

ANNUAL REPORT OF THE

Comptroller of the Currency

DECEMBER 1, 1924



WASHINGTON
GOVERNMENT PRINTING OFFICE
1924

TREASURY DEPARTMENT
Document No. 2949
Comptroller of the Currency

TABLE OF CONTENTS

	Page
Submission of the report.....	1
General conditions.....	1
Earnings, loans, and investments of national banks.....	1
Legislation recommended.....	2
Branch banking.....	3
Elimination of date of charter expiration.....	6
Legal loan limit to any one person.....	7
Issuance of charters for \$100,000 capital to banks operating in out- lying districts of cities over 50,000 population.....	7
Permission for a national bank to hold real estate for a location.....	8
Stock dividends.....	8
Chairman of the board.....	8
Limitation on liabilities which national bank may incur.....	9
Check certification.....	9
Authority of officers to sign reports.....	9
Rediscount limitations on Federal reserve banks.....	9
Safe deposit boxes.....	10
Criminal procedure against bank examiners.....	10
Criminal procedure for libelling national banks.....	10
Real estate loans.....	11
Dealing in securities.....	12
Relative growth of national banks since 1870.....	12
Charts showing—	
Percentage of national-bank resources to combined re- sources of national banks, State banks, and trust com- panies, 1878 to 1924.....	13
Growth in number of banks, 1878 to 1924.....	14
Bank resources, 1878-1924, compared with State banks and trust companies.....	15
Have the national banks a claim to consideration?.....	16
United States bonds and national-bank circulation.....	16
Resolution by national bank authorizing the withdrawal and assignment of United States bonds, etc.....	18
Statement of the public debt of the United States, June 30, 1924.....	19
United States Government securities held in trust by Treasurer of the United States, June 30, 1924.....	20
United States bonds deposited as security for circulation by banks char- tered and by those increasing their circulation, together with the amount withdrawn by banks reducing their circulation, and by those closed, during each month, year ended October 31, 1924.....	20
Statement of circulation outstanding, November 1, 1924, with classifica- tion of bonds deposited to secure, and denominations of notes, etc.....	21-22
Redemption of national bank and Federal reserve bank circulation.....	22
National banks of issue.....	22
Profit on national bank circulation.....	23
Organization and liquidation of national banks.....	23
Labor banks.....	24
Domestic branches of national banks, list of.....	24
National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1924.....	27
Condition of national banks at date of each report called for during the year, abstract of.....	29
Condition of national banks October 10, 1924, summary of principal items of resources and liabilities.....	30
Principal items of assets and liabilities of banks in each State.....	31-33

	Page
National bank liabilities on account of bills payable and rediscounts.....	34
Total borrowings of national banks on account of bills payable and rediscounts in each Federal reserve district at date of each report during year ended October 10, 1924.....	34
Loans and discounts of national banks, June 30, 1924.....	35
Classification of loans and discounts for the last three fiscal years.....	35
Classification of loans and discounts in reserve cities and States.....	36-39
Comparative statement of loans and discounts, including rediscounts, made by national banks during last three fiscal years.....	40
Comparative changes in demand and time deposits, loans and discounts, United States Government and other bonds and securities, and the amount of lawful reserve of national banks since June 30, 1920.....	40
United States Government securities held by national banks in reserve cities and States.....	41-43
Investments of national banks, June 30, 1924.....	44
Comparison of, with June 30, 1923.....	44
United States Government, domestic and foreign bonds, securities, etc., owned by national banks, June 30, 1924, in cities and States.....	45-49
Savings depositors and deposits in national banks, June 30, 1924, abstract of, in reserve cities and States.....	50-52
Earnings, expenses, and dividends of national banks.....	52
Earnings, expenses, and dividends of national banks for the fiscal years ended June 30, 1923 and 1924.....	53
Abstract of reports of earnings, expenses, and dividends of national banks for year ended June 30, 1924, in reserve cities and States.....	54-61
Abstract of earnings, expenses, and dividends of national banks, year ended June 30, 1924, by Federal reserve districts.....	62
National bank investments in United States Government securities and other bonds and securities, etc., loans and discounts and losses charged off, etc., June 30, 1918 to 1924, inclusive.....	64
Number of national banks, capital, surplus, dividends, net addition to profits, and percentage ratios, years ended June 30, 1914 to 1924.....	64
Relation of capital of national banks to deposits, etc.....	64
National banks classified according to capital stock, December 31, 1923..	65
Per cent ratio of principal items of assets and liabilities of national banks to aggregate assets, 1916 to 1924, inclusive.....	66
National bank examiners, list of October 31, 1924.....	66
National bank failures.....	73
Convictions of national bank officers and others for violations of the national banking laws during the year ended October 31, 1924, list of..	75
Federal reserve system, statistics with respect to.....	79-81
Percentage of bills discounted secured by United States Government obligations to the total bills discounted and purchased by the Fed- eral reserve banks at the end of each month, year ended October 31, 1924.....	82
Federal reserve bank discount rates in effect October 31, 1924.....	82
Discount and interest rates in leading cities.....	83
Rates for money in New York.....	84
New York clearing house.....	87
Clearing-house associations in the 12 Federal reserve bank cities and else- where, year ended September 30, 1924.....	87
Banks other than national, June 30, 1924.....	87
State (commercial) banks, summary of condition of.....	87
Loan and trust companies, summary of condition of.....	89
Principal items of resources and liabilities of loan and trust companies in June of each year 1914 to 1924.....	91
Stock savings banks, summary of condition of.....	91
Mutual savings banks, summary of condition of.....	93
Depositors and deposits in mutual and stock savings banks, statistics with respect to, by States, 1923-24.....	95-97
Number of savings banks (mutual and stock) in the United States, number of depositors, amount of individual deposits, and average amount due each depositor 1914-1924.....	98
Private banks, summary of condition of.....	98
All reporting banks other than national, summary of condition of...	99
Resources and liabilities of each class of reporting banks.....	101
Principal items of resources and liabilities of all reporting banks June 30, 1919-1924.....	101

All reporting banks, June 30, 1924:

Resources and liabilities of, in each State, Alaska, and insular possessions, summary of condition of.....	102-116
Individual deposits in, classification of.....	116
Resources and liabilities of, 1919-1924.....	117
Assets and liabilities of, including Federal reserve banks.....	117
Combined resources and liabilities of, including 12 Federal reserve banks.....	118
Cash in, classification of, including 12 Federal reserve banks.....	118-119
Money in the United States, June 30, 1924:	
Summary with respect to.....	119
Classification of, 1914-1924.....	120
United States circulation statement, July 1, 1924.....	121
Imports and exports of merchandise, gold and silver, calendar years 1914 to 1923 and from January 1 to September 30, 1924.....	122
Banking power of the United States, summary and classification of June 30, 1924.....	122-123
Banks in District of Columbia, June 30, 1924:	
Summary of, and classification.....	123
Earnings, expenses and dividends of banks other than national in, summary of, and statement for fiscal years 1923 and 1924.....	124
Building and loan associations in the District of Columbia, June 30, 1924, and since 1909, statistics relative to.....	125
Building and loan associations in the United States 1923-24, summary relative to, and statistics by States.....	125
Monetary stocks in the principal countries of the world calendar year 1923, summary of, and statistics relative to.....	126-130
Federal land banks, summary of condition of, September 30, 1924.....	131
Joint-stock land banks, summary of condition of, September 30, 1924.....	132
Federal intermediate credit banks, summary of condition of, September 30, 1924.....	133
United States postal savings system fiscal years 1923-24, summary and statistics relative to.....	134-139
School-savings banks, 1923-24, summary and statistics relative to.....	140
Savings banks in principal countries of the world, statistics relative to, as of latest dates available.....	141
Resources of leading foreign banks of issue June 30, 1924, summary and statistics relative to.....	144
Assessments on national banks to pay salaries and expenses of national bank examiners, year ended October 31, 1924.....	144
Expenses incident to maintenance of currency bureau and net profit derived by Government from taxes on national and Federal reserve bank notes, fiscal year ended June 30, 1924, summary and statement of..	145
Conclusion.....	146
Exhibit No. 1 (proposed revision of section 5200, Revised Statutes) with explanatory data relative to.....	148

