	-----	202	248,271	Milwaukee.
140	140	-----	526	526	-----	-----	-----	-----	-----	335	-----	-----	117	130,295	St. Paul.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	570	-----	-----	-----	29,003	St. Joseph.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	793	-----	-----	-----	26,364	Lincoln.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	598	-----	-----	-----	15,027	Kansas City, Kans.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	21,296	Topeka.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	46	38,767	Wichita.

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

LIABILITIES (In thousands of dollars)

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	Reserved for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to repurchase U. S. Government or other securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
All other reserve cities—Continued.													
10 Pueblo.....	600	1,150	99	59		2,549	124	8,325	367	8,832	4,825	16	
Muskogee.....	900	245	36	38		1,650	248	5,523	1,672	7,235	3,295	99	
Tulsa.....	5,950	2,210	780	141	111	14,702	1,096	52,630	8,943	62,273	19,957	196	
11 Fort Worth.....	4,450	2,450	832	118	372	17,889	1,421	36,774	4,905	45,127	12,308	368	
Galveston.....	2,150	780	242	158	110	5,652	241	6,864	1,515	11,702	13,755	45	
San Antonio.....	5,050	1,738	873	183	150	8,084	731	28,097	3,188	31,951	14,253	416	
Waco.....	1,650	440	331	22	91	1,236	130	7,004	1,804	8,855	5,818	22	
12 Oakland.....	1,700	1,538	624	28		4,246	558	14,861	4,200	20,464	5,892	10	
Ogden.....	750	150	35	100		1,562	32	3,804	642	4,705	1,653		
Banks outside reserve cities (country banks)—Total.	962,371	748,200	333,858	33,944	39,806	429,149	86,880	5,237,547	642,111	5,967,264	6,280,280	47,927	2,407
District No. 1.....	88,832	80,520	55,585	8,217	6,981	38,024	8,913	664,761	27,463	699,202	675,868	3,339	954
District No. 2.....	152,386	132,946	68,676	5,855	13,422	46,225	13,146	1,062,019	72,619	1,141,010	1,378,663	7,926	610
District No. 3.....	101,918	143,704	46,135	2,442	5,552	14,065	5,858	469,089	38,399	509,123	793,356	7,972	38
District No. 4.....	101,655	97,967	40,225	3,366	1,490	20,563	7,923	519,491	73,465	595,207	758,219	1,754	195
District No. 5.....	77,853	57,747	20,489	3,014	8,247	50,649	7,551	317,829	34,411	363,268	426,175	6,036	
District No. 6.....	58,210	36,795	12,468	1,516	2,191	41,728	4,552	258,573	33,456	298,562	253,409	6,008	21
District No. 7.....	121,549	73,760	34,995	3,753	360	61,196	9,656	609,994	77,150	701,497	869,634	4,611	70
District No. 8.....	50,330	26,494	14,529	1,469	306	39,387	3,562	252,242	28,678	296,036	263,955	1,179	69
District No. 9.....	45,455	21,945	9,801	1,632		28,991	5,030	183,340	57,593	245,758	335,306	2,226	25
District No. 10.....	49,083	21,843	7,061	786	23	31,901	6,871	285,764	77,352	367,719	177,186	1,464	40
District No. 11.....	58,457	29,584	12,659	889	802	33,506	4,551	311,464	44,801	362,494	77,277	1,832	230
District No. 12.....	56,643	24,895	11,235	1,005	432	22,914	9,287	302,981	76,724	387,388	271,232	3,580	155

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1927—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			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	National bank notes outstanding	Securities borrowed		Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other						United States	All other			
										391			5	18,510	All other reserve cities—
										747			17	14,470	Continued.
			658	658			16	10		373				107,775	Pueblo.
300		300					6			2,534			32	84,759	Muskogee.
								100		1,339				32,951	Tulsa.
605	605						2	5		2,788			140	66,303	Fort Worth.
										1,606	100			20,254	Galveston.
			244		244	202	9	69		1,489				35,670	San Antonio.
			112	112						668				9,508	Waco.
															Oakland.
															Ogden.
154,088	97,673	56,415	90,675	85,926	4,749	643	551	7,733	1,089	461,150	12,296	3,674	30,845	15,607,224	Banks outside reserve cities
19,225	13,724	5,501	5,831	5,710	121	67	51	1,742		42,674	108	21	2,572	1,731,748	(country banks)—Total.
43,718	29,798	13,920	8,567	8,339	228	155	59	2,541	383	48,299	146	65	12,531	3,070,957	District No. 1.
27,924	21,615	6,309	10,357	9,889	468		67	439	263	48,912	187	100	4,930	1,721,707	District No. 2.
12,427	7,929	4,498	3,139	2,926	213	132	81	24	88	57,536	3,092	315	1,740	1,704,887	District No. 3.
10,583	5,811	4,772	13,034	11,990	1,044	222	9	1,390	14	47,753	1,900	125	786	1,085,817	District No. 4.
9,179	2,687	6,492	14,919	14,321	598	27	36	1,335	301	29,613	1,260	1,173	621	767,391	District No. 5.
10,477	7,827	2,650	11,837	10,991	846		116	11		62,045	2,545	1,364	5,161	1,960,284	District No. 6.
5,860	3,128	2,732	3,068	2,857	211	32	43		40	25,903	2,093	24	367	719,590	District No. 7.
1,444	417	1,027	3,372	3,322	50		5	8		23,861	122	5	183	720,384	District No. 8.
1,310	728	582	6,002	5,803	199		23	12		27,304	438	130	168	694,761	District No. 9.
6,441	818	5,623	3,500	3,118	382		16	131		25,338	296	102	1,216	613,092	District No. 10.
5,500	3,191	2,309	7,049	6,660	389	8	45	100		21,912	109	250	570	816,606	District No. 11.
															District No. 12.

ALL MEMBER BANKS—CONDITION OF

RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, gross	Over-drafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault
Total.....	9,099	23,133,123	15,603	3,796,347	6,021,927	32,967,000	502,024	1,036,731	175,829	537,856
New England:										
Maine.....	61	95,890	55	13,922	70,335	180,202	-----	2,777	382	2,344
New Hampshire.....	56	40,704	37	10,958	16,364	68,063	-----	2,714	103	1,751
Vermont.....	46	37,385	34	5,397	20,783	63,599	-----	1,186	121	1,048
Massachusetts.....	178	1,229,534	329	147,242	306,226	1,683,331	43,096	46,473	4,810	21,944
Rhode Island.....	17	185,762	26	54,807	85,418	326,013	1,712	4,165	746	7,670
Connecticut.....	69	208,312	120	28,946	56,484	293,862	-----	12,510	1,853	7,375
Middle Atlantic:										
New York.....	665	6,433,268	2,777	1,075,816	1,569,770	9,081,631	367,112	185,218	9,275	99,908
New Jersey.....	356	888,441	158	112,969	391,164	1,392,732	2,308	41,673	7,051	25,668
Pennsylvania.....	967	2,087,817	696	425,482	977,056	3,491,051	15,623	119,331	18,451	56,525
East North Central:										
Ohio.....	422	1,391,174	714	168,562	315,452	1,875,902	6,192	79,714	12,607	35,043
Indiana.....	250	278,179	215	47,733	74,318	400,445	152	19,680	3,448	13,272
Illinois.....	574	1,854,788	959	270,919	374,900	2,501,566	18,539	64,639	6,839	35,899
Michigan.....	288	957,835	509	131,805	268,436	1,358,585	1,899	55,759	4,311	24,846
Wisconsin.....	176	322,874	266	47,967	95,039	466,136	46	17,192	2,573	9,065
West North Central:										
Minnesota.....	295	322,337	237	81,471	105,423	509,468	671	11,608	5,789	9,197
Iowa.....	355	259,514	314	41,455	56,560	357,843	21	13,443	11,951	9,897
Missouri.....	197	620,611	306	106,629	170,431	897,977	658	22,947	4,225	11,883
North Dakota.....	143	49,196	88	9,996	13,323	72,603	-----	3,169	2,538	1,603
South Dakota.....	107	38,154	81	10,819	10,531	59,585	-----	2,319	1,983	1,825
Nebraska.....	159	128,165	179	10,218	22,680	167,242	16	7,285	3,150	3,237
Kansas.....	263	137,446	175	24,836	31,762	194,219	-----	9,586	3,094	5,238
South Atlantic:										
Delaware.....	23	40,651	18	3,628	18,332	62,629	-----	1,746	197	1,095
Maryland.....	89	206,691	45	30,132	76,618	313,486	3,128	11,244	2,059	5,638
District of Columbia.....	13	92,872	51	18,753	13,610	125,286	220	9,743	1,340	3,169
Virginia.....	179	317,885	150	31,187	33,561	382,793	716	13,297	3,241	6,473
West Virginia.....	139	158,808	80	20,757	23,210	202,856	1	9,999	2,385	4,738
North Carolina.....	86	177,379	58	22,727	8,621	208,785	479	13,929	1,903	5,536
South Carolina.....	77	85,110	56	13,771	13,981	112,918	425	5,527	2,696	2,708
Georgia.....	136	207,991	194	23,640	20,679	252,504	993	11,092	5,461	5,016
Florida.....	71	153,949	25	35,770	48,654	238,398	76	10,666	1,318	6,869
East South Central:										
Kentucky.....	149	222,979	560	43,027	38,873	305,439	241	8,462	1,197	4,945
Tennessee.....	113	215,479	599	17,624	19,654	253,356	743	13,905	2,275	5,322
Alabama.....	122	154,568	68	17,971	24,527	197,134	915	7,704	2,572	5,829
Mississippi.....	40	53,090	114	7,058	14,727	74,989	250	2,192	568	1,644
West South Central:										
Arkansas.....	103	94,634	149	12,065	9,618	116,466	-----	3,812	2,156	2,840
Louisiana.....	43	216,628	904	17,411	28,408	263,351	7,598	20,446	2,535	4,332
Oklahoma.....	353	198,156	293	55,533	51,485	305,467	10	15,486	2,745	6,815
Texas.....	752	603,035	1,096	113,952	49,436	767,519	2,363	37,917	11,156	20,143
Mountain:										
Montana.....	99	57,991	136	15,895	19,647	93,663	-----	3,267	1,658	3,160
Idaho.....	68	34,281	85	8,128	8,627	51,121	-----	2,122	1,243	1,457
Wyoming.....	32	22,260	30	5,877	5,017	33,184	-----	1,465	443	1,263
Colorado.....	128	128,315	84	40,246	47,192	215,837	-----	5,577	2,093	6,447
New Mexico.....	31	14,570	14	6,312	2,821	23,717	-----	1,280	341	948
Arizona.....	18	21,172	31	6,701	4,789	32,693	92	1,232	1,459	1,239
Utah.....	44	57,298	90	6,388	11,727	75,503	-----	2,372	1,273	1,117
Nevada.....	10	10,485	23	2,425	2,365	15,298	-----	884	91	483
Pacific:										
Washington.....	153	181,043	170	43,981	57,689	282,883	800	12,060	1,741	7,166
Oregon.....	123	120,354	140	32,307	43,319	196,150	137	7,771	1,470	4,690
California.....	261	1,718,022	2,071	309,142	292,285	2,321,520	25,392	78,166	12,914	32,536

