ABSTRACT OF REPORTS OF CONDITION OF MEMBER STATE BANKS AND TRUST COMPANIES IN EACH FEDERAL RESERVE DISTRICT
ON NOVEMBER 1, 1918.
(In thousands of dollars)

RESOURCES	District No.1 28 banks	District No.2 95 banks	District No.3 23 banks	District No.4 58 banks	District No.5 33 banks	District No.6 48 banks	District No.7 267 banks	District No.8 43 banks	District No.9 62 banks	District No.10 25 banks	District No.11 88 banks	District No.12 77 banks	Total U.S. 847 banks
Loans and discounts	333,325	1,645,886	138,762	265,003	62,612	115,493	707,183	181,027	46,147	48,256	34,555	85,800	3,664,049
Overdrafts	243	669	154	217	118	396	331	309	111	143	191	475	3,357
Customers' liabilities under letters of credit	2,936	19,819	-	60	35	141	7,592	374	1	1	-	839	31,[illegible]
Customers' liabilities account acceptances	13,686	113,703	1,500	7,840	828	7,409	13,427	8,489	-	500	39	1,516	168[illegible]
U.S. Sec. (exclusive of U.S. securities borrowed	51,739	267,474	23,102	49,644	9,448	31,423	143,304	42,538	5,944	7,294	4,063	15,975	652[illegible]
War Savings & Thrift stamps act. owned	201	241	34	199	62	116	537	173	62	65	95	126	1[illegible]
Stock of Federal Reserve bank	1,595	8,446	1,890	2,571	459	759	4,132	1,308	225	238	240	454	22[illegible]
Other bonds, stocks, etc. excluding securities borrowed)	80,176	471,707	96,560	139,331	11,230	17,878	181,478	38,726	4,226	11,525	608	14,205	1,067[illegible]
Banking house	7,829	40,424	5,972	12,832	1,676	6,388	14,594	5,889	848	858	835	2,643	100,788
Other real estate owned	248	7,071	1,803	4,373	738	2,558	1,782	766	199	167	428	2,016	22,149
Furniture and fixtures	296	678	326	858	173	552	2,128	706	274	125	427	554	7,097
Due from banks & bankers	36,498	237,321	17,756	26,176	9,977	23,171	81,994	24,915	9,092	17,945	5,147	14,547	504,539
Exchanges for clearing house, also checks on banks in same place	9,177	141,808	2,737	3,527	779	5,842	19,258	4,122	656	1,734	299	1,681	191,620
Outside checks and other cash items	1,497	12,954	385	777	221	2,863	8,784	1,214	484	357	354	536	30,426
Gold coin and certificates	1,547	11,669	755	731	188	915	4,218	455	121	463	323	516	21,901
All other cash in vault	12,493	34,258	4,086	7,761	2,100	5,556	27,655	5,320	1,348	1,329	1,332	2,900	106,138
Lawful reserve with F.R. bank	33,819	227,504	15,878	24,112	4,415	12,522	65,940	17,419	3,021	5,653	2,634	7,526	420,443
Items with F.R. bank in process of collection	5,027	19,399	2,652	1,469	463	1,750	6,563	6,795	64	116	324	1,704	46,326
Interest earned but not collected	622	9,557	855	385	3	159	736	134	82	12	3	244	12,792
Other assets	5,723	31,750	1,136	5,798	784	172	19,811	490	83	162	734	247	66,890
Total	598,677	3,302,338	316,343	553,654	106,309	236,063	1,311,447	341,169	72,988	96,943	52,631	155,504	7,144,076

ABSTRACT OF REPORTS OF CONDITION OF MEMBER STATE BANKS AND TRUST COMPANIES IN EACH FEDERAL RESERVE DISTRICT ON NOVEMBER 1, 1918. (Continued.)
(In thousands of dollars.)