APPENDIX

TABLES

	Page
No. 1. Comptrollers and Deputy Comptrollers of the Currency-----	155
No. 2. Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1924-----	155
No. 3. Number of national banks organized since February 25, 1863; number passed out of the system, and number in operation October 31, 1924-----	158
No. 4. Authorized capital stock of national banks on the first day of each month from January 1, 1914, to November 1, 1924, bonds on deposit to secure circulation, circulation secured by bonds, lawful money on deposit to redeem circulation, and national-bank notes outstanding-----	158
No. 5. National banks reported in liquidation from November 1, 1923, to October 31, 1924, names (where none) of succeeding banks in cases of succession, with date of liquidation and capital-----	161
No. 6. Capital stock, surplus, undivided profits, and aggregate resources of national banks consolidated under act of November 7, 1918, for year ended October 31, 1924, as shown by their last reports of condition prior to consolidation-----	166
No. 7. National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate assets year ended October 31, 1924-----	168
No. 8. Number and capital of State banks converted into national banking associations in each State and Territory, from 1863 to October 31, 1924-----	169
No. 9. Conversions of State banks and primary organizations as national banks since March 14, 1900, to October 31, 1924-----	169
No. 10. Number of national banks increasing their capital, together with the amount of increase monthly, for years ended October 31, since 1920-----	170
No. 11. Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ended October 31, since 1913, with the yearly increase or decrease-----	170
No. 12. Number of national banks organized, consolidated under act of November 7, 1918, insolvent, in voluntary liquidation, and in operation on October 31, 1924-----	171
No. 13. Changes of corporate title of national banks year ended October 31, 1924-----	172
No. 14. Changes of title incident to consolidations of national banks year ended October 31, 1924-----	172
No. 15. National banks chartered during the year ended October 31, 1924-----	173
No. 16. National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1924-----	177
No. 17. Number and classification of national banks chartered monthly during the year ended October 31, 1924-----	178
No. 18. Classification of national banks, according to capital stock, December 31, 1923-----	178
No. 19. United States bonds on deposit to secure circulating notes of national banks in the years ended October 31, from 1900 to 1924-----	190
No. 20. Profit on national-bank circulation, based upon deposit of \$100,000 United States Consols of 1930, etc., for each month during the year ended October 31, 1924-----	191
No. 21. Investment value of United States bonds and Panama Canal bonds, 4's of 1925 and 2's of 1930-----	193
No. 22. United States bonds, monthly range of prices in New York, November, 1923, to October, 1924-----	193

	Page
No. 23. Number, capital stock, and circulation outstanding of national banks in each State issuing and not issuing circulating notes December 31, 1923.....	194
No. 24. Number, capital stock, and circulation outstanding of national banks in each Federal reserve district issuing and not issuing circulating notes December 31, 1923.....	195
No. 25. National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, in each year, from 1914 to 1924, inclusive.....	197
No. 26. National-bank currency issued to banks monthly, from November 1, 1923, to October 31, 1924, and since 1863.....	198
No. 27. National-bank notes received monthly for redemption during the year ended October 31, 1924, by the Comptroller and the Redemption Agency of the Treasury, together with the total amount received since June 20, 1874.....	198
No. 28. National-bank notes received at Currency Bureau and destroyed yearly since establishment of the system.....	199
No. 29. National-bank notes issued; the amount and per cent received and destroyed on account of active, liquidating, and insolvent banks, yearly, October 31, 1914, to 1924.....	199
No. 30. Amount, denomination, and cost of national-bank currency received from Bureau of Engraving and Printing year ended October 31, 1924.....	200
No. 31. Vault account of currency received and issued by this Bureau during the year and the amount on hand October 31, 1924.....	200
No. 32. Vault account of currency received and destroyed during year ended October 31, 1924.....	200
No. 33. Amount of currency received for redemption, by months, from November 1, 1923, to October 31, 1924, and counted into the cash of the National Bank Redemption Agency.....	200
No. 34. Amount of currency received by National Bank Redemption Agency for redemption in year ended October 31, 1924, from principal cities.....	201
No. 35. Classification of redemptions, the amount of each class redeemed, the rate per \$1,000, and the amount assessed on account of expenses, year ended June 30, 1924.....	201
No. 36. Cost of redemption of Federal reserve and national currency for year ended June 30, 1924.....	201
No. 37. Taxes assessed on national-bank circulation, years ended June 30, 1864, to 1924; cost of redemption, 1874 to 1924; cost of plates and examiners' fees, 1883 to 1924.....	202
No. 38. Federal reserve notes outstanding according to weekly statement (amount issued by Federal reserve agents to the banks, less "Unfit" notes returned for redemption), amount secured by gold, and amount secured by commercial and other eligible paper, from November 7, 1923, to October 29, 1924.....	203
No. 39. Federal reserve notes printed, issued to banks, retired, and destroyed since organization of the banks, with the balance in vault and amount outstanding October 31, 1924.....	204
No. 40. Aggregate amount of Federal reserve bank notes printed, issued, canceled, and redeemed, by denominations, since the inauguration of the Federal reserve system and amount on hand and outstanding October 31, 1924.....	205
No. 41. Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates, for years ended June 30, 1915, to 1924.....	205
No. 42. National banks in charge of receivers year ended October 31, 1924, capital and surplus at date of organization and at date of failure, causes of failure, dividends paid while solvent, and circulation outstanding, etc.....	206
No. 43. National banks in charge of receivers year ended October 31, 1924, dates of organization, appointment of receiver and closing, with amounts of nominal and additional assets, amounts collected from all sources, loans paid, and losses on assets, etc.....	214
No. 44. National banks restored to solvency after having been placed in charge of receivers.....	230

No. 45. Dividends paid to creditors of insolvent national banks during the past year, with the total dividends in each case, up to November 1, 1924.....	231
No. 46. Dates of reports of condition of national banks from 1914 to 1924.....	233
No. 47. Condition of foreign branches of National City Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1924.....	234
No. 48. Number, capital stock paid in, circulation, outstanding, and aggregate assets of national banks, at date of each report from January 13, 1914, to October 10, 1924, money in the United States, etc.....	238
No. 49. Abstract of resources and liabilities of national banks in New York, in the two central reserve cities, in other reserve cities, elsewhere, and the aggregate, at close of business October 10, 1924.....	240
No. 50. Classification of loans by national banks in central reserve cities, etc., at date of midsummer report, June 30, 1919, to June 30, 1924.....	241
No. 51. Classification of deposits of national banks in reserve cities and States at date of each report during year ended October 10, 1924.....	244
No. 52. Cash in vaults of national banks in reserve cities and States at date of each report during year ended October 10, 1924.....	260
No. 53. Circulation of national banks in reserve cities and States at date of each report during year ended October 10, 1924.....	271
No. 54. Gold, silver, coin certificates, legal tenders, and other currency held by national banks at date of each report from January 13, 1914, to October 10, 1924.....	275
No. 55. Specie held by national banks in the city of New York at date of each report from January 13, 1914, to October 10, 1924.....	278
No. 56. Reserve held by national banks at date of each report, from September 11, 1917, to October 10, 1924.....	280
No. 57. Reserve computation of national banks in reserve cities and States at date of each report during year ended October 10, 1924.....	281
No. 58. Aggregate resources and liabilities of national banks at date of each report from January 13, 1914, to October 10, 1924.....	289
No. 59. Abstract of reports of condition of national banks in reserve cities and States at date of each report during year ended October 31, 1924.....	303
No. 60. Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924.....	420
No. 61. Classification of loans, investments, and deposits of national banks June 30 of each year, 1914 to 1924, inclusive.....	427
No. 62. Principal items of resources and liabilities of national banks arranged alphabetically by counties in each State, March 31, 1924.....	430
No. 62-a. Principal items of resources and liabilities of national banks arranged alphabetically by counties in each State, by Federal reserve districts March 31, 1924.....	489
No. 63. Abstract of reports of savings and State banks in the District of Columbia at date of each report during the year ended October 10, 1924.....	552
No. 64. Abstract of reports of loan and trust companies in the District of Columbia at date of each report during the year ended October 10, 1924.....	553
No. 65. Principal items of resources and liabilities of each savings and State bank in the District of Columbia October 10, 1924.....	554
No. 66. Principal items of resources and liabilities of each loan and trust company in the District of Columbia October 10, 1924.....	556
No. 67. Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914, to 1924.....	557
No. 68. Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914, to 1924.....	557
No. 69. Summary of resources and liabilities, receipts and disbursements of building and loan associations in the District of Columbia for the six months' period ended on or about December 31, 1923.....	558