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2).....	13	33,200	7	7,175	17,988	58,370	-----	1,867	1,230	2,091
New Jersey (district No. 2).....	248	715,210	129	93,817	335,160	1,144,316	2,304	30,946	4,534	20,146
Kentucky (district No. 4).....	81	75,804	124	10,722	11,038	97,688	26	4,299	426	2,084
Pennsylvania (district No. 4).....	324	693,151	117	214,571	358,483	1,266,322	821	49,742	8,248	19,334
West Virginia (district No. 4).....	14	24,755	11	4,905	4,807	34,478	-----	1,577	176	693
Louisiana (district No. 6).....	27	181,677	832	14,890	25,750	223,149	7,565	17,763	2,262	3,223
Mississippi (district No. 6).....	23	39,176	53	5,492	12,393	57,114	250	1,582	400	1,323
Tennessee (district No. 6).....	90	149,450	230	15,200	10,648	175,528	491	8,675	1,258	3,858
Illinois (district No. 7).....	393	1,752,339	767	247,873	322,404	2,323,383	18,539	58,311	5,237	31,529
Indiana (district No. 7).....	192	237,060	179	40,218	52,822	330,279	152	16,730	2,898	11,223
Michigan (district No. 7).....	240	925,773	487	125,781	239,417	1,291,458	1,299	53,833	4,016	23,047
Wisconsin (district No. 7).....	31	292,143	228	42,342	82,474	417,187	46	15,641	1,970	7,925
Missouri (district No. 10).....	48	156,514	93	37,007	35,375	228,989	289	5,849	2,256	3,928
New Mexico (district No. 10).....	11	8,340	6	4,460	2,117	14,923	-----	903	94	565
Oklahoma (district No. 10).....	332	194,210	283	54,611	50,011	299,115	10	15,228	2,608	6,698
Arizona (district No. 12).....	13	16,427	19	4,314	3,911	24,671	-----	821	1,143	884

BANKS, BY STATES, ON JUNE 30, 1927

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 and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Securities borrowed		Other assets	Total	
						United States	All other			
2,280,439	740,816	1,968,326	1,912,942	177,771	32,891	27,243	6,296	444,028	42,810,192	Total.
7,652	1,465	5,887	854	472	289	-----	-----	286	202,610	New England:
3,477	1,479	3,054	247	317	235	98	-----	26	81,564	Maine.
2,559	644	2,280	115	166	216	10	21	386	72,351	New Hampshire.
112,030	52,307	68,672	51,792	6,045	960	-----	-----	30,233	2,121,723	Vermont.
13,411	1,823	7,713	4,653	346	204	-----	-----	3,370	371,826	Massachusetts.
13,453	9,552	18,153	3,130	809	511	-----	-----	701	361,909	Rhode Island.
860,946	236,784	187,164	1,444,635	42,048	3,408	181	805	254,159	12,773,274	Connecticut.
66,553	26,668	47,618	10,632	2,097	1,052	25	-----	8,088	1,632,165	Middle Atlantic:
198,287	79,801	167,281	74,351	5,787	4,220	1,552	100	21,142	4,252,502	New York.
101,132	42,398	91,891	29,198	8,059	1,891	7,919	590	9,917	2,302,453	New Jersey.
21,974	7,751	35,471	5,304	1,276	1,140	1,959	5	4,054	515,911	Pennsylvania.
189,101	41,211	179,080	77,686	24,202	1,744	1,603	4	36,461	3,178,574	East North Central:
72,036	25,499	70,228	30,462	11,240	707	2,934	2,327	4,292	1,664,525	Ohio.
24,653	4,650	42,021	5,757	2,409	806	18	-----	1,921	577,247	Indiana.
30,095	6,731	66,809	7,589	6,790	706	42	-----	3,757	659,252	Illinois.
21,031	5,462	43,042	3,584	1,514	750	551	-----	376	469,465	Michigan.
63,802	39,789	80,677	20,917	2,680	829	2,524	3	6,834	1,155,745	Wisconsin.
3,689	125	6,592	319	223	175	-----	-----	183	91,219	West North Central:
3,339	242	7,425	337	178	114	6	-----	107	77,460	Minnesota.
11,862	3,744	29,305	3,653	1,274	392	48	-----	187	231,395	Iowa.
13,672	2,666	34,606	1,828	352	496	35	36	361	266,219	Missouri.
3,230	1,226	2,309	547	37	58	-----	-----	390	73,464	North Dakota.
19,436	15,747	19,258	13,185	2,036	485	-----	-----	1,221	406,923	South Dakota.
9,610	2,900	8,716	4,243	573	232	125	-----	506	166,663	Nebraska.
18,892	13,475	23,811	4,591	1,152	1,027	568	3	1,291	471,330	Kansas.
10,043	2,686	14,927	1,094	400	543	181	-----	919	250,782	South Atlantic:
11,386	5,522	25,891	2,399	623	479	1,058	61	407	278,458	Delaware.
5,275	1,300	14,698	1,037	377	317	68	61	354	147,760	Maryland.
15,089	7,932	26,750	3,860	2,469	404	179	80	1,318	333,147	District of Columbia.
15,197	2,630	42,224	2,747	582	277	903	662	3,356	325,905	Virginia.
15,173	6,080	19,931	3,887	727	810	685	-----	7,536	375,113	West Virginia.
15,021	7,466	33,859	3,529	932	650	557	424	451	338,490	North Carolina.
11,892	3,695	22,071	2,240	906	472	1	-----	283	255,714	South Carolina.
3,842	405	10,836	562	311	149	46	80	130	95,994	Georgia.
7,496	2,665	18,995	1,195	390	173	71	-----	657	156,916	Florida.
13,973	4,704	22,666	10,103	2,549	216	507	174	2,920	356,074	East South Central:
23,706	6,266	61,365	4,009	817	350	153	295	450	427,934	Kentucky.
57,982	22,966	122,295	10,643	3,551	2,182	336	-----	2,041	1,061,094	Tennessee.
5,471	897	14,241	447	271	118	1	5	117	123,316	Alabama.
2,961	504	6,783	349	108	100	9	39	34	66,830	Mississippi.
2,019	9	5,094	253	76	81	1	-----	8	43,896	West South Central:
14,869	5,539	29,132	3,678	1,436	217	6	20	456	285,307	Arkansas.
1,649	150	2,680	78	60	63	-----	-----	22	30,988	Louisiana.
1,913	240	2,970	469	620	33	65	-----	531	43,556	Oklahoma.
5,007	3,555	8,164	1,896	240	111	5	-----	278	99,521	Texas.
866	56	2,026	96	39	60	-----	-----	3	19,902	Mountain:
18,953	5,233	31,119	5,861	1,234	492	460	90	1,618	369,710	Montana.
12,763	3,277	21,040	2,926	830	151	-----	-----	686	251,891	Idaho.
121,971	22,870	159,506	49,975	36,141	1,766	1,753	411	29,204	2,894,125	Wyoming.
										Colorado.
										New Mexico.
										Arizona.
										Utah.
										Nevada.
										Pacific:
										Washington.
										Oregon.
										California.

OF BANKS IN FEDERAL RESERVE DISTRICT SPECIFIED

2,859	1,707	2,574	518	67	114	-----	-----	286	71,683	Connecticut (district No. 2).
54,364	23,531	38,027	8,827	1,887	735	-----	-----	7,064	1,336,681	New Jersey (district No. 2).
4,708	88	7,547	446	152	386	132	-----	80	118,062	Kentucky (district No. 4).
72,806	26,130	66,897	16,872	2,142	1,747	435	-----	8,265	1,539,761	Pennsylvania (district No. 4).
1,388	735	2,424	296	13	83	-----	-----	3	41,866	West Virginia (district No. 4).
11,389	4,255	17,195	9,645	2,387	134	507	174	2,768	302,516	Louisiana (district No. 6).
2,893	362	8,630	483	297	103	20	61	77	73,505	Mississippi (district No. 6).
9,360	5,081	19,832	1,906	646	605	524	424	179	228,367	Tennessee (district No. 6).
179,854	40,153	162,294	77,173	23,674	1,324	156	4	36,098	2,957,729	Illinois (district No. 7).
18,498	6,699	29,655	4,766	1,069	916	1,555	-----	3,833	428,273	Indiana (district No. 7).
69,120	25,484	64,954	30,198	11,088	556	2,861	2,327	4,167	1,584,408	Michigan (district No. 7).
22,382	4,647	36,746	5,570	2,205	680	18	-----	1,806	516,823	Wisconsin (district No. 7).
24,046	18,551	39,356	7,882	1,043	141	231	3	2,599	335,163	Missouri (district No. 10).
976	120	1,714	58	40	41	-----	-----	13	19,447	New Mexico (district No. 10).
23,327	6,257	60,814	3,983	801	336	153	193	401	419,824	Oklahoma (district No. 10).
1,503	236	1,729	384	607	16	5	-----	138	32,137	Arizona (district No. 12).