LIABILITIES	District: No.1 : 28 banks	District: No.2 : 95 banks	District: No.3 : 23 banks	District: No.4 : 58 banks	District: No.5 : 33 banks	District: No.6 : 48 banks	District: No.7 : 267 banks	District: No.8 : 45 banks	District: No.9 : 62 banks	District: No.10 : 25 banks	District: No. 11 : 88 banks	District: No. 12 : 77 banks	Total U. S. 847 banks
Capital stock paid-in	25,850	114,966	18,886	28,630	9,135	15,485	70,554	23,760	5,702	4,915	6,258	11,055	335,196
Surplus fund	27,329	154,734	44,152	57,495	6,316	9,945	62,949	20,055	1,843	3,110	1,983	4,197	394,106
Undivided profits, less expenses & taxes paid	8,742	41,057	7,127	12,257	2,602	2,847	19,342	5,779	953	811	733	2,230	104,480
Interest & discount collected but not earned	644	4,304	70	310	85	232	442	138	46	162	4	87	6,524
Amount reserved for taxes accrued	1,080	6,136	486	828	109	470	2,741	515	87	110	39	178	12,779
Amount reserved for interest accrued	888	9,906	516	616	250	384	2,325	514	128	184	36	318	16,045
Due to F. R. bank	271	511	---	---	2	---	18	---	---	---	1	3	806
Due to banks & bankers	19,433	422,222	7,176	10,805	6,362	26,499	65,248	27,869	11,442	11,711	3,535	14,206	626,508
Demand deposits	344,185	1,827,460	162,583	179,983	42,721	93,063	444,408	124,301	24,019	47,653	30,486	58,211	3,379,073
Time deposits	81,694	226,173	20,353	207,637	25,775	44,596	499,013	72,309	25,185	19,452	4,063	52,700	1,278,948
United States deposits	57,324	244,512	41,900	33,215	4,603	14,068	59,879	26,379	1,482	4,171	1,310	1,657	490,497
Bills payable with F.R. bank	7,080	87,350	9,435	11,200	6,375	18,340	50,688	19,983	1,555	3,299	1,460	6,079	222,824
Bills payable other than with F.R. bank	565	1,938	416	486	1,066	1,626	6,964	10,464	553	793	2,495	2,003	29,369
Cash letters of credit and travelers' checks outstanding	2,871	7,122	---	61	35	12	7,562	375	---	---	4	927	18,969
Acceptances	14,005	132,812	1,500	7,859	828	3,249	15,366	8,489	---	500	---	1,516	189,104
Other liabilities	6,719	21,135	1,743	2,304	65	247	5,948	239	15	72	224	137	38,848
Total	598,677	3,302,338	316,343	553,664	106,329	236,063	1,311,447	341,169	72,988	96,943	52,631	155,504	7,144,076
Liability for rediscounts, including those with F.R. bank	26,449	118,167	14,553	2,950	1,846	17,250	15,513	10,664	1,180	2,633	2,696	4,883	218,784

ABSTRACT OF REPORTS OF CONDITION OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON NOVEMBER 1, 1918

St.158

(Including 7,749 National banks and 847 State banks and Trust Companies.)

(In thousands of dollars.)