	Page
No. 70. Summary of resources and liabilities, receipts and disbursements of building and loan associations in the District of Columbia for the six months' period ended on or about June 30, 1924.....	559
No. 71. Abstract of reports of condition of State (commercial) banks June 30, 1924, by States.....	560
No. 72. Abstract of reports of condition of loan and trust companies June 30, 1924, by States.....	568
No. 73. Abstracts of reports of condition of stock savings banks June 30, 1924, by States.....	576
No. 74. Abstract of reports of condition of mutual savings banks June 30, 1924, by States.....	580
No. 75. Abstract of reports of condition of private banks June 30, 1924, by States.....	584
No. 76. Abstract of reports of condition of all reporting banks other than national June 30, 1924, by States.....	588
No. 77. Abstract of reports and condition of national banks June 30, 1924, by States.....	596
No. 78. Aggregate resources and liabilities of State (commercial) banks June, 1920 to 1924.....	604
No. 79. Aggregate resources and liabilities of loan and trust companies June, 1920 to 1924.....	604
No. 80. Aggregate resources and liabilities of stock savings banks June, 1920 to 1924.....	605
No. 81. Aggregate resources and liabilities of mutual savings banks June, 1920 to 1924.....	605
No. 82. Aggregate resources and liabilities of private banks, June, 1920 to 1924.....	606
No. 83. Gold, silver, etc., held by banks other than national, June, 1914 to 1924, inclusive.....	606
No. 84. Chartered banks of Canada, condition of, September 30, 1924....	607
No. 85. Chartered banks of Canada, monthly statement showing principal items of resources and liabilities, year ended September 30, 1924.....	607
No. 86. Comparative statement of the transactions of the New York Clearing House in each year ended September 30, 1854, to 1924....	608
No. 87. Comparative statement of the clearings, etc., of the New York Clearing House, years ended September 30, 1924 and 1923....	609
No. 88. Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year, 1893 to 1924, inclusive.....	609
No. 89. Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1924 and 1923....	610
No. 90. Comparative statement of transactions of clearing-house associations in the 12 Federal reserve bank cities and in other cities with transactions of \$1,000,000,000 in years ended September 30, 1924 and 1923.....	613
No. 91. Number and liabilities of State (commercial) bank, savings bank, trust company, private bank, and national bank failures, year ended June 30, 1924, by States.....	614
No. 92. Number, assets, and liabilities of State (commercial), savings banks, loan and trust companies, private and national banks, which failed, in years ended June 30, 1914, to June 30, 1924....	616
No. 93. Showing individual statements of resources and liabilities of each national bank (States, Territories, and towns arranged alphabetically), at close of business October 10, 1924, is omitted from this report and published as a separate table.	

REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 1, 1924.

SIR: In compliance with the provision of section 333 of the United States Revised Statutes, I have the honor to submit the following annual report covering activities of the Currency Bureau in the year ended October 31, 1924. This is the sixty-second report made to the Congress since the organization of the bureau.

GENERAL CONDITIONS

Measured by the volume of clearing-house transactions and the resources of the banks, National and State, the business of the country reached the maximum in 1920. In that year clearings exceeded \$464,000,000,000. Then followed the period of business readjustment, incidentally and necessarily attended by liquidations resulting in failures, corporate and private. The upward turn is shown in the amount of clearings, three hundred and seventy-seven billions in 1922, increasing to three hundred and eighty-one billions in 1923, and advancing to \$438,000,000,000 in 1924. The volume of bank assets have correspondingly increased, now standing at \$57,144,690,000, as compared with \$53,079,108,000 in 1920.

While more banks, State and National, suspended or failed during the past year than in any one year since the inauguration of the national banking system, national banks generally withstood the strain and continue to maintain an outstanding influence in the financial system of the country. Their resources on June 30, 1924, were equal to 39.49 per cent of the total resources of all reporting banks, their paid-in capital represented 42.84 per cent of reported capital, and their aggregate deposits were 38.47 per cent of the total deposits as compared with 38.20 per cent in 1923.

EARNINGS, LOANS, AND INVESTMENTS OF NATIONAL BANKS

The gross earnings of national banks in the fiscal year ended June 30, 1924, aggregated \$1,074,559,000, and show a gain in the year of \$25,151,000. After payment of all expenses and charging off

miscellaneous losses, the latter being partly offset by recoveries on charged-off assets, the net addition to the profits in the year amounted to \$195,706,000, out of which dividends were declared to the amount of \$163,683,000.

The loans and discounts of these banks were increased \$161,057,000 in the past year and investments in United States Government bonds and other miscellaneous bonds and securities were \$72,625,000 greater than a year ago. Despite the increase in loans and discounts, the amount of losses charged off on bad paper in the year was only eighty-six one-hundredths of 1 per cent of the total loans and discounts, and the amount of losses charged off on account of depreciation of bonds and securities was only forty-eight one-hundredths of 1 per cent of the total bonds and securities.

LEGISLATION RECOMMENDED

Under the provisions of the national bank act, the Comptroller of the Currency is required to report to Congress any amendments to the banking laws which may, in his opinion, effect an improvement in the banking system. Pursuant to this injunction the Comptroller of the Currency, in the summer of 1923, requested his associates in the bureau to submit to him any modifications in the national banking laws which they felt would be in the interests of the country's business and of banking in general.

The supervision of the national banks is divided into 12 districts, corresponding to the Federal reserve districts, and a district chief national bank examiner is in charge respectively of all of the examiners and assistant examiners. These chief examiners were instructed to discuss this matter with all of their subordinates and, as extensively as they were able, to consult and advise with the bankers of their districts and to have their subordinate examiners do so and report to them. As a result of this a very general expression was obtained from bankers operating in every section of the country as well as from the experts charged with the immediate supervision of the banks.

An analysis of the suggestions received resulted in a remarkable unanimity as to the provisions which required modification in the old laws, and as to recommendations for amendments necessary to meet modern conditions which could not have been contemplated at the time the original laws were enacted. After these recommendations had been digested to such an extent as to assume a reasonably concrete form the Comptroller of the Currency again submitted them for suggestions to the bankers of the country in a very general way, and finally, in the latter part of 1923, Mr. Charles W. Collins, deputy comptroller, formulated these principles into legislative form for presentation to the Congress. This tentative draft was submitted to bankers of every class and section of the United States, and the finest legal and banking talent obtainable gave it the most painstaking study and consideration. After further revision, this draft, with supporting data section by section, was submitted to the Banking and Currency Committees of the House and Senate.