ALL MEMBER BANKS—CONDITION OF

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	Re-served for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agree-ments to re-purchase securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks out-standing	Individual deposits subject to check	All other	Net demand deposits			
Total	2,273,737	2,030,342	843,319	128,142	53,043	4,070,610	1,064,605	16,182,512	1,552,732	19,208,041	12,209,834	217,622	17,967
New England:													
Maine	8,870	7,392	6,626	521	145	3,032	713	49,409	2,226	51,997	114,687	291	
New Hampshire	5,475	4,884	3,615	63	478	3,079	553	32,383	2,832	35,999	19,696	432	
Vermont	5,110	3,248	2,126	78	155	1,090	345	16,592	644	17,476	36,463	89	
Massachusetts	111,938	96,686	43,840	8,316	4,037	168,102	21,085	966,281	28,955	1,035,396	510,553	21,785	500
Rhode Island	13,070	16,535	10,194	4,306	367	4,967	1,345	122,847	5,743	129,147	184,544	635	454
Connecticut	24,702	23,193	11,874	1,383	2,882	8,867	3,019	171,849	3,677	176,480	93,418	909	
Middle Atlantic:													
New York	558,324	600,911	277,556	38,537	10,054	1,673,131	799,199	5,452,602	472,083	6,650,900	2,063,404	27,319	10,147
New Jersey	84,903	78,719	32,712	3,619	7,643	25,878	8,121	624,391	14,031	640,675	678,239	7,244	142
Pennsylvania	210,514	390,793	110,647	11,899	5,669	322,551	23,762	1,481,454	101,584	1,696,911	1,354,586	38,254	3,638
East North Central:													
Ohio	134,575	94,798	36,921	5,624	3,763	122,285	17,270	708,444	102,752	841,276	985,941	6,531	545
Indiana	37,831	19,800	10,263	780	1,678	39,874	2,902	175,438	29,674	216,914	161,318	1,747	40
Illinois	162,347	138,991	69,868	17,566	1	380,427	34,655	1,255,658	142,119	1,578,998	855,574	14,613	
Michigan	83,700	74,858	20,900	3,416		73,571	11,372	502,043	39,970	550,154	799,934	5,558	55
Wisconsin	32,027	21,159	9,575	2,946	1,414	49,468	3,264	181,328	18,311	218,775	226,812	1,574	15
West North Central:													
Minnesota	37,183	21,190	9,131	3,172		81,749	6,803	194,499	44,377	262,916	239,622	4,172	
Iowa	30,856	14,602	5,323	828	83	50,902	3,125	147,653	12,312	181,060	181,712	1,407	
Missouri	74,480	38,724	19,405	1,227		188,168	10,560	467,396	37,573	578,483	256,615	9,067	35
North Dakota	5,895	2,651	754	20		3,188	587	23,776	6,980	31,071	42,242	172	25
South Dakota	4,940	2,202	817	106		4,023	827	23,421	8,664	32,761	28,546	394	
Nebraska	14,320	7,228	2,904	784		43,988	2,820	83,103	14,899	114,253	50,421	573	
Kansas	18,738	8,814	2,663	467		27,937	1,839	104,994	32,325	144,510	54,890	1,070	
South Atlantic:													
Delaware	6,359	6,915	3,079	181	370	1,123	379	37,362	9,998	38,269	13,417	75	
Maryland	24,034	22,151	8,565	1,176	69	38,720	3,712	132,638	9,598	147,199	135,342	3,104	
District of Columbia	10,527	7,655	2,924	298	1,448	13,058	702	76,487	3,413	83,174	41,484	3,385	571
Virginia	36,639	26,783	7,780	1,248	1,783	38,089	2,241	138,612	13,256	163,023	171,967	2,332	
West Virginia	16,909	14,367	6,164	609	1,345	8,498	1,468	88,618	7,016	97,290	89,700	599	
North Carolina	20,363	13,599	5,338	1,054	4,526	24,411	4,086	90,647	9,297	108,625	82,162	2,614	
South Carolina	11,428	5,802	1,820	345	850	8,889	506	38,938	6,095	45,627	62,960	1,013	
Georgia	26,054	17,422	7,346	1,011	558	36,074	1,411	113,132	9,899	130,673	97,105	4,496	
Florida	18,555	11,370	4,863	437	389	36,460	3,979	100,807	22,707	133,192	110,596	1,096	
East South Central:													
Kentucky	24,396	17,099	6,182	2,028		30,557	4,290	124,042	3,612	142,975	116,534	837	
Tennessee	25,544	13,555	4,003	914	1,371	35,138	1,716	117,140	4,807	125,737	113,762	1,851	21
Alabama	18,796	14,610	5,279	616	317	11,571	1,191	101,585	6,625	108,724	75,249	2,457	
Mississippi	5,860	3,808	1,074	212	56	4,868	502	31,204	6,129	38,413	35,664	292	
West South Central:													
Arkansas	10,845	4,705	2,980	403	1	18,186	1,309	55,245	7,712	68,165	49,159	424	4
Louisiana	21,055	12,914	3,940	1,407	193	45,378	1,991	133,049	11,545	158,166	80,059	6,922	
Oklahoma	27,575	7,408	3,066	403	120	42,938	6,417	192,027	50,581	247,078	85,748	1,350	52
Texas	88,592	41,012	21,645	2,249	1,273	108,900	12,032	494,717	59,857	579,605	161,655	10,778	1,543
Mountain:													
Montana	7,390	3,258	1,689	251		6,506	1,011	41,586	11,091	53,310	46,953	305	
Idaho	4,470	1,696	664	87	136	2,275	589	24,588	8,325	34,120	20,452	123	
Wyoming	2,550	1,824	501	101		2,366	359	14,788	5,643	20,870	13,783	105	
Colorado	13,380	9,893	4,291	1,034		19,587	2,850	119,211	16,811	136,435	91,924	257	25
New Mexico	2,115	995	199	7	30	879	408	13,278	5,546	18,832	5,905	113	
Arizona	2,630	633	359	65	73	1,078	701	20,786	2,203	22,989	13,391	118	
Utah	6,821	3,281	1,154	371	5	12,807	612	36,485	4,264	43,473	29,994	14	
Nevada	1,400	660	197	59	65	1,349	605	5,470	1,615	8,244	7,187	95	
Pacific:													
Washington	22,484	9,424	4,192	655	14	27,053	3,917	129,118	40,067	172,517	116,160	2,982	155
Oregon	14,060	5,841	3,539	477		16,111	2,270	89,425	22,299	113,437	92,223	265	
California	143,108	84,284	42,172	4,786	182	201,964	49,205	840,966	80,010	981,727	1,310,082	25,784	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2)	3,683	4,308	1,445	234	1,083	1,874	669	27,102	416	27,640	27,018	205		
New Jersey (district No. 2)	71,273	59,709	24,799	2,929	6,406	23,399	6,949	512,696	11,721	526,420	504,135	5,398	142	
Kentucky (district No. 4)	9,820	6,460	2,187	284		2,177	630	45,833	1,792	48,213	39,032	190		
Pennsylvania (district No. 4)	69,610	139,784	39,311	5,513	62	124,278	6,241	543,415	50,891	651,631	481,675	14,397		
West Virginia (district No. 4)	2,670	2,345	1,084	138	326	2,305	153	12,694	1,028	14,161	17,166	125		
Louisiana (district No. 6)	17,055	11,044	3,332	1,195		38,374	1,600	110,594	9,894	102,673	67,996	6,787		
Mississippi (district No. 6)	3,575	2,860	814	212	56	4,893	338	22,752	3,967	27,771	31,100	272		
Tennessee (district No. 6)	16,425	10,425	2,412	865	1,371	21,882	1,105	73,980	2,940	79,450	79,947	1,736	21	
Illinois (district No. 7)	148,367	131,482	64,558	17,077	1	366,398	33,392	1,183,676	132,258	725,732	770,400	14,444		
Indiana (district No. 7)	31,921	16,553	8,854	687	1,372	32,886	2,605	148,197	26,233	129,521	127,965	1,635		
Michigan (district No. 7)	79,445	71,968	19,294	2,959		73,126	11,065	485,316	36,782	311,576	753,372	5,065	55	
Wisconsin (district No. 7)	28,335	19,427	8,485	2,763	1,414	46,879	2,986	166,988	15,587	201,205	195,750	1,417	15	
Missouri (district No. 10)	16,765	7,485	5,380	292		98,331	4,984	148,865	10,654	198,896	30,770	3,573		
New Mexico (district No. 10)	1,130	555	84	3	23	799	180	7,100	3,751	10,851	4,852	111		
Oklahoma (district No. 10)	26,625	7,228	2,944	398	111	42,832	6,346	189,179	49,080	242,696	84,470	1,349	15	
Arizona (district No. 12)	2,050	428	308	63	30	865	611	16,996	1,370	18,366	8,610	62		