RESOURCES	District No.1 420 bks.	District No.2 718 banks	District No.3 654 bks.	District No.4 807 bks.	District No.5 560 bks.	District No.6 418 bks.	District No.7 1313 bks.	District No.8 512 bks.	District No.9 853 bks.	District No.10 993 bks.	District No.11 717 bks.	District No.12 631 bks.	Total U. S. 8596 banks
Loans and discounts	1,108,562	4,431,729	877,027	1,154,823	619,976	466,587	2,007,509	557,622	580,694	747,668	444,774	761,090	13,758,061
Overdrafts	708	1,568	497	1,178	1,749	1,955	2,626	1,184	1,746	2,806	1,975	2,168	20,163
Customers' liability under letters of credit	2,997	20,750	182	1,986	57	263	8,152	956	1,647	320	45	7,006	44,361
Customers' liabilities account of acceptances	61,909	252,828	23,951	21,706	12,743	13,521	45,096	19,404	11,936	1,747	4,215	19,424	488,530
U.S. Securities (exclusive of U.S. Sec. borrowed)	239,125	1,010,994	294,839	354,925	194,530	185,395	493,483	177,995	107,848	173,261	119,222	227,092	3,579,260
War Savings & Thrift stamps actually owned	573	822	654	1,472	858	631	2,017	1,074	973	1,020	1,097	909	12,080
Stock of Federal Reserve bank	6,579	20,646	7,291	8,871	4,027	3,169	11,208	3,780	2,917	3,611	3,117	4,528	79,744
Other bonds, stocks, etc., exclusive of securities borrowed:	219,199	959,981	370,685	387,908	82,857	46,594	348,380	86,178	53,675	72,664	13,137	118,779	2,760,037
Banking house	28,647	83,574	30,102	53,382	24,193	19,375	49,511	19,464	15,624	17,449	16,446	24,940	382,707
Other real estate owned	1,312	12,658	5,425	10,730	2,909	5,672	6,971	2,679	3,884	4,026	4,438	8,190	68,894
Furniture and fixtures	1,718	3,543	3,131	3,825	2,657	2,850	6,595	2,382	2,935	3,178	3,372	5,547	41,733
Due from banks & bankers	134,518	387,410	112,617	177,910	101,703	92,136	315,543	104,928	139,887	200,135	84,000	185,977	2,035,664
Exchanges for clearing house, also checks on banks in same place	43,401	518,992	37,149	23,114	16,950	14,863	63,442	12,550	11,722	23,294	6,839	21,387	793,703
Outside checks and other cash items	5,928	31,091	3,451	4,569	3,503	6,660	13,928	2,516	8,175	4,635	5,217	4,751	94,424
Cash in vault	45,593	146,803	41,039	62,725	30,538	26,931	93,193	22,707	20,886	29,556	20,100	31,019	571,090
Lawful reserve with F.R. bank	96,934	645,674	88,463	117,635	51,866	43,599	197,709	53,735	47,160	64,368	35,456	77,032	1,519,651
Items with F. R. bank in process of collection	22,181	90,586	35,202	31,268	22,225	10,711	33,837	22,856	3,437	15,474	9,694	9,280	306,751
Due from U.S. Treasurer	2,834	5,808	3,328	5,492	2,712	2,075	4,974	2,095	1,700	2,663	2,276	3,203	39,160
Interest earned but not collected	1,059	15,667	1,710	2,179	285	265	1,775	299	773	473	254	1,030	25,769
Other assets	9,237	49,278	1,639	6,074	822	217	21,063	579	323	249	1,086	610	91,177
Total	2,033,014	8,690,402	1938,432	2431,772	1177,160	943,969	3,726,812	1094,984	1017,992	1368,597	776,763	1513,062	26,712,959

ABSTRACT OF REPORTS OF CONDITION OF ALL MEMBER BANKS IN EACH FEDERAL RESERVE DISTRICT ON NOVEMBER 1, 1918. St.158a

(Including 7,749 National banks and 847 State Banks and Trust Companies.)

(Continued)

(In thousands of dollars.)

LIABILITIES	District No.1 420 bks.	District No.2 718 banks	District No.3 654 bks.	District No.4 807 bks.	District No.5 560 bks.	District No.6 418 bks.	District No.7 1313 bks.	District No.8 512 bks.	District No.9 853 bks.	District No.10 993 bks.	District No. 11 717 bks.	District No. 12 631 bks.	Total U. S. 8596 bks.
Capital stock paid-in	119,106	312,706	95,594	151,318	81,275	65,310	219,587	80,391	64,331	79,867	68,028	104,693	1,442,206
Surplus fund	100,838	375,433	149,224	145,123	54,082	40,652	150,121	46,399	33,026	41,545	36,912	49,987	1,223,342
Undivided profits, less expenses & taxes paid	49,244	145,361	37,412	54,240	20,846	15,168	61,647	19,168	15,135	20,869	18,397	24,730	482,217
Interest and discount collected but not earned	1,764	14,552	2,133	2,670	1,582	905	5,243	1,043	1,164	1,636	862	853	34,387
Amount reserved for taxes accrued	2,754	21,185	1,853	3,148	777	1,188	7,223	1,501	1,459	1,229	884	1,102	44,303
Amount reserved for interest accrued	1,442	13,700	1,912	2,264	1,744	902	3,716	890	1,373	859	282	1,306	30,390
Due to F. R. bank	739	5,619	839	315	2,124	186	406	73	5	116	302	158	10,882
Due to banks & bankers	136,656	1,501,927	166,288	221,705	119,121	90,468	463,617	151,277	158,707	244,911	76,359	186,137	3,517,174
Demand deposits	1,024,248	4,331,592	836,377	1,002,363	490,125	396,208	1,432,107	424,697	387,963	619,949	381,164	689,517	12,016,310
Time deposits	209,965	560,326	264,275	510,065	204,879	148,869	867,038	156,842	259,947	178,741	52,985	237,011	3,650,943
United States deposits	218,706	554,616	166,970	149,038	69,900	60,586	150,109	73,443	24,764	65,441	41,836	50,097	1,625,506
Bills payable with F. R. bank	32,761	404,249	91,949	57,456	51,291	56,507	181,569	52,931	22,094	47,601	27,320	56,228	1,081,956
Bills payable other than with F.R. bank	3,184	7,761	2,356	4,649	7,377	7,550	14,597	14,722	3,588	11,978	20,264	10,048	108,074
Cash letters of credit and travelers' checks outstanding	2,950	17,914	245	2,080	104	141	8,793	962	1,662	367	75	7,315	42,608
Acceptances	66,491	274,862	27,183	22,090	13,205	14,665	45,276	19,802	12,236	1,773	4,439	19,801	521,823
National bank notes outstanding	50,186	87,792	54,137	89,559	51,546	40,283	78,111	41,287	29,458	46,880	44,352	61,574	675,165
Other liabilities	11,980	60,807	39,685	13,688	7,182	4,381	37,652	9,556	1,080	4,835	2,302	12,525	205,673
Total	2,033,014	8,690,402	1,938,432	2,431,772	1,177,160	943,969	3,726,812	1,094,984	1,017,992	1,368,597	776,763	1,513,062	26,712,959
Liability for rediscounts, including those with F.R. bank	105,776	295,368	45,961	39,380	33,692	46,075	92,527	35,697	27,085	44,891	37,544	43,942	847,938