These suggested amendments were given exhaustive study by the members of the Banking and Currency Committees of both Houses,

and almost identical bills embodying many of them were respectively reported out and are now pending (H. R. 8887 and S. 3316).

It has seemed best to give this somewhat detailed information as to the steps which were taken, and the expert advice which was secured, in order to establish the fact that no phase of banking, no commercial, agricultural, or governmental interest was ignored or forgotten in the recommendations for legislation herewith formally submitted. Particular attention was paid to modifications and changes in section 5200 of the Revised Statutes, which will materially increase the facility and safety with which national banks can handle the great staple commodities. This is a matter which goes far beyond the simple technique of banking, and if successfully accomplished will aid greatly in the movement and financing of seasonal products.

The principal features of this proposed legislation may be briefly mentioned:

BRANCH BANKING

In recent years there has been no subject in connection with banking which has been more bitterly disputed than that of branch banking. In the report of the Comptroller of the Currency for 1923 considerable space was devoted to a discussion of the general principle of branch banking as applied to American conditions.

It does not appear necessary to repeat the arguments previously made, but a reference to the points emphasized in the last report may be made at this time. Before summarizing these arguments it would be well to say that in using the term "branch banking" reference is made to a form of banking by which a parent institution owns, controls, and operates subsidiary institutions, called branches, in other municipalities than that of the parent institution. The elemental difference between unit banking and branch banking is based on the fact that in unit banking the residents of a community are afforded banking facilities by residents of the same community, while in the case of branch banking nonresidents control the banking. In the one case it is local control, and in the other absentee control.

The points developed in the previous report referred to were:

First, That branch banking is opposed to public policy as being in its essence monopolistic.

Second, That branch banking is absentee banking, and is conducted for the sole purpose of earning dividends for the stockholders rather than of service to the community.

Third, That with the development of large chains of branch banks the responsibility for the mobilization and transfer of funds would rest with individuals whose prime motive would be personal profit. The resources of banks are, in a large measure, the trust funds of a community, and the conditions which justify the transfer of funds from one community to another should be passed upon and the action controlled by disinterested governmental authority, removed from the influence of personal profit. This is the function of the Federal reserve banks.

Fourth, Branch banking is particularly inconsistent with the American idea of local self-government and Federal coordination. The banking system of the United States as at present constituted is

closely analogous to the governmental structure. Under the Federal reserve system local independent units are coordinated, while branch banking proposes that they should be consolidated.

Fifth, As a direct result of absentee control the human element and moral responsibility of the creditor would necessarily be largely eliminated. Absentee control must obviously be exerted through employees governed by rigid rules, operating under the most limited discretion. Under such conditions a bank would eventually degenerate into a glorified pawnshop, from which collateral had excluded character as an element in credit.

It may seem paradoxical to make the statement that an overwhelming majority of bankers of the United States are opposed to the principle of branch banking, and at the same time concede that branch banking is a highly controversial subject. The explanation of the confusion is very simple and rests upon a similarity in physical aspects between a type of local facility offered by certain city banks to their customers and real branch banking, which is absentee banking.

In certain of the larger cities of the United States topographical conditions and changes in city structure, lack of parking facilities, etc., have made it difficult for outlying customers of a bank to reach the banking house. As a result, in some States, laws have been passed which permit the establishment by a single institution of offices and facilities located in different sections of a single city. While there is a difference of opinion as to whether this is a desirable development, it should be constantly borne in mind that the basic principle of absentee control is not involved.

The question as to whether national banks may be granted the opportunity to meet the competition of State banks, in intracity banking, in my opinion, involves the question of the perpetuation of the national banking system. Without at length repeating the statements made in the last report of the Comptroller of the Currency, I desire to cite the situation which prevails in the city of Cleveland, which had at the last census a population of 796,841, with only three national banks remaining in operation; the city of Detroit, with a population of 993,678, having only three national banks left; and the city of New Orleans, with a population of 387,219, and with only one national bank remaining. I would also call attention to conditions which exist in New York, San Francisco, Los Angeles, and various other large municipalities where the State banks are not confined in their operations to a single building. It is but natural that these national banks which do not wish to surrender their charters should advocate a method to meet this competition, and it is equally natural that, owing to the physical and mechanical similarity between this form of intracity banking and the facilities required by absentee banking, opposition should have been created to legislation of this kind, due to the misconception that it was a step toward branch banking. During the last year discussion of this question has been particularly keen, and the indications seem to be very definite that the matter has been precipitated and clarified in the minds of bankers to such an extent that the elemental distinction between necessary local facilities to meet local conditions and branch banking has been sufficiently differentiated to permit of widespread support of an adjustment which will have the ultimate effect of curbing, if not entirely preventing, the further spread of absentee

banking, and at the same time permitting the national banks to adjust themselves to the competition of State institutions within the limits of a single municipality, which is the proper limit for a bank's direct activities.

A very large proportion of the bankers' associations, composed of both State and national banks, have given indorsement to the general principles which follow, and it seems reasonable to believe that an adjustment which does not involve a compromise on the part of any group has been reached by the banking fraternity of America which can be very simply and easily embodied into law. This adjustment, in its application, invokes the following principles:

First, that the National Government can enact no legislation for the control of State institutions, but that the State institutions would not care to engage in branch banking if it involved the cancellation of their membership in the Federal reserve system.

Second, that it is perfectly feasible and simple to allow national banks, by Federal act, to meet the competition of the State banks within the limits of a single municipality, but to confine them rigidly to those cities where State banks are already carrying on such activities. This should be, and I believe is, entirely acceptable to most of the State banks. The city must be the unit to which the primary banking functions must be confined. County and state-wide branch banking is absentee banking, and nation-wide branch banking is only an exaggerated type of the same thing. Such terms as economic spheres, financial zones, etc., are mere balderdash, given a different interpretation by every individual who uses them. The city is the natural unit for community endeavor. It is a clearly understandable and definite thing and the confines of a city are not now and never will be so large that personal contact between the banker and his clients can not be established either instantaneously by telephone or in a few moments by conveyance.

The recommendations for legislation which I propose in connection with branch banking may be analyzed as follows:

(A) That no national bank shall be permitted to engage in any form of branch banking (except as below).

(B) That no State bank shall be permitted to acquire additional branches after the date of the passage of the contemplated legislation and be eligible for or be permitted to retain membership in the Federal reserve system (except as below).

Exceptions:

(C) In States where State laws or practices permit the operation of branch banks by State banks, State banks may continue to establish branches within the limits of the municipality in which the parent institution is located and continue to be eligible for or retain their membership in the Federal reserve system. National banks may establish branches within the limits of the city of the parent bank, where banks chartered under the laws of the State exercise that privilege.

NOTE.—Under (A) and (B) above, neither National nor State member banks may, under any circumstances, establish branches beyond the limits of the city of the parent institution.

(D) State nonmember banks with branches may join the Federal reserve system and bring with them such branches as were established prior to the date of the passage of the bill.

(E) Should any State which does not now permit branch banking by law or practice, after the passage of this bill, enact legislation which will permit of the establishment of branches, the national banks shall not have their facilities extended by such legislation and State banks shall not be permitted to avail themselves of such privileges and retain or become eligible for membership in the Federal reserve system.

The practical effect of this legislation can be summarized by the statement that so far as the operations of members of the Federal reserve system are concerned further extension of branches beyond the limits of a single municipality is definitely prohibited, and both State and National members of the system will, in future extensions, be subject to the same limitation. No additional branch banking privileges will be given to the national banks except such as are confined to the limits of single cities, where State banks are already carrying on the practice.