BANKS, BY STATES, ON JUNE 30, 1927—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills re-discounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and out-standing	Acceptances executed by other banks for customers	Acceptances executed by other banks for account of reporting banks	National bank notes out-standing	Securities borrowed		Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other						United States	All other			
381,133	290,202	90,931	160,115	150,363	9,752	210,519	41,696	503,595	32,042	650,445	27,268	6,296	152,618	42,810,192	Total.
2,396	1,771	625	578	578						5,679			45	202,610	New England:
2,669	1,651	1,018	626	586	40					4,678	98		3	81,564	Maine.
956	368	588	1,065	1,065						4,293	10	21	66	72,351	New Hampshire.
29,334	16,409	12,925	18,349	18,283	81	21,005	990	43,740	1,805	19,531			4,891	2,121,723	Vermont.
60	60	127	127	127			28	10		4,024			828	371,826	Massachusetts.
4,815	3,660	1,155	733	694	39		9	37		10,097			445	361,909	Rhode Island.
															Connecticut.
80,335	63,264	17,071	10,075	6,880	3,195	158,496	30,616	264,985	23,150	67,445	181	805	53,919	12,773,274	Middle Atlantic:
24,220	17,212	7,008	8,530	8,243	287		67	1,595	321	20,780	25		10,977	1,632,165	New York.
66,733	60,734	5,999	7,289	7,047	242	4,905	4,529	13,072	3,468	83,211	1,552	100	12,292	4,252,502	New Jersey.
															Pennsylvania.
20,835	16,511	4,324	4,954	4,868	86	7,093	81	6,190	278	36,870	7,919	590	3,194	2,302,453	East North Central:
2,738	2,102	636	3,485	3,081	404		36	154		22,775	1,959	5	3,414	515,911	Ohio.
10,610	8,435	2,175	11,399	11,133	266	8,016	3,284	19,128	568	34,628	1,603	4	17,515	3,178,574	Indiana.
22,351	20,223	2,128	4,258	4,211	47	116	253	1,297	2	13,929	2,934	2,327	1,681	1,664,525	Illinois.
5,186	4,963	223	6,303	6,277	26		35	11	36	16,045	18		1,636	577,247	Michigan.
															Wisconsin.
644	281	363	624	582	42	13	12	634	60	13,976	42		1,299	659,252	West North Central:
219	20	199	3,403	3,403	215			21		15,176	551		877	469,465	Minnesota.
14,228	13,485	743	14,236	14,236		35	212	667		16,373	2,524	3	4,217	1,155,745	Iowa.
419	163	256	1,008	1,008						3,498			4	91,219	Missouri.
191	116	75	1,119	1,119						2,269	6		35	77,460	North Dakota.
366	188	178	2,086	2,022	64		30	16		7,803	48		36	231,395	South Dakota.
241	149	92	2,175	2,097	78		1			9,856	35	36	138	266,219	Nebraska.
															Kansas.
469	445	24	429	396	33					1,142			1,256	73,464	South Atlantic:
11,346	7,435	3,911	1,232	1,225	7	163	38	4,616	2	9,553			864	406,923	Delaware.
163	75	88	6	6			94		220	3,976	125		127	166,663	Maryland.
3,017	2,006	1,011	4,001	3,665	336	657	5	716		20,465	568	3	1,168	471,330	District of Columbia.
3,331	2,175	1,156	1,329	1,297	32			1		10,413	206		209	250,782	Virginia.
2,894	1,086	1,808	5,651	5,048	603		4	479		9,416	1,058	61	198	278,458	West Virginia.
820	194	626	1,892	1,826	66			425	12	6,282	6	61	54	147,760	North Carolina.
2,020	652	1,368	6,749	6,551	198	96	169	192		8,036	179	80	1,618	333,147	South Carolina.
5,790	1,665	4,125	1,082	1,001	81	40	3		76	5,422	903	662	668	325,905	Georgia.
															Florida.
7,779	7,154	625	625	498	127	492	3	237	4	16,317	685		19,394	375,113	East South Central:
975	452	523	1,890	1,877	13			540	203	12,914	557	424	1,165	338,490	Kentucky.
1,765	1,023	742	4,913	4,829	84		44	950	1	9,335	1		409	255,714	Tennessee.
1,135	344	791	1,853	1,803	50			25	225	2,930	46	80	31	95,994	Alabama.
															Mississippi.
1,112	300	812	1,132	1,050	82		34			3,441	71		153	156,916	West South Central:
9,168	3,265	5,903	8,118	7,768	350	2,595	2	11,500	199	4,291	507	174	1,067	356,074	Arkansas.
612	171	441	2,154	2,124	30		17	10		6,955	153	295	53	427,934	Louisiana.
7,044	1,212	5,822	2,966	2,597	369	33	119	2,355		43,231	336		767	1,061,094	Oklahoma.
															Texas.
306	32	274	584	584			5			2,353	1	5	22	123,316	Mountain:
702	498	204	709	698	11		1			1,984	9	39	1	66,830	Montana.
10		10	198	198			1			1,666	1			43,896	Idaho.
577	420	157	1,069	1,029	40		23			4,306	6	20	43	285,307	Wyoming.
90	40	50	129	129			8			1,245			41	30,988	Colorado.
104	10	94	242	242			8	92		652	65		356	43,556	New Mexico.
582	428	154	646	572	74		4			2,192	5		284	99,521	Arizona.
										1,197			3	19,902	Utah.
															Nevada.
900	813	87	1,236	1,134	102	90	22	821		9,439	460	90	431	369,710	Pacific:
983	734	249	1,153	1,011	142	14	38	80	59	2,998			56	251,891	Washington.
27,903	25,808	2,095	5,490	3,680	1,810	6,531	861	27,254	1,353	35,358	1,753	411	4,668	2,894,125	Oregon.
															California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,185	1,045	140	39	39	9					2,232			481	71,683	Connecticut (district No. 2).
17,790	13,056	4,734	3,136	3,042	94	8	52	1,591	321	14,529			9,968	1,336,681	New Jersey (district No. 2).
1,009	557	452	497	370	127	21	3	22	4	7,847	132		82	118,062	Kentucky (district No. 4).
20,541	19,153	1,388	472	472		211	3,944	737	84	34,648	435		3,512	1,539,761	Pennsylvania (district No. 4).
135	100	35	68	68						1,628			1	41,866	West Virginia (district No. 4).
8,608	3,115	5,493	8,013	7,663	350	2,595	2	11,467	199	2,673	507	174	407	302,516	Louisiana (district No. 6).
320		320	965	965				25	225	2,020	20	61	30	73,505	Mississippi (district No. 6).
557	132	425	1,713	1,700	13			288	203	12,008	524	424	441	228,367	Tennessee (district No. 6).
9,705	8,069	1,636	11,049	10,848	201	8,016	3,283	19,128	568	26,305	156	4	17,372	2,957,729	Illinois (district No. 7).
2,438	1,920	518	3,458	3,068	390		36	154		18,324	1,555		3,380	428,273	Indiana (district No. 7).
22,267	20,178	2,089	4,239	4,192	47	116	253	1,297	2	10,948	2,861	2,327	1,673	1,584,408	Michigan (district No. 7).
5,136	4,933	203	6,285	6,267	18	84	35	11	36	13,540	18		1,632	516,823	Wisconsin (district No. 7).
23	11	12	3,010	2,991	19		52	289		2,800	231	3	1,656	335,163	Missouri (district No. 10).
							7			815			37	19,447	New Mexico (district No. 10).
283	150	133	1,854	1,837	17		17	10		6,684	153	193	53	419,824	Oklahoma (district No. 10).
104	10	94	242	242			1			322	5		70	32,137	Arizona (district No. 12).

STATE BANK MEMBERS—CONDITION OF BANKS IN CENTRAL RESERVE
RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, gross	Overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities—Total	125	5,208,642	2,770	709,697	1,091,382	7,012,491	234,234	152,562	16,882	10,124
Central reserve cities—										
New York.....	39	2,770,538	1,623	382,113	514,279	3,668,553	206,263	69,089	2,430	7,377
Chicago.....	10	629,406	120	101,904	121,926	853,356	10,650	12,294	80	917
Reserve cities—										
Boston.....	9	292,893	87	21,507	58,266	372,753	4,832	8,145	1,519	125
New York (Brooklyn).....	6	76,672	62	9,106	17,990	103,830	414	4,610	367	521
Philadelphia.....	12	224,392	368	50,622	129,366	404,748	158	9,060	2,704	269
Cleveland.....	5	518,184	98	48,071	81,436	647,789	4,784	23,061	3,224	110
Richmond.....	4	38,007	9	182	6,183	44,381		4,434	364	8
Atlanta.....	3	13,914	3	395	4,773	19,085		2,183	924	5
Chicago.....	19	103,606	67	9,776	32,586	146,035	9	4,377	203	471
St. Louis.....	12	139,815	69	25,625	44,452	209,961	114	5,249	506	98
Kansas City.....	1	44,698	43	17,196	14,019	75,956	26	2,000	1,525	15
San Francisco.....	5	356,517	221	43,200	66,106	466,044	6,984	12,060	3,036	208
Federal reserve branch cities—Total	66	1,662,662	1,677	238,599	355,663	2,258,601	9,639	91,189	15,763	1,063
Reserve cities—										
Buffalo.....	3	269,596	65	44,576	73,043	387,280	226	13,355	1,833	109
Pittsburgh.....	5	140,653	13	54,375	49,778	244,819		7,541	716	48
Cincinnati.....	6	137,486	19	8,679	38,415	184,590	57	6,614	2,711	43
Baltimore.....	3	48,203	2	671	18,278	67,154	2,824	2,548	1,074	17
Jacksonville.....	1	513			54	567				
Birmingham.....	3	29,748	7	20	2,384	32,159	1	1,880	318	13
New Orleans.....	6	131,369	745	8,504	23,191	163,809	5,130	12,408	1,512	69
Detroit.....	11	437,874	84	67,054	75,192	580,204	522	20,837	4,462	271
Louisville.....	4	41,570	15	3,255	7,304	52,144	59	1,502	145	10
Memphis.....	3	43,271	346	1,122	5,994	48,733	252	3,803	690	140
Little Rock.....	5	27,071	48	1,661	1,196	29,976		887	658	34
Helena.....	2	2,352	4	460	1,457	4,273		103		14
Denver.....	2	8,555	4	5,858	2,395	16,812		508	232	38
El Paso.....	1	1,464	7	133	1,777	1,681		12	91	8
Salt Lake City.....	4	14,812	21	776	4,733	20,342		355	811	9
Spokane.....	2	9,038	6	310	1,089	10,443	6	374	100	18
Portland.....	2	6,696	6	483	2,518	9,705		139	261	12
Los Angeles.....	3	312,389	285	41,662	48,565	402,901	562	18,328	4,149	210
All other reserve cities—Total	20	211,866	94	23,686	46,955	282,601	802	11,150	1,068	355
Albany.....	1	15,310	2	1,029	7,015	23,356	14	799	253	3
Columbus.....	1	15,263	3	603	5,752	21,621		1,075	259	35
Toledo.....	3	60,379	11	11,035	6,676	78,101		3,454	46	83
Savannah.....	3	9,571	10		1,225	10,816	788	1,139	162	8
Indianapolis.....	1	10,512		2,294	6,802	19,608		833	7	17
Grand Rapids.....	3	37,664	21	62	4,919	42,666		2,283	41	6
Cedar Rapids.....	1	2,400		28	174	2,602		112	40	6
Des Moines.....	2	6,951	6	1,725	2,626	11,308		223	161	101
Milwaukee.....	3	50,285	39	6,562	11,164	68,050		1,197	35	95
St. Joseph.....	1	1,434		202	552	2,188		2		1
San Antonio.....	1	2,097	2	136	50	2,285		33	64	1
Banks outside reserve cities (country banks)—Total	1,098	2,099,942	1,277	231,251	733,001	3,065,471	4,218	102,237	26,301	7,017
District No. 1.....	29	314,426	106	63,426	114,517	492,475	1,324	7,813	955	1,628
District No. 2.....	117	637,233	115	65,102	262,804	965,254	2,568	25,088	4,141	2,481
District No. 3.....	78	183,683	35	17,235	82,084	283,037	138	13,954	2,459	392
District No. 4.....	90	251,597	94	17,349	60,320	329,380		15,100	3,141	294
District No. 5.....	45	91,087	29	8,893	9,790	109,799	122	5,292	1,757	125
District No. 6.....	75	48,409	166	2,571	6,506	57,652	28	2,862	1,953	79
District No. 7.....	264	327,243	289	27,615	116,708	471,855	5	18,931	6,287	1,267
District No. 8.....	90	94,043	131	9,903	41,482	145,619		4,653	940	306
District No. 9.....	64	32,775	81	6,255	12,255	51,366		1,332	1,129	94
District No. 10.....	22	11,797	10	846	2,659	15,312		417	466	53
District No. 11.....	105	28,858	149	1,855	1,540	32,502	8	1,641	1,147	59
District No. 12.....	119	78,791	72	10,041	22,336	111,240	25	5,154	1,926	237

CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1927

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 and checks on other banks in same place	Outside checks and other cash items	Securities borrowed		Other assets	Total	
						United States	All other			
64,812	589,534	151,890	204,373	778,548	60,169	1,926	4	160,579	9,438,128	Federal reserve bank cities—Total.
29,917 5,952	391,834 47,089	76,228 11,406	69,889 45,696	683,381 31,146	26,515 19,307	-----	4	117,897 11,975	5,349,373 1,049,872	Central reserve cities— New York. Chicago.
2,778	28,384	9,491	9,367	12,512	1,785	-----	-----	3,004	454,695	Reserve cities— Boston.
3,352	8,816	1,021	940	5,870	599	-----	-----	502	130,842	New York (Brooklyn).
3,871	25,252	9,893	11,379	12,913	422	250	-----	5,108	485,527	Philadelphia.
7,961	32,000	18,955	14,454	10,015	4,549	-----	-----	6,208	773,710	Cleveland.
506	2,729	3,468	2,198	1,237	8	-----	-----	230	55,563	Richmond.
134	819	199	770	189	64	-----	-----	399	24,771	Atlanta.
3,760	8,323	1,391	7,704	2,149	591	-----	-----	1,271	176,284	Chicago.
1,911	12,149	6,888	7,330	4,179	676	1,676	-----	788	251,525	St. Louis.
833	8,488	7,445	11,994	3,006	566	-----	-----	2,182	114,036	Kansas City.
4,337	23,051	5,505	22,652	11,951	5,087	-----	-----	11,015	571,930	San Francisco.
29,427	126,821	49,251	120,434	51,516	18,775	2,020	1,148	18,767	2,794,414	Federal reserve branch cities—Total.
2,646	19,758	10,927	11,035	3,951	3,376	-----	-----	2,662	457,158	Reserve cities— Buffalo.
1,043	15,337	4,256	5,825	4,069	296	280	-----	2,316	286,526	Pittsburgh.
3,358	11,813	7,281	8,704	5,439	756	1,191	37	850	233,453	Cincinnati.
1,496	5,015	2,984	5,558	3,545	98	-----	-----	436	92,749	Baltimore.
-----	-----	450	-----	-----	2	-----	25	-----	1,044	Jacksonville.
614	2,766	1,037	3,834	616	149	-----	-----	7	43,394	Birmingham.
1,975	8,733	3,293	12,295	7,948	2,323	499	123	2,486	222,603	New Orleans.
9,010	27,846	9,749	22,511	16,248	3,973	70	963	1,860	694,526	Detroit.
519	1,986	805	1,436	558	144	-----	-----	6,875	66,183	Louisville.
619	3,880	1,856	9,510	1,244	185	-----	-----	269	72,181	Memphis.
321	2,108	2,078	4,044	618	179	-----	-----	297	41,200	Little Rock.
103	258	162	492	59	38	-----	-----	-----	5,500	Helena.
275	1,058	261	2,504	290	29	-----	-----	7	22,008	Denver.
44	80	10	3,329	29	9	-----	-----	72	2,365	El Paso.
188	1,378	1,265	2,489	722	156	-----	-----	144	27,859	Salt Lake City.
178	648	281	1,304	259	2	-----	-----	-----	1	Spokane.
396	876	358	745	140	85	-----	-----	55	12,772	Portland.
6,642	23,281	2,648	27,369	5,781	6,978	-----	-----	430	499,279	Los Angeles.
5,889	16,406	4,523	16,597	5,736	2,156	1,319	-----	1,980	350,582	All other reserve cities—Total.
332	1,694	1,033	2,184	127	15	-----	-----	150	29,960	Albany.
440	1,115	32	1,096	1,160	322	-----	-----	-----	27,155	Columbus.
1,554	4,629	1,722	3,865	1,539	440	-----	-----	484	95,417	Toledo.
192	510	42	1,503	13	2	-----	-----	37	15,192	Savannah.
729	1,226	293	864	192	-----	492	-----	651	24,895	Indianapolis.
969	2,475	192	1,911	1,210	205	827	-----	-----	52,796	Grand Rapids.
26	116	-----	137	6	20	-----	-----	-----	3,065	Cedar Rapids.
350	398	725	1,180	245	37	-----	-----	-----	14,728	Des Moines.
1,175	3,942	484	3,738	1,157	1,056	-----	-----	613	81,542	Milwaukee.
87	160	-----	301	35	42	-----	-----	-----	2,821	St. Joseph.
35	141	-----	318	38	31	-----	-----	65	3,011	San Antonio.
56,012	141,626	38,236	157,878	28,323	7,213	4,257	1,418	20,353	3,660,560	Banks outside reserve cities (country banks)—Total.
8,896	22,812	5,336	14,868	5,643	1,163	-----	-----	3,551	566,464	District No. 1.
13,299	42,854	20,133	38,360	9,069	1,672	66	-----	7,287	1,132,252	District No. 2.
4,238	12,327	3,235	7,884	1,874	227	-----	-----	2,051	331,816	District No. 3.
6,350	14,243	2,193	15,504	3,210	527	646	8	783	391,359	District No. 4.
2,692	3,009	3,808	12,976	1,469	137	116	6	181	144,489	District No. 5.
2,064	3,147	221	7,576	1,357	125	6	-----	1,381	77,441	District No. 6.
9,209	21,159	2,167	29,673	3,068	1,832	1,364	-----	3,610	572,737	District No. 7.
3,229	7,249	543	7,978	1,554	400	1,303	19	401	174,196	District No. 8.
1,622	2,515	113	5,574	274	117	55	5	48	64,244	District No. 9.
358	1,053	47	3,360	155	24	-----	-----	43	21,319	District No. 10.
1,259	2,238	52	4,730	189	119	177	-----	845	44,966	District No. 11.
2,806	6,020	388	9,365	861	892	55	16	292	139,277	District No. 12.

STATE MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	Reserved for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to repurchase securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
Federal reserve bank cities—Total.	438,075	438,355	203,666	35,677	1,239	973,430	470,020	4,060,052	283,567	4,742,533	1,997,256	45,680	3,694
Central reserve cities:													
New York.....	231,950	221,408	120,282	16,892	24	677,143	426,118	2,485,705	218,318	3,016,746	575,384	7,824	44
Chicago.....	43,200	58,050	28,070	9,075	-----	94,429	11,215	410,204	17,170	460,038	347,964	7,064	-----
Reserve cities—													
Boston.....	25,750	23,730	9,457	1,957	-----	18,732	9,460	253,532	7,016	262,442	78,398	11,499	-----
New York (Brooklyn).....	7,300	6,522	1,938	234	-----	6,409	885	76,370	1,587	79,263	25,532	41	-----
Philadelphia.....	26,025	61,025	18,883	2,375	1,215	20,471	5,514	230,117	602	232,516	89,253	10,916	3,600
Cleveland.....	38,450	22,700	5,370	2,427	-----	48,050	5,509	206,777	15,358	236,441	409,050	945	40
Richmond.....	3,950	2,900	1,410	54	-----	10,999	443	21,614	190	26,468	13,206	8	-----
Atlanta.....	4,000	1,650	1,722	274	-----	2,539	163	3,861	3,464	9,629	4,700	-----	-----
Chicago.....	11,450	4,635	3,962	826	-----	2,826	1,774	54,319	3,487	57,847	87,456	896	-----
St. Louis.....	16,000	13,670	4,688	452	-----	13,874	1,737	99,381	12,111	114,885	76,754	3,243	10
Kansas City.....	6,000	2,000	712	72	-----	27,988	1,298	64,205	-----	71,046	8,216	2,513	-----
San Francisco.....	24,000	20,065	7,172	1,039	-----	49,970	5,904	153,967	4,284	175,212	281,343	731	-----
Federal reserve branch cities—Total.	133,170	157,556	46,822	8,055	557	168,980	28,578	900,226	52,832	986,950	1,178,153	20,415	9,935
Reserve cities—													
Buffalo.....	17,500	19,000	12,197	1,383	556	22,841	2,360	150,208	8,475	159,400	199,729	4,135	9,635
Pittsburgh.....	8,100	57,200	9,236	1,772	-----	18,557	2,360	124,453	6,748	140,020	46,667	5,976	-----
Cincinnati.....	12,520	11,920	3,829	234	-----	21,132	2,773	75,314	8,809	92,037	93,272	503	300
Baltimore.....	5,500	4,350	1,605	421	-----	5,176	1,415	34,293	1,659	35,952	33,232	99	-----
Jacksonville.....	200	71	6	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Birmingham.....	3,750	2,555	560	76	-----	2,199	299	21,238	887	22,125	11,037	-----	-----
New Orleans.....	11,200	7,475	2,257	931	-----	30,730	1,136	76,620	5,129	91,151	55,710	5,555	-----
Detroit.....	35,500	38,900	6,191	967	-----	21,916	6,714	202,329	4,467	206,796	358,960	2,690	-----
Louisville.....	3,250	2,600	688	720	-----	2,758	769	12,485	144	14,033	22,811	-----	-----
Memphis.....	6,500	1,810	1,304	42	-----	9,021	343	29,090	1,962	31,052	20,917	-----	-----
Little Rock.....	2,200	900	514	221	1	8,801	701	11,663	1,034	15,954	14,893	148	-----
Helena.....	400	225	145	-----	-----	475	55	2,197	230	2,619	1,773	-----	-----
Denver.....	1,000	600	1,066	324	-----	334	353	10,089	1,425	11,514	6,817	-----	-----
El Paso.....	300	50	18	-----	-----	130	149	267	-----	267	1,363	-----	-----
Salt Lake City.....	1,750	875	236	120	-----	2,812	165	9,865	1,285	11,158	10,239	-----	-----
Spokane.....	1,200	350	136	8	-----	2,423	159	4,052	1,306	6,205	3,974	-----	-----
Portland.....	400	125	246	74	-----	251	310	5,219	20	5,239	6,125	-----	-----
Los Angeles.....	21,900	8,550	6,588	762	-----	19,424	8,517	130,814	9,252	141,428	290,634	1,309	-----
All other reserve cities—Total.	18,200	15,446	5,438	1,509	3,081	28,018	2,710	105,639	11,738	127,614	148,323	1,007	-----
Albany.....	1,000	1,000	1,035	48	1,726	2,567	145	6,609	6,168	13,872	9,591	-----	-----
Columbus.....	1,500	650	99	22	-----	592	379	11,928	31	11,959	11,954	-----	-----
Toledo.....	6,600	4,250	1,585	440	1,092	6,626	939	28,674	2,459	33,164	39,457	845	-----
Savannah.....	1,300	1,125	337	7	-----	1,683	23	3,934	152	4,402	5,228	-----	-----
Indianapolis.....	1,500	1,000	571	219	85	3,182	193	5,440	1,975	9,526	9,830	40	-----
Grand Rapids.....	1,900	2,125	199	29	-----	2,310	188	15,207	385	15,592	29,049	-----	-----
Cedar Rapids.....	200	50	2	-----	-----	2	16	379	9	388	2,407	-----	-----
Des Moines.....	1,250	450	96	50	-----	1,445	216	6,129	195	6,324	4,349	122	-----
Milwaukee.....	2,450	4,700	1,454	677	178	8,860	513	24,789	357	29,570	34,705	-----	-----
St. Joseph.....	200	60	40	10	-----	194	39	1,358	-----	1,358	920	-----	-----
San Antonio.....	300	36	20	7	-----	557	59	1,192	7	1,459	833	-----	-----
Banks outside reserve cities (country banks)—Total.	210,919	162,895	79,211	12,587	11,787	80,888	24,492	1,333,890	70,641	1,419,569	1,572,957	12,591	809
District No. 1.....	18,775	21,436	15,038	4,999	947	9,205	2,820	229,780	10,602	240,878	243,847	506	454
District No. 2.....	57,756	46,580	25,108	2,844	6,167	22,506	5,571	470,683	15,269	488,083	446,872	3,599	142
District No. 3.....	25,874	29,188	8,561	536	1,723	3,330	1,776	105,466	7,188	113,035	133,067	3,198	38
District No. 4.....	24,825	19,338	8,076	1,263	578	3,644	3,303	112,033	10,034	122,453	202,185	390	-----
District No. 5.....	11,648	7,536	3,140	390	2,077	14,254	3,003	51,065	881	57,020	46,356	1,348	-----
District No. 6.....	6,975	4,322	1,936	339	174	3,995	782	28,936	927	30,333	25,010	334	-----
District No. 7.....	31,087	19,548	9,568	1,317	70	11,252	3,229	157,883	14,273	173,678	308,772	1,187	55
District No. 8.....	12,690	6,208	3,861	458	15	3,622	1,271	61,310	4,734	67,661	75,194	237	-----
District No. 9.....	3,872	1,593	634	186	-----	3,314	426	21,035	1,376	22,921	30,912	104	-----
District No. 10.....	1,515	637	249	57	-----	3,118	417	9,810	529	11,204	4,670	100	-----
District No. 11.....	5,402	2,173	813	34	-----	1,327	208	28,491	545	29,425	3,576	-----	-----
District No. 12.....	10,500	4,336	2,227	164	36	1,321	1,686	57,398	4,283	62,878	52,496	1,588	120

CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1927—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			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	With Federal reserve banks	All other	Total	With Federal reserve banks	All other					United States	All other			
50,946	49,144	1,802	13,091	13,091	-----	97,128	25,559	236,907	11,621	1,926	4	50,235	9,438,128	Federal reserve bank cities—Total.
11,410	11,260	150	193	193	-----	86,246	24,588	209,523	9,700	-----	4	26,621	5,349,373	Central reserve cities:
40	40	40	1,312	1,312	-----	-----	357	10,658	-----	-----	-----	11,060	1,049,872	New York.
1,275	1,175	100	5,900	5,900	-----	2,328	3	4,316	886	-----	-----	456	454,695	Chicago.
2,400	2,400	-----	837	837	-----	-----	171	53	196	-----	-----	367	130,842	Reserve cities—
9,386	9,236	150	1,093	1,093	-----	250	205	-----	158	250	-----	4,189	485,527	Boston.
8,883	8,450	433	156	156	-----	3,541	14	4,739	254	-----	-----	1,447	773,710	New York
150	150	-----	-----	-----	-----	139	-----	-----	-----	-----	-----	500	55,563	(Brooklyn).
315	300	15	582	582	-----	-----	31	9	-----	-----	-----	1,501	24,771	Philadelphia.
2,730	2,250	480	663	663	-----	-----	40	79	-----	-----	-----	1,220	176,284	Cleveland.
4,833	4,623	210	2,355	2,355	-----	35	34	26	-----	1,676	-----	587	251,525	Richmond.
9,524	9,300	224	-----	-----	-----	4,589	116	7,504	427	-----	-----	972	114,036	Atlanta.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1,315	571,930	Chicago.
35,865	28,912	6,953	8,814	8,814	-----	2,207	543	14,713	32	2,020	1,148	23,793	2,794,414	St. Louis.
8,475	8,475	-----	-----	-----	-----	-----	12	221	4	-----	-----	427	457,158	Kansas City.
3,700	3,700	-----	-----	-----	-----	-----	25	51	18	260	-----	1,467	286,526	San Francisco.
2,400	2,400	-----	1,070	1,070	-----	-----	29	4,313	-----	1,191	37	355	233,453	Reserve cities—
325	325	-----	-----	-----	-----	126	-----	-----	-----	-----	25	206	92,749	Buffalo.
516	516	-----	-----	-----	-----	-----	34	2	1	-----	-----	226	1,044	Pittsburgh.
8,100	2,850	5,250	6,73	6,73	-----	2,081	2	8,708	4	499	123	85	43,394	Cincinnati.
13,015	12,015	1,000	887	887	-----	-----	102	520	2	70	963	290	222,603	Baltimore.
1,147	1,147	-----	-----	-----	-----	-----	-----	59	-----	-----	-----	333	694,526	Jacksonville.
300	300	-----	-----	-----	-----	-----	25	252	-----	-----	-----	18,752	66,183	Birmingham.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	640	72,181	New Orleans.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	99	41,200	Detroit.
87	87	-----	-----	-----	-----	-----	3	-----	-----	-----	-----	-----	5,500	Louisville.
100	100	-----	131	131	-----	-----	-----	6	-----	-----	-----	-----	22,008	Memphis.
-----	-----	-----	-----	-----	-----	-----	2	-----	-----	-----	-----	1	2,365	Little Rock.
-----	-----	-----	-----	-----	-----	-----	309	583	3	-----	-----	278	27,859	Helena.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	13,614	Denver.
5,463	5,263	200	1,696	1,568	128	-----	-----	-----	14	1,319	-----	-----	27,859	El Paso.
-----	-----	-----	-----	-----	-----	-----	-----	-----	14	-----	-----	-----	13,614	Salt Lake City
2,450	2,450	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	12,772	Spokane.
200	200	200	1,119	991	128	-----	-----	-----	-----	492	-----	634	499,279	Portland.
-----	-----	-----	577	577	-----	-----	-----	-----	-----	827	-----	-----	-----	Los Angeles.
2,813	2,813	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
40,841	27,200	13,641	16,490	15,580	910	174	153	3,791	22	4,257	1,418	19,747	3,660,560	All other reserve cities—Total.
4,367	3,557	810	511	452	59	28	6	1,345	-----	-----	-----	1,798	566,464	Albany.
14,108	8,993	5,115	3,332	3,258	74	143	19	2,153	22	66	-----	9,312	1,132,252	Columbus.
6,254	4,530	1,724	1,859	1,759	100	-----	-----	139	-----	-----	-----	3,619	331,816	Toledo.
3,190	2,152	1,038	1,180	1,173	7	-----	54	2	-----	646	8	610	391,359	Savannah.
1,297	480	817	994	954	40	-----	2	122	-----	116	6	254	144,489	Indianapolis.
1,583	522	1,061	2,103	2,040	63	-----	-----	-----	-----	6	-----	19	77,441	Grand Rapids.
4,777	4,186	591	2,642	2,414	228	-----	33	5	1,832	1,364	-----	3,843	572,737	Cedar Rapids.
2,499	1,634	865	670	663	7	-----	33	-----	1,303	19	-----	72	174,196	Des Moines.
287	119	168	423	417	6	-----	-----	-----	55	5	-----	22	64,244	Milwaukee.
32	32	-----	172	172	-----	-----	-----	-----	1	-----	-----	12	21,319	St. Joseph.
1,462	243	1,219	626	556	70	-----	-----	-----	177	-----	-----	132	44,966	San Antonio.
985	784	201	1,978	1,722	256	3	6	25	55	16	-----	54	139,277	

STATE BANK MEMBERS—CONDITION OF RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, gross	Over- drafts	United States Government securities	Other bonds, stocks, and securities	Total loans and invest- ments	Customers' liability on account of accept- ances	Banking house, furni- ture, and fixtures	Other real estate owned	Gold and gold certifi- cates
Total	1,309	9,183,112	5,818	1,203,233	2,227,001	12,619,164	248,893	357,138	60,014	18,559
New England:										
Maine	4	21,905	15	2,991	11,462	36,373		393	34	16
New Hampshire	1	774	3	1	366	1,144		16	3	1
Massachusetts	25	397,588	123	31,529	87,257	516,497	4,832	10,549	1,637	311
Rhode Island	4	152,282	24	48,648	69,524	270,478	1,324	3,408	641	1,402
Connecticut	4	34,770	28	1,764	4,174	40,736		1,592	156	23
Middle Atlantic:										
New York	111	3,406,553	1,811	459,331	730,561	4,598,256	207,850	101,463	6,058	8,820
New Jersey	65	390,187	59	45,179	156,095	591,520	1,635	13,083	3,791	1,777
Pennsylvania	99	543,344	416	124,223	265,813	933,796	296	31,136	5,604	689
East North Central:										
Ohio	82	918,601	201	78,316	163,052	1,160,170	4,841	45,449	8,605	443
Indiana	17	42,252	26	4,133	11,768	58,179		3,694	420	303
Illinois	84	802,799	274	118,571	168,690	1,080,334	10,659	20,965	841	1,573
Michigan	154	650,261	208	84,717	173,403	908,589	527	33,227	2,601	935
Wisconsin	20	69,022	63	8,007	16,422	93,514		1,993	450	156
West North Central:										
Minnesota	18	9,483	14	1,247	1,704	12,448		344	463	29
Iowa	68	68,506	85	4,664	11,126	84,381		2,702	3,388	379
Missouri	62	249,209	154	50,019	96,727	396,109	140	10,089	2,389	324
North Dakota	2	232	9	15	101	348		16	14	5
South Dakota	9	3,277	9	527	332	4,145		174	239	15
Nebraska	6	1,882	5	9	71	1,967		81	161	8
Kansas	6	3,153	2	168	329	3,652		159	187	15
South Atlantic:										
Delaware	4	28,484	9	1,482	11,024	40,999		924	80	12
Maryland	5	49,544	3	671	18,416	68,634	2,825	2,583	1,080	19
Virginia	12	50,965	11	189	7,545	58,710	120	1,091	723	27
West Virginia	17	28,633	15	2,655	3,736	35,039	1	1,718	710	39
North Carolina	9	50,888	9	6,898	3,225	61,020		3,128	304	71
South Carolina	12	8,370	5	340	3,002	11,717		424	524	8
Georgia	53	37,157	77	820	7,056	45,110	801	3,867	2,174	39
Florida	9	20,155	5	1,467	4,587	26,214		1,206	255	32
East South Central:										
Kentucky	7	46,600	29	3,664	8,061	58,354	59	1,635	191	40
Tennessee	9	50,608	439	147	6,256	57,450	252	4,587	889	141
Alabama	17	35,865	10	183	2,688	38,746	16	2,035	638	25
Mississippi	4	1,945	22	147	151	2,265		104	54	1
West South Central:										
Arkansas	24	36,676	80	2,291	1,610	40,657		1,368	1,029	53
Louisiana	11	138,069	754	9,255	24,076	172,154	5,130	12,641	1,671	79
Oklahoma	3	749	2	73	142	966		27	41	6
Texas	103	28,502	155	1,848	1,047	31,552	8	1,611	1,228	66
Mountain:										
Montana	25	15,467	57	4,439	7,447	27,410		615	341	52
Idaho	16	5,509	10	1,056	1,788	8,363		311	357	35
Wyoming	2	433	6	79	79	518		31	22	4
Colorado	4	9,183	4	5,936	2,465	17,588		534	252	40
New Mexico	2	279	2	146	44	469		38	2	1
Arizona	3	7,592	2	2,396	2,122	12,112		293	656	15
Utah	24	25,766	44	1,610	5,772	33,192		793	997	49
Pacific:										
Washington	44	27,649	19	2,723	7,268	37,659	31	1,417	347	85
Oregon	28	17,305	16	2,003	6,521	25,845		956	471	63
California	21	694,639	521	86,729	121,896	903,785	7,546	32,658	7,463	448