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STATEMENT FOR THE PRESS.

November 2, 1918.

Large operations on Government account, including the redemption of over 250 millions of temporary Treasury certificates, and concentration of Government funds in the Reserve Banks are indicated by the Federal Reserve Board's weekly bank statement issued as at close of business on November 1, 1918. The large decline in members' reserve deposits notwithstanding the considerable volume of rediscounting shown for the week is due apparently to a large extent to heavy withdrawals of Government funds from depositary member banks.

INVESTMENTS: All the banks report large additions to their holdings of war paper, the total increase for the week being 160.5 millions. Other discounts on hand show an increase of 39.3 millions. Holdings of bills bought in open market declined 21.6 millions, the New York and Boston banks reporting considerable net liquidation of this class of paper. Government short-term securities on hand went down 233.3 millions, following the redemption by the Government of the certificates issued the week before to four banks. As the result of all these operations the investment account of the banks shows a decrease of 53.9 millions.

DEPOSITS: Government deposits increased 171.2 millions, all the banks except Boston reporting considerable gains in their holdings of Government funds. Members' reserve deposits declined 241 millions and net deposits - 60.5 millions.

RESERVES: The banks show a further increase of 7.5 millions in their cash reserves, of which 7.1 millions represents a gain in gold. The banks' reserve percentage, as the result of the considerable decrease in net deposits, shows a rise from 49.6 to 50.4 per cent.

NOTE CIRCULATION: Federal Reserve Agents report a net increase of 13.6 millions in the total of F. R. notes outstanding. The banks show an increase of 7.6 millions in the volume of F. R. notes in actual circulation besides an increase of 4.5 millions in their aggregate liabilities on F. R. bank notes in circulation.

CAPITAL: Accessions to the System of new members and payment for Federal Reserve bank stock are largely responsible for an increase of $170,000 in total paid-in capital, the New York, Chicago and St. Louis banks reporting most of the increase shown.

CONDITION OF MEMBER BANKS, OCTOBER 25, 1918.

Large increases in the amounts of Liberty bonds held, also in loans secured by U.S. war obligations, are indicated by the weekly statement of condition on October 25 of 749 member banks in leading cities.

Treasury certificates on hand, following the redemption on October 24 of the 839 million certificate issue of June 25, also the liquidation of certificates of all issues in payment for the new Liberty bonds, show a decrease for the week of 780.6 millions, of which 509 millions represents the decrease for central reserve city banks and 442.7 millions the decrease for Greater New York banks alone. U.S. bonds other than circulation bonds held by all reporting banks show an increase for the week of 490 millions, the corresponding increase for the central reserve city banks being 207.1 millions and for the Greater New York banks - 122 millions. Total loans secured by Government war obligations went up 663.8 millions, the banks in the central reserve cities reporting an increase in this item of 392.5 millions, practically all at the Greater New York banks. All other loans and investments increased 116.6 millions, largely outside the central reserve cities. The ratio of U.S. war securities and loans supported by such securities to total investments shows an increase from 20.4 to 22.3 per cent. For the central reserve city banks an increase in this ratio from 22.3 to 23.3 per cent and for the New York City banks an increase from 23.9 to 24.7 per cent is noted.