It is my deliberate opinion that if the general extension of branch banking is not curbed within the Federal reserve system on the one hand, and if the national banks are not permitted equality within city limits on the other hand, defections from the national banking system will take place within a period of a very few years to such an extent as to reduce the national banking system to the position of an unimportant factor in the Nation's financial structure.

ELIMINATION OF DATE OF CHARTER EXPIRATION

Under the present law national bank charters are issued for a term of 99 years. Very frequently banks are offered trust business where the date of the expiration of the trust extends beyond the date of the expiration of the bank's charter. Representatives of these trusts, in many cases, have felt that it was imprudent to have the trust administered where such a condition existed. This has resulted in great embarrassment to all national banks which operate a trust department, and in many cases has resulted in the bank withdrawing from the national system, as very frequently this business is quite profitable and desirable to the bank. It is suggested, therefore, that the national bank act should provide that a national bank be permitted to operate under an indeterminate charter.

There has been some slight misconception as to the effect of this recommendation, in the belief that certain irrevocable privileges would be given in perpetuity if a perpetual charter were granted to a national bank. An indeterminate charter, however, is not a perpetual charter. No bank could exercise any rights under it which are not revocable at the will of Congress, and, furthermore, the charter would be subject to cancellation under the conditions of the act itself. All of the conditions which would justify the refusal by the Comptroller of the Currency to granting a new charter to any group in possession of an expiring charter would justify him in applying to the courts for cancellation of the charter of an operating bank if it were operating under an indeterminate charter.

LEGAL LOAN LIMIT TO ANY ONE PERSON

It is recommended that section 5200 of the Revised Statutes of the United States, which governs the amount of money that a national bank can lend to any one person, be clarified and harmonized. This section as it now stands on the statute books is a composite of the original provision with a number of amendments which have been made by Congress from time to time. As originally enacted in 1864, it contained a straight limitation of 10 per cent of capital as the amount which any one person might borrow and only two exceptions were made—one in favor of bills of exchange and the other in favor of the discount of commercial or business paper. Later on an amendment increased the limitation to 10 per cent of capital and 10 per cent surplus. Other amendments have been made exempting from this basic limitation the discount of paper growing out of the production and shipment of goods and the marketing of agricultural products.

This provision of law covers perhaps the most vital operations of a bank, and Congress has recognized the necessity of adjusting its term to meet new conditions which grow out of the economic development of the country. The section as it now stands is very much in need of clarification and codification in order to remove the difficulties in the way of its interpretation and application by the Comptroller of the Currency, as well as by the banks themselves. The exceptions to the basic limitations are now capable of a variety of constructions, when it is attempted to apply them to modern financial transactions and have caused more difficulty and embarrassment in their enforcement than any other provisions of the national bank act.

The proposed redraft of section 5200 makes a straightforward statement of the limitation governing the liability of any one person to a national bank. The amount is the same as in the present law, namely, 10 per cent of capital and surplus. This general statement is followed by nine exceptions. None of these exceptions announce any new governmental policy or make any substantial change from the existing law or practice. The wording of these exceptions is necessarily highly technical in character because it defines the legality of banking transactions growing out of complicated commercial procedure.

(For text of proposed new draft of section 5200, with further explanatory data, see Exhibit No. 1.)

RECOMMENDATIONS FOR ISSUANCE OF CHARTERS FOR \$100,000 CAPITAL TO BANKS OPERATING IN OUTLYING DISTRICTS OF CITIES OVER 50,000 POPULATION

Under the present law a national bank can not incorporate in a city of over 50,000 population with a capital of less than \$200,000. This provision was probably a wise one at the time the national bank act was passed, because at that time practically all large cities could be roughly divided into a large business section and a single residential section. On account of the growth of some cities and changed conditions, due to the introduction of automobiles and changes in transportation, community business centers have developed at various points through parts of cities that were formerly exclusively residential. The requirements in a banking way of these districts are practically

identical with those of smaller independent municipalities. There is necessity for banking facilities without the requirements of as large a capital as \$200,000. Inability to provide banking facilities on account of this \$200,000 limitation has had a tendency to deprive these communities of banking facilities and to promote the establishment of State rather than national banks and to create additional demands for branch banks. It is consistent with the general tendency of this bill to restrict branch banking that this alternative relief should be provided. Such a provision would be unobjectionable and in fact very advantageous to permit the establishment of banks with capital of \$100,000 in these outlying districts. The discretion as to the necessities of these outlying districts and the definition of what is an outlying district should necessarily be left with the comptroller, as conditions vary so widely in different sections that it is impossible to lay down any definite formula. It is quite possible and has been advocated by many that it would be wise to reduce this limitation on capitalization to \$50,000. The unfortunate experience of the past year makes it undesirable to encourage the establishment of any more \$25,000 banks than are already provided for by law.

PERMISSION FOR A NATIONAL BANK TO HOLD REAL ESTATE FOR A LOCATION

The word "immediate" should be omitted from section 5137, United States Revised Statutes. This change is for the purpose of enabling a national bank to hold real estate purchased for a new location for its banking house until a convenient time for them to erect a building, without subjecting them to the real-estate provisions of the act.

STOCK DIVIDENDS

The ability to declare stock dividends is very much circumscribed under the present act. It is desirable in most cases for a national bank to have a high proportion of capital to its total capital and surplus. The total resources of the bank are not affected in this way, but the larger the proportion of capital the greater the capital liability of shareholders. In the case of a bank with \$100,000 capital and \$100,000 surplus, the protection for the creditors is \$300,000, being the sum of these two items plus the stock liability. If \$75,000 of the surplus were to be converted into capital the stock liability would be increased by that amount, making the total liability in the case cited above \$375,000. This provision would also have the effect of equalizing the national and State banking privileges. There is nothing new in this suggestion as it merely provides a more simple and direct way of doing an obviously proper thing.

CHAIRMAN OF THE BOARD

The establishment of a new officer with the title of "chairman of the board" is desirable. Under the present act, it is provided that one of the directors of a national bank shall be the president of the board. This suggested provision formally legalizes the office of chairman of the board, an office which has been created in a very considerable number of banks, largely for the purpose of defining a

special class of duties. The office is not made mandatory but is optional with the bank. In the greater number of banks, of course, the president would act in both capacities.

LIMITATION ON LIABILITIES WHICH NATIONAL BANK MAY INCUR

It is recommended that section 5202, Revised Statutes of the United States, be amended by providing a new exception to the provision which limits the liabilities which a national bank may incur to the amount of its capital stock. This exception was enacted in the agricultural credits act of March 4, 1923, but through a typographical error in the enrollment of the bill it was rendered null and void. The liabilities here referred to relate to the discount of paper by the Federal intermediate credit banks for national banks. The seven exceptions in the existing law cover liabilities for national bank notes; money on deposit; bills of exchange or drafts; liabilities to stockholders for dividends; liabilities incurred under Federal reserve act; liabilities incurred under War Finance corporation act; liabilities on indorsement of acceptances payable abroad.

CHECK CERTIFICATION

Under the present regulations, it is illegal to certify a check until practically all of the entries in connection with the deposits against which certification is to be made have been carried to the books of the bank. This sometimes requires a considerable length of time in the large banks and the wording of the law should be changed to make it legal for the cashier to certify a check, before all of the final entries are completed, when he knows that sufficient funds to cover it are in the possession of the bank.

AUTHORITY OF OFFICERS TO SIGN REPORTS

The board of directors of a national bank should be permitted to designate officers to sign reports in addition to the president and cashier as now required by section 5211, Revised Statutes of the United States, in order to prevent unnecessary delays in the forwarding of reports to the comptroller, due to the absence of the two officers now designated. This would still keep the matter of authority to sign these reports within the control of the board of directors.