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—

Connecticut ¹										
New Jersey (district No. 2)	54	362,796	56	42,595	144,570	550,017	1,635	11,478	2,966	1,671
Kentucky (district No. 4)	2	2,714	9	357	740	3,820		65		10
Pennsylvania (district No. 4)	23	191,144	25	60,432	76,912	328,513		10,661	1,346	146
West Virginia (district No. 4)	3	11,103	3	1,007	1,673	13,786		670	146	14
Louisiana (district No. 6)	10	134,664	752	9,030	23,575	168,021	5,130	12,617	1,607	78
Mississippi ¹										
Tennessee (district No. 6)	2	5,683	87		227	5,997		747	195	
Illinois (district No. 7)	69	784,356	249	115,996	163,755	1,064,356	10,659	19,983	783	1,504
Indiana (district No. 7)	15	40,464	26	4,123	11,519	56,132		3,468	386	293
Michigan (district No. 7)	145	644,768	204	84,385	169,449	898,806	527	32,986	2,425	815
Wisconsin (district No. 7)	17	67,847	62	7,852	16,248	92,009		1,948	384	154
Missouri (district No. 10)	5	51,102	44	17,870	16,594	85,610	26	2,085	1,560	38
New Mexico (district No. 10)	1	123		43	2	168		10	2	1
Oklahoma (district No. 10)	2	608	2	70	85	765		22	39	6
Arizona (district No. 12)	2	7,377	1	2,351	2,102	11,831		275	648	14

¹ There are no State bank members in that portion of Connecticut in district 2.

BANKS, BY STATES, ON JUNE 30, 1927

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 and checks on other banks in same place	Outside checks and other cash items	Securities borrowed		Other assets	Total	
						United States	All other			
156,140	874,387	243,900	499,282	864,123	88,813	9,522	2,570	201,679	16,243,684	Total.
500	1,924	241	934	215	75			186	40,891	New England:
13	42	15	9					1	1,247	Maine.
5,645	35,681	12,634	15,209	13,270	2,084			3,192	621,541	New Hampshire.
4,804	10,923	1,148	8,303	4,127	336			3,140	308,034	Massachusetts.
712	2,626	789	1,780	543	453			36	49,446	Rhode Island.
										Connecticut.
42,353	440,420	96,609	102,901	697,261	31,423	66		124,067	6,457,547	Middle Atlantic:
7,726	26,105	13,088	20,325	5,391	801			4,794	690,046	New York.
9,050	53,118	16,380	26,568	18,795	947	685		8,985	1,108,049	New Jersey.
										Pennsylvania.
17,900	59,773	29,432	38,497	20,587	6,509	1,662	45	8,027	1,401,940	East North Central:
1,650	2,905	711	3,327	570	156	532		3,139	75,586	Ohio.
11,580	59,908	13,474	60,599	33,907	20,456	1,224	4	13,749	1,339,573	Indiana.
15,518	42,628	10,901	38,027	19,962	4,999	2,740	2,327	2,233	1,085,014	Illinois.
1,597	5,206	575	5,745	1,280	1,125			768	112,409	Michigan.
										Wisconsin.
264	558		903	113	54			7	15,183	West North Central:
1,620	3,702	921	8,568	537	459			23	106,710	Minnesota.
4,980	26,385	14,683	25,944	8,593	1,454	1,730		3,236	490,056	Iowa.
8	15		29	3					453	Missouri.
164	197	42	677	21	6			23	5,603	North Dakota.
43	99		164	4	13			10	2,550	South Dakota.
93	256	6	556	39	1			29	4,993	Nebraska.
										Kansas.
584	2,175	1,077	1,248	379	12			383	47,873	South Atlantic:
1,538	5,077	2,964	5,624	3,550	98			436	94,448	Delaware.
794	3,293	3,627	3,051	1,503	13			248	73,200	Maryland.
663	1,756	893	2,984	1,308	10	15		77	44,213	Virginia.
1,638	3,704	2,961	8,545	1,002	77	73	6	12	82,541	West Virginia.
273	451	116	933	42	47	28		74	14,637	North Carolina.
759	2,148	245	3,563	280	85			622	56,693	South Carolina.
1,150	1,531	147	5,073	203	29		25	1,105	36,970	Georgia.
										Florida.
591	2,254	807	2,244	614	180			6,897	73,866	East South Central:
839	4,243	1,925	10,590	1,305	264			271	89,746	Kentucky.
820	3,109	1,037	4,379	631	156			32	51,624	Tennessee.
45	115		150	11	1	7	19	33	2,805	Alabama.
										Mississippi.
675	2,775	2,137	5,362	719	206	22		380	55,383	West South Central:
2,148	9,139	3,326	12,720	7,996	2,329	505	123	2,531	232,492	Arkansas.
17	67		213	2	1			2	1,342	Louisiana.
1,213	2,171	30	5,041	204	157	117		919	44,317	Oklahoma.
										Texas.
950	1,475	233	3,860	145	76		5	8	35,170	Mountain:
181	443	29	876	63	16		16	19	10,709	Montana.
11	22		17	1	2	1			629	Idaho.
310	1,101	261	2,544	292	29			7	22,958	Wyoming.
31	31		58	1					631	Colorado.
309	635	221	515	135	544	60		115	15,610	New Mexico.
453	1,973	1,270	3,460	768	181	5		163	43,304	Arizona.
										Utah.
953	2,193	288	3,463	548	121	80		20	47,175	Pacific:
885	1,768	453	2,304	196	139			70	33,150	Washington.
11,790	48,267	8,184	53,370	18,007	12,199			11,610	1,115,327	Oregon.
										California.

CONDITION OF BANKS, BY STATES, ON JUNE 30, 1927

7,193	24,536	12,733	19,507	5,137	754			4,411	642,038	Connecticut. ¹
36	153	2	675	50	22			22	4,855	New Jersey (district No. 2).
2,558	19,283	4,684	9,371	4,641	357	435		2,592	384,587	Kentucky (district No. 4).
212	528	321	405	154	2				16,238	Pennsylvania (district No. 4).
2,071	8,903	3,294	12,484	7,950	2,327	505	123	2,530	227,640	West Virginia (district No. 4).
										Louisiana (district No. 6).
169	284	69	929	59	68			1	8,518	Mississippi. ²
11,231	58,790	13,350	58,491	33,795	20,264	4	4	13,744	1,306,908	Tennessee (district No. 6).
1,553	2,776	680	3,150	512	155	532		3,122	72,739	Illinois (district No. 7).
15,212	42,174	10,901	37,636	19,911	4,983	2,685	2,327	2,226	1,073,514	Indiana (district No. 7).
1,564	5,132	575	5,639	1,280	1,124			765	110,674	Michigan (district No. 7).
1,072	9,210	7,486	14,673	3,150	614			2,186	127,710	Wisconsin (district No. 7).
9	11		37						238	Missouri (district No. 10).
15	60		198		1				1,106	New Mexico (district No. 10).
285	610	221	451	132	544			55	15,066	Oklahoma (district No. 10).
										Arizona (district No. 12).

¹ There are no State bank members in that portion of Mississippi in district 6.