Government deposits show an increase for the week of 308.3 millions, chiefly outside the central reserve cities. Net demand deposits decreased 270.9 millions, of which 72.1 millions represents reductions at central reserve city banks. Time deposits show a decline of 2.3 millions. Reserve balances with the Federal Reserve banks went up 147.3 millions and cash in vault - 1.7 millions.

For all reporting banks the ratio of investments to deposits rose from 126.6 to 130.8 per cent. For the central reserve city banks this ratio shows a rise from 118 to 121.1 per cent. The ratio of combined reserve and cash to deposits went up from 14.9 to 16.3 per cent for all reporting banks and from 15.8 to 17.9 per cent for the banks in the three central reserve cities. "Excess reserves" of all reporting banks work out at 232.2 millions, as against 56.8 millions the week before. For the central reserve city banks an increase in this item from 30.6 to 148.5 millions is noted.

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STATEMENT OF COMBINED RESOURCES AND LIABILITIES OF THE FEDERAL RESERVE BANKS AT CLOSE OF BUSINESS NOVEMBER 1, 1918.

RESOURCES	November 1, 1918		October 25, 1918		November 2, 1917
Gold in vault and in transit	$ 383,833,000		$ 376,679,000		$ 501,311,000
Gold settlement fund, F.R. Board	449,248,000		415,676,000		378,514,000
Gold with foreign agencies	5,829,000		5,829,000		52,500,000
Total gold held by banks	838,910,000		798,184,000		932,325,000
Gold with Federal Reserve Agents	1,149,859,000		1,184,998,000		602,433,000
Gold redemption fund	63,460,000		61,950,000		11,317,000
Total gold reserves		$2,052,229,000		$2,045,132,000	1,546,075,000
Legal tender notes, silver, etc.		53,456,000		53,037,000	50,744,000
Total reserves		2,105,685,000		2,098,169,000	1,596,819,000
Bills discounted: Secured by Gov't. war obligations	1,252,904,000		1,092,417,000		503,965,000
All other	493,046,000		453,747,000		
Bills bought in open market	377,042,000		398,623,000		186,012,000
Total bills on hand	66	2,123,019,000		1,944,787,000	689,977,000
U.S. Government long-term securities		29,472,000		28,251,000	53,851,000
U.S. Government short-term securities		88,750,000		322,060,000	45,211,000
All other earning assets		35,000		24,000	1,267,000
Total earning assets		2,241,276,000		2,295,122,000	790,306,000
Uncollected items (deduct from gross deposits)		684,315,000		856,923,000	352,284,000
5% Redemption fund against F.R. bank notes		3,765,000		3,692,000	537,000
All other resources		17,075,000		16,879,000	1,583,000
TOTAL RESOURCES		5,052,114,000		5,270,785,000	2,721,554,000
LIABILITIES					
Capital paid in		79,360,000		79,190,000	64,291,000
Surplus		1,134,000		1,134,000	-
Government deposits	249,397,000		78,218,000		175,912,000
Due to members - Reserve account	1,442,493,000		1,683,499,000		1,572,023,000
Collection items	543,975,000		702,107,000		191,811,000
Other deposits, including foreign Govt. credits	111,827,000		117,001,000		25,310,000
Total gross deposits		2,347,692,000		2,580,825,000	1,765,056,000
F.R. notes in actual circulation		2,515,504,000		2,507,912,000	881,001,000
F.R. bank notes in circulation - net liability		63,358,000		58,859,000	8,000,000
All other liabilities		45,086,000		42,865,000	3,186,000
TOTAL LIABILITIES		5,052,114,000		5,270,785,000	2,721,554,000
Ratio of total reserves to net deposit and F.R. note liabilities combined		50.4%		49.6%	69.0%
Ratio of gold reserves to F.R. notes in actual circulation after setting aside 35% against net deposit liabilities		60.6%		59.6%	

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WEEKLY STATEMENT OF RESOURCES AND LIABILITIES OF EACH OF THE FEDERAL RESERVE BANKS AT CLOSE OF BUSINESS NOVEMBER 1, 1918.

(In thousands of dollars.)