REDISCOUNT LIMITATIONS ON FEDERAL RESERVE BANKS

Section 13 of the Federal reserve act relative to the rediscount limitation upon the Federal reserve banks should be changed to conform to the exceptions provided in section 5200, Revised Statutes of the United States. The existing law provides that no Federal reserve bank may rediscount paper for a bank bearing the signature of any one borrower to an amount in excess of 10 per cent of the capital and surplus of the bank presenting the paper. Only one exception is made to this limitation and that is in favor of bills of exchange drawn in good faith against actual existing values. If the paper is sound and safe enough to be exempt from the 10 per cent limitation of section 5200 for the purposes of the national banks, it

is safe enough and sufficiently liquid in form to be accepted for rediscount by the Federal reserve banks. It should be borne in mind that, so far as the Federal reserve banks are concerned, this is a privilege which is optional and not compulsory upon them, the same as with any rediscounts. At the present time there is a considerable amount of commercial paper and notes secured by Government bonds and commodity paper of the class and nature handled by the Federal reserve banks that is excluded on account of the 10 per cent limitation. This debars the Federal reserve banks from rendering a complete service to the community and to the member banks, which would be profitable to the Federal reserve banks as well as helpful to the country at large. This paper arises out of the various steps of production, transportation, and distribution of goods. A considerable quantity of agricultural, cattle, and other paper that this would make available for rediscount would be of precisely the same nature as that already handled and would be equally safe and equally liquid.

SAFE DEPOSIT BOXES

The safe-deposit business is a matter of more importance than might appear on the surface. Under the general theory that a national bank can not do anything for which it does not have specific authority of law, this right to operate safe-deposit business should be expressly granted. In addition to permitting the banks to engage directly in the safe-deposit business, they should be authorized to own stock in safe-deposit companies. This affords an easier method of financing the safe-deposit equipment and it further has the advantage over direct ownership of limiting the possible loss to the bank in case of suits of various kinds. Where they operate a safe-deposit business directly, of course, all of the assets of the bank are subject to claims for mishandling of the safe-deposit business. On the other hand, where stock is owned the value of the stock is the limit of the liability.

CRIMINAL PROCEDURE AGAINST BANK EXAMINERS

A provision covering theft by national bank examiners seems to be obvious and advisable. Under the present law, a national bank examiner who is guilty of theft must be prosecuted under the laws of the State in which the act is committed, and this operation is subject to a great many hazards so far as effectiveness is concerned. This crime is a very rare occurrence, but when it does occur it is absolutely essential to the protection of the national banks that prosecution be had under Federal laws.

CRIMINAL PROCEDURE FOR LIBELLING NATIONAL BANKS

A number of crimes against national banks should be punishable under Federal statutes which are now punishable only, if at all, under State laws. These provisions have been recommended by the national bank division of the American Bankers Association as well as by a number of bankers and State banking associations. Since the national banks and the Federal reserve system are Federal instrumentalities, it is thought proper that crimes against them should be punishable under the Federal laws.

REAL ESTATE LOANS

It is recommended that section 24 of the Federal reserve act which empowers national banks to make loans upon the security of improved real estate, be amended to provide that the time limit for which a national bank may make a loan upon improved city property be increased from one year to five years. National banks should also be permitted to make such loans upon real estate to an aggregate amount not in excess of 50 per cent of their time deposits. Of all the numerous suggestions made to the office of the comptroller for revision of the national banking laws, on none has there been greater unanimity than on the suggestion for liberalizing the lending powers of national banks upon the security of real estate. From every section of the country, especially from banks located outside of the large cities, there is an insistent demand for the removal of the handicaps which the existing laws impose in this connection.

Section 24 prohibits a national bank from lending money upon first mortgage security upon city property for a longer period than one year and further limits the aggregate amount of such loans to a sum not in excess of one-third of the time deposits. The State banks and trust companies in active competition have no such limitations imposed upon them. A first mortgage upon improved city property is considered a very fine form of security. But real estate loans are ordinarily made for a longer period than one year. If a national bank is prohibited from meeting the needs of its customers in this connection, the customer naturally will go to the State bank to borrow the money upon his real estate, and the State banks as a result will get his account and in many cases his entire commercial business. This is one of the severest forms of competition which the national banks outside of the large banking centers face to-day and it accounts in a large measure for the rapid growth of the trust companies in those localities and for the relative reduction of the resources of national banks.

The argument which is most generally advanced against having long-term real estate securities in national banks is that they are not readily convertible. This has been adduced against the removal of the one-year period for city real estate and the five-year period for country real estate. As a matter of fact, the probabilities are that if real estate is to be handled by the banks the liquidity would be greater if indefinite latitude as to time were granted. The banks would then handle most of their mortgage real estate loans in somewhat the same way they handle bonds which they sell. There is a well-established and definite market for real estate mortgages. This market does not cover mortgages of as short a term as one year, and, as a rule, the shortest term is five years. If the banks were able to carry these maturities of five years or over, they would then have the notes and mortgages in such condition that they could be disposed of to a wide clientele. A five-year mortgage is salable and convertible, whereas a one-year mortgage is not. On this account alone it is very possible that, instead of increasing the volume of frozen assets of banks, this longer period would produce greater liquidity and at the same time enable the banks to add very much to their services to their customers.

DEALING IN SECURITIES

Section 24 of the Federal reserve act should be further amended to enable a national bank to buy and sell investment securities such as bonds, notes, debentures, and the like. This would not include the power to buy and sell stocks, since these do not evidence indebtedness. This provision would make very little change in existing practice, since a great number of national banks now buy and sell investment securities, and the office of the comptroller has raised no objection because this has become a recognized service which a bank must render.

RELATIVE GROWTH OF NATIONAL BANKS SINCE 1870

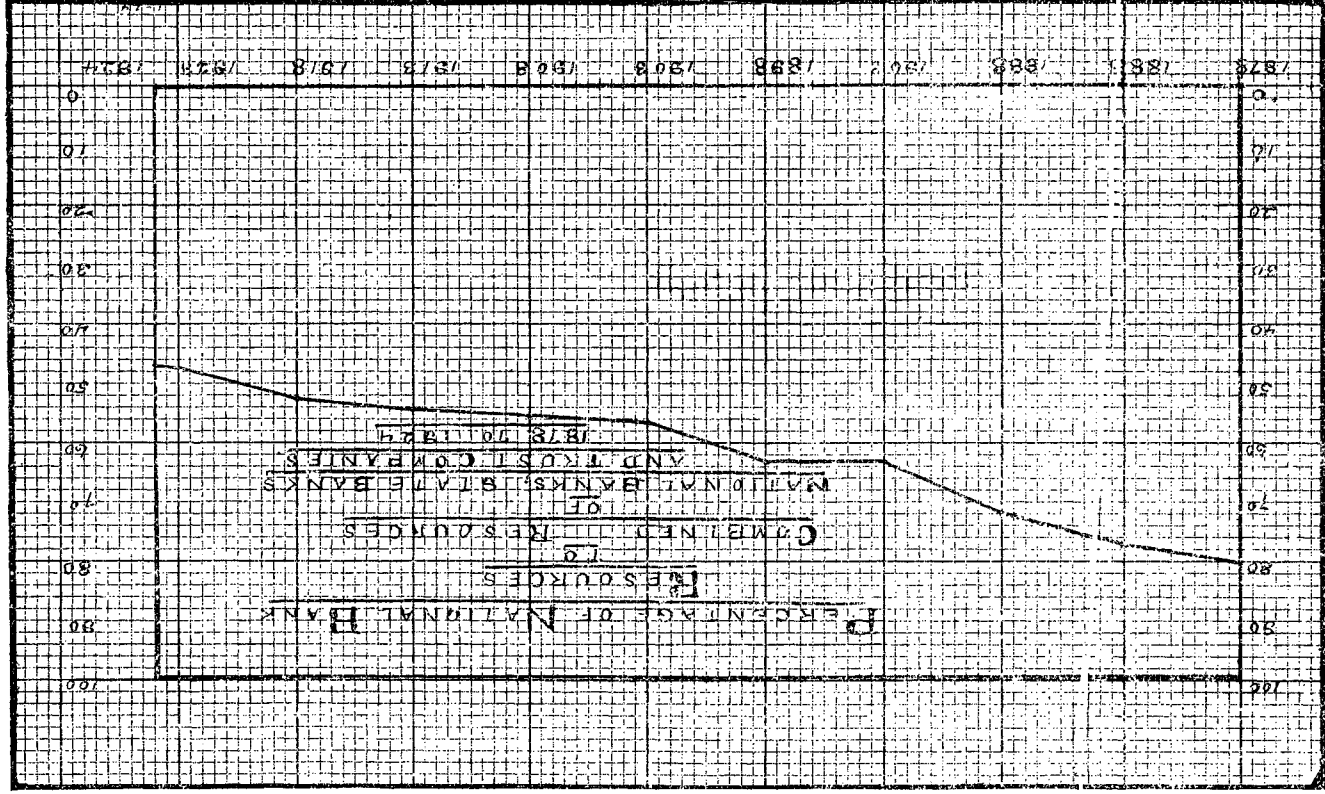
The suggestions contained in the legislation recommended are simple, involve no unfair or discriminatory provisions that would militate against the State banks and trust companies, and, in the opinion of many bankers, they are necessary to produce a situation under which the national banking system may maintain its traditional position in the fiscal system of the United States.