STATE BANK MEMBERS—CONDITION OF LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Un-divided profits less expenses and taxes paid	Reserved for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to repurchase securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified, cashiers', and treasurers' checks	Individual deposits subject to check	All other	Net demand deposits			
Total.....	800,364	774,252	335,137	57,828	16,664	1,251,316	525,800	6,399,807	418,778	7,276,666	4,896,689	79,693	14,438
New England:													
Maine.....	1,100	950	1,051	121		886	134	12,053	1,042	13,095	22,314	101	
New Hampshire.....	75	22	33	5			2	229	38	267	755		
Massachusetts.....	32,150	29,414	14,166	2,539	655	22,513	10,859	339,202	14,065	355,657	125,254	11,490	
Rhode Island.....	8,200	11,580	7,343	4,091	292	3,292	993	97,614	2,118	99,732	169,643	204	454
Connecticut.....	3,000	3,200	1,902	200		1,246	202	34,214	855	34,569	4,279	81	
Middle Atlantic:													
New York.....	279,740	264,947	147,854	19,452	4,747	719,770	431,430	2,918,255	243,416	3,479,568	1,011,650	12,251	9,679
New Jersey.....	37,866	32,913	13,986	2,162	3,804	12,333	3,845	287,125	6,740	293,966	266,651	3,343	142
Pennsylvania.....	59,024	146,493	36,148	4,643	2,546	41,388	9,575	448,493	15,037	474,497	288,082	20,337	3,638
East North Central:													
Ohio.....	76,520	50,823	15,531	3,957	1,430	78,840	12,356	395,739	34,782	454,875	701,493	2,379	340
Indiana.....	5,386	2,747	1,808	243	168	4,851	390	23,117	2,582	28,084	29,240	40	
Illinois.....	62,685	66,390	34,752	10,280	1	101,099	13,990	508,385	23,343	566,410	479,827	8,523	
Michigan.....	53,285	52,870	11,056	1,981		27,589	8,779	298,592	15,618	314,499	587,076	3,065	55
Wisconsin.....	4,247	5,681	1,865	684	178	9,514	702	35,418	659	40,517	49,557	258	
West North Central:													
Minnesota.....	1,030	380	161	20		892	120	3,970	250	4,511	8,098	30	
Iowa.....	6,791	3,354	1,735	266	1	5,669	556	26,553	1,132	28,153	59,120	122	
Missouri.....	29,985	20,186	8,077	834		45,480	4,309	210,861	15,078	237,130	142,721	6,092	10
North Dakota.....	75	5	1					105	1	106	251		
South Dakota.....	395	93	42	5		352	34	1,677	343	2,020	2,333	43	
Nebraska.....	190	76	20			60	7	845	166	1,002	1,085		
Kansas.....	355	182	20	1		258	47	2,674	263	2,937	1,167		
South Atlantic:													
Delaware.....	4,600	4,500	2,104	158	322	798	341	27,953	829	28,782	4,818	8	
Maryland.....	5,625	4,475	1,631	426		5,181	1,431	34,770	1,691	36,461	34,006	99	
Virginia.....	6,080	3,916	1,898	195	22	11,294	516	26,646	580	31,890	21,071	8	
West Virginia.....	3,390	2,781	1,051	98	481	2,113	284	17,187	196	17,640	15,404	162	
North Carolina.....	5,525	3,655	1,770	233	1,738	12,191	2,625	29,996	191	35,248	22,648	1,186	
South Carolina.....	1,478	859	268	10	68	188	46	3,582	143	3,738	7,251		
Georgia.....	8,254	4,472	2,480	290	10	4,368	234	14,331	3,902	20,853	15,356	1	
Florida.....	1,765	1,364	901	10	164	3,670	629	15,068	517	16,042	11,876		
East South Central:													
Kentucky.....	4,100	2,915	813	746		3,127	817	14,790	323	16,549	26,133	49	
Tennessee.....	7,880	2,371	1,568	343		9,099	392	32,496	1,976	34,472	25,303		
Alabama.....	4,701	3,271	794	80		2,289	334	24,066	987	25,066	13,485	151	
Mississippi.....	375	105	77			51	13	1,174	43	1,217	726		
West South Central:													
Arkansas.....	3,730	1,500	844	227	1	9,104	784	17,909	1,948	23,120	17,881	148	
Louisiana.....	11,960	7,739	2,493	960		31,299	1,179	80,470	5,139	95,269	58,574	5,737	
Oklahoma.....	125	15	24			14	3	691	68	759	364		
Texas.....	5,597	2,104	745	27		1,449	385	27,319	552	28,262	4,276		
Mountain:													
Montana.....	2,010	884	435	43		2,502	218	13,544	819	14,758	14,483	23	
Idaho.....	835	255	151	29		71	154	5,969	101	7,201	2,818	2	
Wyoming.....	90	44	7	1		4	2	212	3	215	229		
Colorado.....	1,100	655	1,069	330		334	361	10,543	1,441	11,984	7,125		
New Mexico.....	80	15	9				9	357	2	359	159		
Arizona.....	1,105	261	76	34	30	326	353	8,228	111	8,339	4,946		
Utah.....	3,171	1,748	456	178	5	2,997	268	15,310	1,366	16,714	16,680		
Pacific:													
Washington.....	3,883	1,358	449	33	1	2,687	586	17,971	3,138	21,970	15,895	310	120
Oregon.....	2,150	535	443	92		467	464	14,775	514	15,311	13,236	2	
California.....	48,636	30,149	15,030	1,801		69,661	14,922	299,329	15,180	332,852	591,350	3,314	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS

Connecticut ¹													
New Jersey (district No. 2)	35,766	29,563	12,706	1,949	3,726	11,696	3,649	271,320	6,401	277,796	245,458	3,348	142
Kentucky (district No. 4)	650	205	113	1		201	44	1,593	171	1,764	1,733	49	
Pennsylvania (district No. 4)	13,825	64,130	12,088	2,103	8	19,022	2,822	156,668	8,415	173,898	91,773	6,231	
West Virginia (district No. 4)	1,000	900	463	97	232	538	41	5,209	71	5,337	7,586		
Louisiana (district No. 6)	11,680	7,589	2,400	946		30,742	1,164	78,420	5,139	66,773	57,371	5,737	
Mississippi ²													
Tennessee (district No. 6)	1,025	502	243	301	77	42	2,704	14	2,718	3,597			
Illinois (district No. 7)	59,830	65,322	33,803	10,105	1	98,692	13,731	498,296	22,522	554,014	467,089	8,522	
Indiana (district No. 7)	5,146	2,687	1,794	242	153	4,801	369	21,756	2,580	26,721	28,170	40	
Michigan (district No. 7)	52,655	52,440	10,933	1,863		27,555	8,730	295,205	15,425	310,919	580,605	3,065	55
Wisconsin (district No. 7)	4,115	5,655	1,848	684	178	9,505	672	34,869	659	39,952	48,508	250	
Missouri (district No. 10)	6,850	2,310	931	131		30,964	1,688	70,454	21	78,180	10,673	2,613	
New Mexico (district No. 10)	30	15	2					114	2	116	75		
Oklahoma (district No. 10)	100	15	18			14	2	620	68	688	269		
Arizona (district No. 12)	1,075	256	76	34	30	318	347	7,961	111	8,072	4,832		

¹ There are no State bank members in that portion of Connecticut in district 2.

BANKS, BY STATES, ON JUNE 30, 1927—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			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	With Federal reserve banks	All other	Total	With Federal reserve banks	All other					United States	All other			
133,115	110,519	22,596	40,091	39,053	1,038	99,509	26,255	255,411	11,689	9,522	2,570	94,756	16,243,684	Total.
1,097	977	120										42	40,891	New England:
40		40	48	48									1,247	Maine.
3,855	3,405	450	6,363	6,304	59	2,328	3	4,316	886			1,474	821,541	New Hampshire.
556	350	300				28	6	1,345				711	308,034	Massachusetts.
												27	49,446	Rhode Island.
														Connecticut.
30,828	27,293	3,535	2,767	2,737	30	86,384	24,772	210,713	9,930	66		28,996	6,457,547	Middle Atlantic:
6,835	4,610	2,225	2,754	2,610	144	5	48	1,237	8			8,276	690,046	New York.
19,611	18,015	1,596	1,822	1,822		250	249	139	158	685		7,731	1,106,049	New Jersey.
														Pennsylvania.
12,757	11,533	1,224	2,370	2,363	7	3,541	49	4,792	272	1,662	45	2,262	1,401,940	East North Central:
935	885	50	512	438	74					532		3,035	75,586	Ohio.
3,078	2,427	651	2,181	2,147	34		401	10,667		1,224	4	12,743	1,339,573	Indiana.
16,575	15,179	1,396	1,962	1,916	46		122	525	2	2,740	2,327	795	1,085,014	Illinois.
2,851	2,813	38	546	546								249	112,409	Michigan.
														Wisconsin.
94	3	91	136	130	6							2	15,183	West North Central:
41	20	11	904	830	74							476	106,710	Minnesota.
6,443	5,952	451	2,406	2,406		35	107	105		1,730		1,637	496,056	Iowa.
4		11											453	Missouri.
110	96	14	157	157								19	5,603	North Dakota.
20		20	91	91									2,550	South Dakota.
			26	26									4,993	Nebraska.
														Kansas.
195	195											1,247	47,873	South Atlantic:
335	325	10	90	90		126	29	4,314				219	94,448	Delaware.
153	150	3	26	26		139	2	120				534	73,200	Maryland.
664	325	339	227	227				1		15		159	44,213	Virginia.
410	175	235	294	289	5					73	6	82	541	West Virginia.
310	80	230	357	322	35					28		49	14,637	North Carolina.
1,357	472	885	3,049	2,861	188							1,589	59,693	South Carolina.
616		616	139	136	3							25	36,970	Georgia.
														Florida.
1,177	1,147	30	7	7				59				18,810	73,866	East South Central:
343	320	23	83	83				252				640	82,746	Kentucky.
133	85	48	1,201	1,201			34		1			97	51,624	Tennessee.
50		50	165	158	7						7	19	2,805	Alabama.
														Mississippi.
778	235	543	379	379			25			22		103	55,383	West South Central:
8,963	3,215	5,748	6,223	6,223		2,081	2	8,708	4	505	123	313	232,492	Arkansas.
35	21	14	3	3	3								1,342	Louisiana.
1,159	122	1,037	528	461	67					117		59	44,317	Oklahoma.
														Texas.
54	10	44	119	119							5	1	35,170	Mountain:
155	96	59	152	152			1				16		10,709	Montana.
			36	36									629	Idaho.
													22,958	Wyoming.
													631	Colorado.
10	10									60		70	15,610	New Mexico.
450	310	140	387	313	74		3			5		280	43,304	Arizona.
														Utah.
187	138	49	471	377	94			31		50		5	47,175	Pacific:
273	230	43	193	105	88	3	2					1	33,150	Washington.
9,534	9,300	234	906	906		4,589	430	8,087	430			1,979	1,115,327	Oregon.
														California.

CONDITION OF BANKS, BY STATES, ON JUNE 30, 1927

5,565	3,835	1,730	1,595	1,551	44	5	18	1,237	6			7,888	642,038	Connecticut. ¹
30		30	7	7								58	4,855	New Jersey (district No. 2).
5,436	5,219	217	29	29						435		1,558	384,587	Kentucky (district No. 4).
100	100											1	16,238	Pennsylvania (district No. 4).
8,608	3,115	5,493	6,128	6,128		2,081	2	8,708	4	505	123	293	227,640	West Virginia (district No. 4).
														Louisiana (district No. 6).
			13	13										Mississippi. ¹
3,008	2,377	631	2,170	2,136	34		401	10,667		4	4	12,741	1,306,908	Tennessee (district No. 6).
935	885	50	499	425	74					532		3,035	72,739	Illinois (district No. 7).
16,565	15,169	1,396	1,962	1,918	46		122	525	2	2,685	2,327	795	1,073,514	Indiana (district No. 7).
2,836	2,813	23	546	546								249	110,574	Michigan (district No. 7).
12		12	19		19		34	26				984	127,710	Wisconsin (district No. 7).
													238	Missouri (district No. 10).
													1,106	New Mexico (district No. 10).
10	10												15,066	Oklahoma (district No. 10).
														Arizona (district No. 12).

¹ There are no State bank members in that portion of Mississippi in district 6.

FEDERAL RESERVE DISTRICTS