RESOURCES	Boston	New York	Phila.	Clevel.	Richm.	Atlanta	Chicago	St.Louis	Minn.	Kans.Cy.	Dallas	San Fran.	Total
Gold in vault and in transit	3,199	276,733	216	36,206	6,336	7,022	25,310	1,337	8,313	158	8,111	10,892	383,833
Gold settlement fund, F.R.Board	28,785	97,456	57,306	32,233	21,901	15,233	70,050	27,204	35,190	28,679	11,922	23,289	449,248
Gold with foreign agencies	408	2,011	408	525	204	175	816	233	233	291	204	321	5,829
Total gold held by banks	32,392	376,200	57,930	68,964	28,441	22,430	96,176	28,774	43,736	29,128	20,237	34,502	838,910
Gold with Federal Reserve Agents	67,769	285,627	95,935	142,152	60,967	45,844	188,236	48,992	48,158	48,322	24,215	93,642	1,149,859
Gold redemption fund	5,950	24,903	7,000	440	96	4,285	10,515	3,158	3,371	1,271	2,156	315	63,460
Total gold reserves	106,111	686,730	160,865	211,556	89,504	72,559	294,927	80,924	95,265	78,721	46,608	128,459	2,052,229
Legal tender notes, silver, etc.	3,055	43,394	547	427	663	166	1,442	2,107	71	162	1,104	318	53,456
Total reserves	109,166	730,124	161,412	211,983	90,167	72,725	296,369	83,031	95,336	78,883	47,712	128,777	2,105,685
Bills)Sec. by Govt. war obligations	93,849	514,153	98,049	69,571	59,780	53,964	184,276	54,162	14,167	35,070	20,336	55,527	1,252,904
Discd.) All other	10,635	110,459	17,958	20,737	18,885	32,832	95,032	32,084	32,636	54,1~~77~~83	29,750	37,858	493,04~~5~~9
Bills bought in open market	43,863	129,944	36,613	60,571	9,761	12,531	32,515	3,717	3,907	6,99~~9~~3	2,195	34,656	377,0~~72~~66
Total bills on hand	148,347	754,556	152,620	150,879	88,426	99,327	311,823	89,963	50,710	96,246	52,281	128,041	2,123,019
U.S.Gov't. long-term securities	1,760	1,400	1,348	1,089	1,234	520	4,509	1,153	126	8,867	4,005	3,461	29,472
U.S.Government short-term "	4,416	35,938	6,182	10,881	2,785	4,031	10,612	4,071	1,929	3,080	1,902	2,923	88,750
All other earning assets	-	-	-	-	-	24	-	-	-	-	-	11	35
Total earning assets	154,523	791,894	160,150	162,849	92,445	103,702	326,944	95,187	52,765	108,193	58,188	134,456	2,241,276
Uncollected items (deduct from gross deposits)	47,592	146,799	62,651	51,216	43,493	36,139	74,621	65,326	23,269	55,458	16,490	61,261	684,315
5% Redemption fund against F.R. bank notes	121	1,337	200	275	116	91	517	166	88	472	182	198	3,763
All other resources	1,023	3,113	3,181	812	1,275	857	1,420	580	264	1,074	992	2,484	17,075
TOTAL RESOURCES	312,425	1,673,267	387,594	427,135	227,496	215,514	699,871	244,290	171,722	244,080	125,564	527,156	5,052,114
LIABILITIES													
Capital paid-in	6,579	20,314	7,391	8,868	4,020	3,170	11,077	3,776	2,904	3,609	3,121	4,531	79,360
Surplus	75	649	-	-	116	40	216	-	38	-	-	-	1,134
Government deposits	10,709	32,649	23,572	17,501	14,396	26,946	34,711	27,650	9,546	19,508	10,937	21,272	249,397
Due to members, reserve account	94,939	610,324	74,576	111,383	47,841	39,652	197,044	53,776	45,031	60,511	31,658	75,758	1,442,493
Collection items	42,019	143,284	57,972	39,358	36,179	24,603	53,333	45,277	25,220	37,726	12,388	26,616	543,975
All other deposits including foreign government credits	-	106,957	-	56	-	14	1,971	260	25	2	-	2,544	111,827
Total gross deposits	147,667	893,214	156,120	168,298	98,416	91,215	287,059	126,963	79,820	117,747	54,983	126,190	2,347,692
F.R. notes in actual circulation	152,460	722,067	217,924	242,113	122,088	116,070	384,530	108,542	85,997	111,899	60,860	190,954	2,515,504
F.R. bank notes in circulation, net liability	2,396	20,329	3,662	4,701	865	1,589	10,981	3,244	1,510	8,159	3,143	2,759	63,338
All other liabilities	3,243	16,694	2,497	3,155	1,991	1,450	6,008	1,765	1,453	2,666	1,457	2,722	45,086
TOTAL LIABILITIES	312,425	1,673,267	387,594	427,135	227,496	215,514	699,871	244,290	171,722	244,080	125,564	527,156	5,052,114

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STATEMENT OF FEDERAL RESERVE AGENTS' ACCOUNTS AT CLOSE OF BUSINESS NOVEMBER 1, 1918.
(In thousands of dollars.)