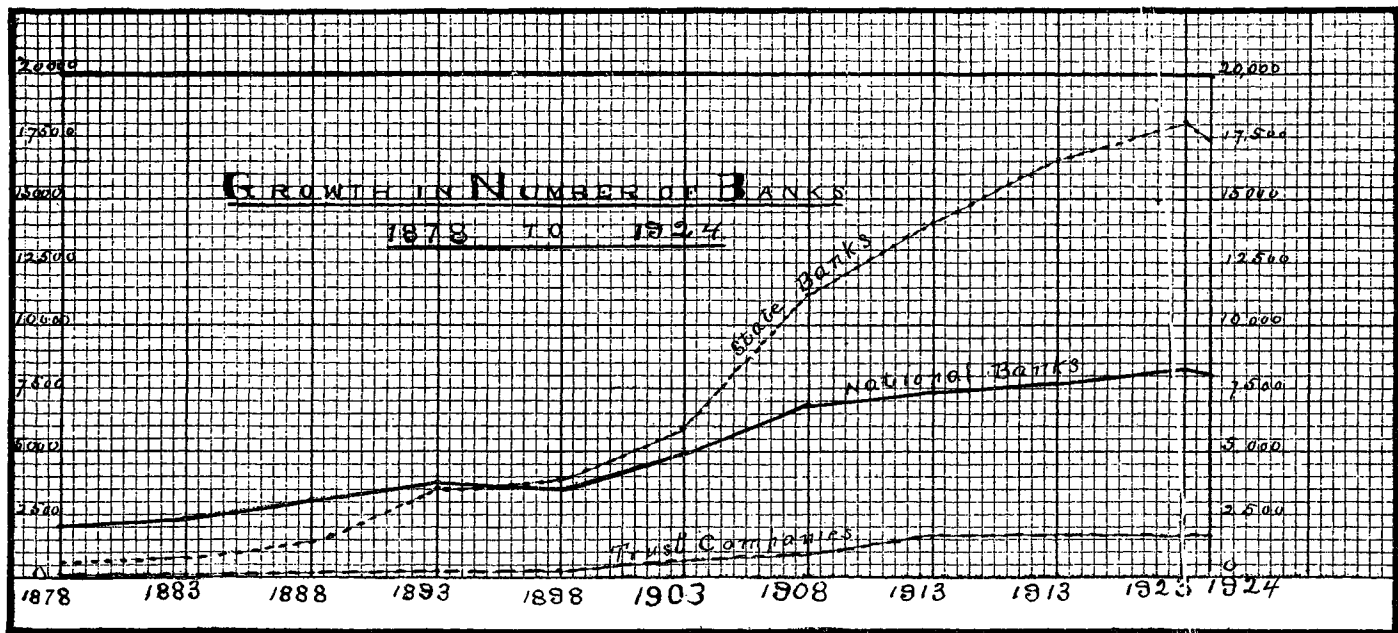
The following outline of figures are submitted as indicative of the present trend:

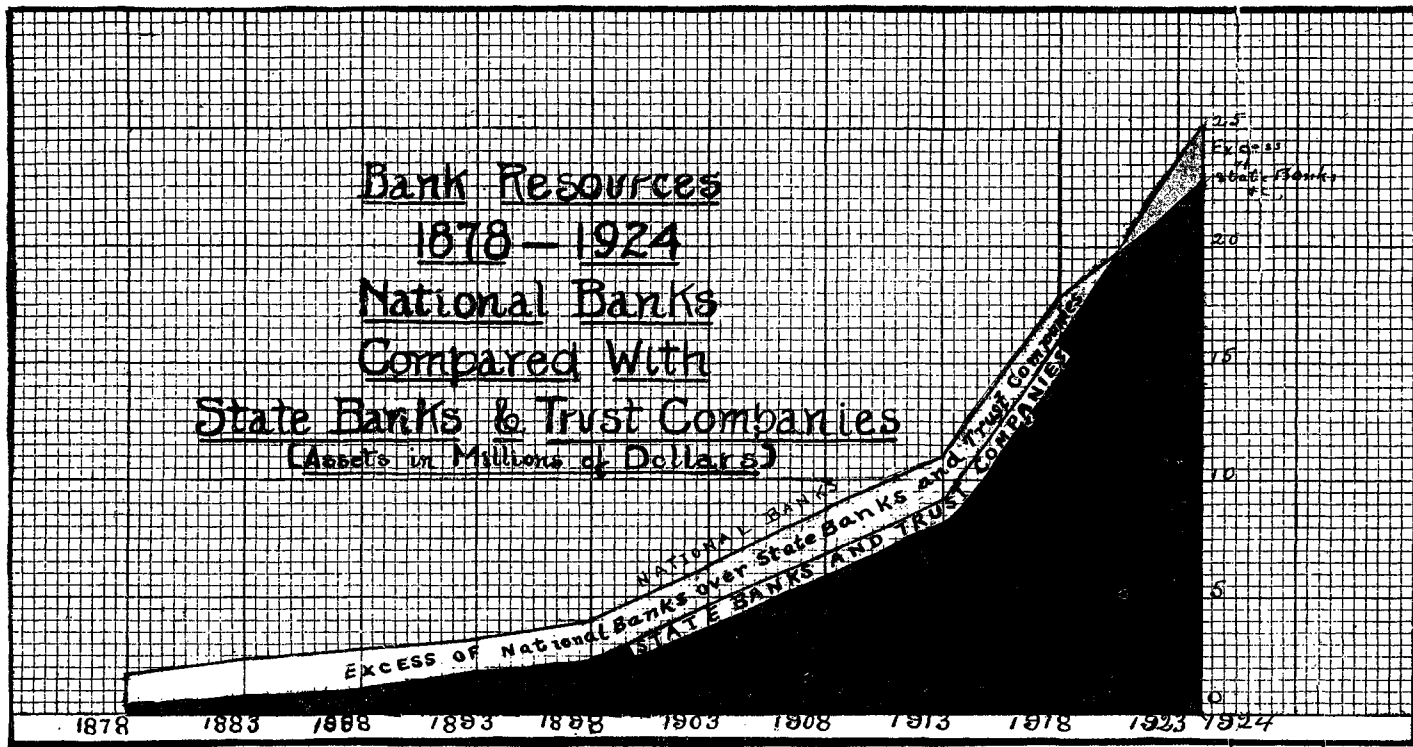
In 1870 there were 325 State banks and 1,612 national. In 1884 there were 817 State banks, exclusive of savings banks, and 35 trust companies, with aggregate resources of \$760,000,000, and 2,625 national banks with aggregate resources of \$2,283,000,000. Twenty years later, in 1904, there were 6,923 State banks, exclusive of savings banks, and 585 trust companies, with combined resources of \$5,240,000,000, while there were 5,331 national banks with aggregate resources of \$6,656,000,000. In the next 20-year period, bringing us up to June 30, 1924, we find 17,436 State banks, exclusive of savings banks, and 1,664 trust companies, with aggregate resources of about \$25,140,000,000, and 8,085 national banks with aggregate resources of \$22,566,000,000. The increase in aggregate resources of State banks and trust companies for the year ended June, 1924, was \$1,478,000,000 as against an aggregate increase for the national banks of \$1,054,000,000. Forty years ago the national banks had 75 per cent of the banking resources of commercial banks and trust companies in the United States, whereas by June 30, 1924, they had dropped to about only 47 per cent. During the past two years the increase in national bank resources was about \$1,860,000,000 as against an increase in the resources of State banks and trust companies of about \$3,540,000,000.