	Boston	New York	Phila.	Clevel.	Richm.	Atlanta	Chicago	St.Louis	Minn.	Kans.Cy.	Dallas	San Fran.	Total
FEDERAL RESERVE NOTES:													
Received from Comptroller	227,580	1,175,240	299,200	294,200	172,180	177,300	487,240	147,800	111,480	150,700	98,920	219,440	3,561,280
Returned to Comptroller	42,698	257,196	52,097	25,406	30,581	23,140	35,669	22,606	16,956	22,139	19,289	15,154	562,931
Chargeable to F.R.Agent	184,882	918,044	247,103	268,794	141,599	154,160	451,571	125,194	94,524	128,561	79,631	204,286	2,998,349
In hands of F. R. Agent	18,200	104,800	15,360	14,619	11,360	35,105	43,200	11,635	7,110	8,420	17,860	-	287,669
Issued to F.R. bank less amount returned to F.R.Agent for redemption	166,682	813,244	231,743	254,175	130,239	119,055	408,371	113,559	87,414	120,141	61,771	204,286	2,710,680
COLLATERAL SECURITY FOR OUTSTANDING NOTES:													
Gold coin and certificates on hand	5,000	158,740	-	10,750	-	2,503	-	-	15,102	-	10,081	-	200,176
Gold redemption fund	10,769	16,887	13,457	13,402	967	3,171	2,213	2,861	1,756	2,962	3,250	10,081	81,776
Gold settlement fund, F.R.Board	52,000	110,000	82,478	118,000	60,000	40,170	186,023	46,131	33,300	45,360	10,884	83,561	867,907
Eligible paper, minimum required	98,913	527,617	135,808	112,023	69,272	73,211	220,135	64,567	39,256	71,819	37,556	110,644	1,560,821
Total	166,682	813,244	231,743	254,175	130,239	119,055	408,371	113,559	87,414	120,141	61,771	204,286	2,710,680
AMOUNT OF ELIGIBLE PAPER DELIVERED TO F.R. AGENT	148,347	754,556	136,050	145,568	86,025	84,849	311,823	83,396	46,448	96,246	52,281	115,663	2,060,652

M E M O R A N D A

FEDERAL RESERVE NOTES OUTSTANDING AND IN ACTUAL CIRCULATION

	Boston	New York	Phila.	Clevel.	Richm.	Atlanta	Chicago	St.Louis	Minn.	Kans.Cy.	Dallas	San Fran.	Total
F. R. notes outstanding	166,682	813,244	231,743	254,175	130,239	119,055	408,371	113,559	87,414	120,141	61,771	204,286	2,710,680
F. R. Notes held by bank	14,222	91,177	13,819	12,062	8,151	2,985	23,841	5,017	1,417	8,242	911	13,332	195,176
F.R. notes in actual circulation	152,460	722,067	217,924	242,113	122,088	116,070	384,530	108,542	85,997	111,899	60,860	190,954	2,515,504

DISTRIBUTION OF BILLS, U.S.GOVERNMENT SHORT-TERM SECURITIES AND WARRANTS BY MATURITIES.

	Within 15 days	16 to 30 days	31 to 60 days	61 to 90 days	Over 90 days	Total
Bills discounted and bought	1,336,423	188,642	291,511	284,735	21,708	2,123,019
U.S.Gov't. short-term securities	15,688	137	617	8,109	64,199	88,750
Municipal warrants	2	7	5	10	---	24

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STATEMENT SHOWING PRINCIPAL RESOURCE AND LIABILITY ITEMS OF MEMBER BANKS LOCATED IN CENTRAL RESERVE, RESERVE AND OTHER SELECTED CITIES AS AT CLOSE OF BUSINESS OCTOBER 25, 1918.

(In thousands of dollars.)

1. Data for all reporting banks in each district.

	Boston	New York	Phila.	Clevel.	Richm.	Atlanta	Chicago	St.Louis	Minn.	Kans.Cy.	Dallas	San Fran.	Total
No. reporting banks	44	103	53	85	81	44	101	32	35	73	45	53	749
U.S.bonds to secure circulation	14,402	50,610	11,492	42,713	24,253	15,065	18,866	17,671	6,369	13,635	17,929	34,505	267,510
Other U.S.bonds including Liberty bonds	29,566	405,941	85,415	119,174	52,502	48,871	141,342	42,093	11,825	26,068	24,615	29,563	1,016,975
U.S.certificates of indebtedness	80,056	385,796	56,107	67,292	34,937	43,243	102,728	31,420	17,983	40,202	15,434	74,153	949,351
Total U.S. securities	124,024	842,347	153,014	229,179	111,692	107,179	262,936	91,184	36,177	79,905	57,978	138,221	2,233,836
Loans secured by U.S.bonds,etc.	123,063	616,214	160,091	68,540	34,963	17,427	84,495	19,273	10,335	8,676	7,544	13,349	1,163,970
All other loans and investments	797,663	4,214,931	621,928	977,437	383,887	308,882	1,445,468	386,261	283,467	469,564	177,156	549,249	10,624,404
Reserve with F.R. bank	81,809	714,823	68,969	91,476	32,542	28,524	148,380	37,617	23,565	55,028	16,373	61,556	1,360,662
Cash in vault	29,951	130,608	20,867	31,631	19,046	15,918	60,347	12,022	10,148	16,861	12,906	21,905	382,210
Net demand deposits	676,394	4,481,308	606,679	724,076	314,068	220,246	1,075,569	255,646	212,617	382,979	145,192	429,617	9,524,391
Time deposits	96,746	257,894	15,987	222,180	56,556	91,315	371,980	74,113	45,875	59,783	24,625	121,895	1,438,992
Government deposits	178,776	258,382	30,179	57,841	52,231	28,683	42,492	38,723	29,212	34,571	5,845	10,903	767,838

2. Data for banks in each central reserve city, banks in all other reserve cities, and other reporting banks.

	New York		Chicago	St.Louis	Total Cen.Res.Cities		Reserve Cities		Country banks		Total	
	Oct.25	Oct.18	Oct.25	Oct. 25	Oct.25	Oct.18	Oct.25	Oct.18	Oct.25	Oct.18	Oct.25	Oct.18
No. reporting banks	70	70	44	14	128	128	452	452	169	169	749	749
U.S.bonds to secure circulation	36,728	36,778	1,119	10,556	48,403	48,454	170,773	170,974	48,334	48,600	267,510	268,028
Other U.S.bonds including Liberty bonds	336,351	214,320	91,552	31,014	458,917	251,819	468,234	223,684	89,824	51,174	1,016,975	526,677
U.S.certificates of indebtedness	366,066	808,772	38,860	24,327	429,253	938,223	444,265	678,267	75,833	113,321	949,351	1,729,811
Total U.S. securities	739,145	1,059,870	131,531	65,897	936,573	1,238,496	1,083,272	1,072,925	213,991	213,095	2,233,836	2,524,516
Loans secured by U. S. bonds, etc.	579,628	195,800	62,853	14,183	656,664	264,205	445,101	207,826	62,205	28,169	1,163,970	500,200
All other loans and investments	3,871,086	3,847,547	891,594	278,661	5,041,341	5,006,881	4,707,432	4,640,335	875,631	860,547	10,624,404	10,507,763
Reserve with F.R. bank	687,502	585,449	107,530	28,890	823,922	715,436	480,909	438,523	55,831	59,414	1,360,662	1,213,373
Cash in vault	116,719	113,844	35,290	6,449	158,458	154,682	182,449	183,050	41,303	42,763	382,210	380,495
Net demand deposits	4,181,100	4,222,161	738,621	184,070	5,103,791	5,175,907	3,745,107	3,903,521	675,593	715,883	9,524,391	9,795,310
Time deposits	205,034	203,484	139,880	53,605	398,519	398,491	844,596	841,281	195,834	201,462	1,438,992	1,441,234
Government deposits	225,400	209,890	28,426	28,154	281,980	249,514	398,876	173,056	86,982	36,994	767,838	459,564
Ratio of war paper to total loans and investments, - per cent	24.7	23.9	18.1	19.5	23.3	22.3	21.8	18.8	-	[illegible]	22.3	20.4