Since January 1, 1918, 206 national banks, each with capital of \$100,000 or over, have given up their national charters and taken out State charters. They carried with them total assets of \$2,234,000,000, being about 10 per cent of the total assets of the national banking system. In the past seven years 60 national banks in California were absorbed into the State system, 27 in New York, 23 in Ohio, and 19 in Pennsylvania. It will be noted that these are States in which branch banking is carried on by State banks. These are very significant figures.

The following charts present graphically the relative position of the national banks in our general banking system during the past 46 years.







HAVE THE NATIONAL BANKS A CLAIM TO CONSIDERATION

Twice in great emergencies the national banking system has been the vehicle by which the Government carried forward its fiscal program. It was not conceived to the end of improving banking facilities but with the primary purpose of creating an instrumentality by which the Government could finance the Civil War. It was created in a time of national crisis, and no other governmental instrumentality has ever rendered a greater service than it did during those critical days.

Again, about 50 years later, it was due to the national banks that another crisis was successfully met and passed. Because the Federal Government had authority over the national banks, it was able to create the Federal reserve system. This system was composed exclusively of national banks until the time arrived when its successful operation was demonstrated, when the State banks were invited to avail themselves of its resources upon negotiated terms.

The function which the Federal reserve system performed in the fiscal operations of the Government during and after the Great War is history and not theory. If the national banks should go out of existence, the Federal reserve system would become entirely a voluntary system; it would be little more than a loose aggregation of banking powers, without coherence, without discipline, and not subject to Federal authority. Its members would be subject to the laws of 48 different States, and moral suasion would take the place of legal control as the only means by which the Government's influence could be exerted. Even if it were assumed that such a loosely controlled system would function under normal conditions, it would cease to be a great machine ready on a moment's notice to meet the Nation's need in a time of crisis.

The national banks afford a strong, aggressive, and permanent membership; they have resources of over \$23,000,000,000; they comprise units ranging in size from the largest banking aggregations in the world to neighborhood institutions for the service of small and remote communities, and it is unthinkable that, either through direct act or neglect, the Government of the United States should permit the dissolution of such an institution or lose its control over it.

It should never be forgotten that when the Federal reserve system was formed the national banks were not invited to join—they were forced to become members. Having thus been brought in by compulsion, the Government is in duty bound to treat them with fairness or suffer the consequences of the surrender of their charters.

If, at the expiration of the charters of the Federal reserve banks, Congress for any reason should not recharter these banks, and if at that time the national banking system had gone out of existence, the Federal Government would have lost all direct control over banking.

UNITED STATES BONDS AND NATIONAL BANK CIRCULATION

By reference to the tables following relating to the public debt of the United States on June 30, 1924, it will be noted that the volume of United States bonds eligible as security for national bank circulation is \$793,115,530, the major part, \$599,724,000, being 2 per cent consols, the 2 per cent Panama Canal bonds aggregating \$74,901,580, the remainder being the 4 per cent loan of 1925, totaling \$118,489,900.

In June last the Secretary announced that the Treasury contemplated calling for redemption and payment on February 1, 1925, the entire issue of the 4's of 1925. With the redemption of these bonds the amount of outstanding issues eligible as security for national bank circulation will be reduced to \$674,625,630, approximately but 50 per cent of the bank's capital, the latter being the measure of circulation issuable upon the security of eligible bonds.

The issuance of this announcement on the part of the Secretary of the Treasury has suggested the possibility of the gradual retirement of all bonds available for the issue of circulation. In order to overcome the contraction of a circulating medium which such a policy would involve, it is assumed that Federal reserve currency would be issued.

Great importance is attached to the circulation privilege by many national banks. It is true that the profits that can be realized as a result of this operation are at the present time relatively small. Under changing conditions this margin of profit might be somewhat increased, so that from the standpoint of earnings the national banks are interested not alone in conditions as they exist at the present time, but the possibilities for the future.

There is a considerable sentimental value attached to the issuance of currency by the national banks which, because it is intangible, should not be ignored. It is considered by many banks as a symbol indicating their participation in the fiscal policies of the Government and an advertisement of the governmental relationship, carrying with it the obvious implications of Government supervision and official guidance. Even though it should be conceded that the circulation privilege is of little financial value to the national banks, the fact that many of them feel that in its cancellation a privilege is being taken from them is an important consideration.

In other portions of this report the necessity for legislation to improve the condition of the national banking system is stressed at some length. While still probably the most influential financial organization in the world to-day, it is the general opinion that, due largely to lack of enabling legislation, the national banking system is not keeping its relative position in the United States. Until material relief is granted to the national banks, it would seem unwise to curtail in any way the prerogatives which they at present exercise. It is debatable as to whether a sufficient number of the national banks would be adversely affected or be of the opinion that they were so affected to cause many withdrawals from the system on account of the cancellation of the circulation privilege, but it would undoubtedly be considered by all of the national banks as decreasing the incentives which induce them to remain in the system.

In considering the question of the substitution of some other form of circulation that is involved in such a fiscal scheme, it should not be forgotten that to such an extent as national banks withdraw from the national system on account of the loss of the currency privilege, there is a probability in case they are rural banks, of their withdrawing from the Federal reserve system, thereby reducing the resources which the Federal reserve system will have to meet this additional demand for currency. It would therefore seem to be

the course of prudence to refrain from any definite policy involving the cancellation of the national bank circulation until such legislative action is taken as will result in placing the privileges of the national banking system on a parity with the banks with which they are obliged to compete within the Federal reserve system.

With the exception of some ten million consols, all of that issue, together with the Panama Canal bonds, are held with the Treasurer for account of national banks to secure circulation and public deposits. Hence it remains only for the banks to acquire these ten million of 2 per cent consols for deposit to secure circulation following the redemption of the 4's to absorb the entire amount of bonds eligible as security for circulation.

In anticipation of the call there has been some activity in the withdrawal of the 4's and substitution of 2's. Up to October 31 last 4's to the amount of \$9,136,000 had been withdrawn and the 2 per cents increased \$2,416,600; hence a net decrease in the year in the securities held for circulation of \$6,719,440. About 600 banks have on deposit as security for circulation bonds of the loan of 1925.

Supplementing the Secretary's advice with respect to the withdrawal and redemption of the 4 per cent bonds of 1925, the following form of resolution for adoption by boards of directors of national banks, together with instructions relative to the course of procedure prepared by the department is submitted:

RESOLUTION BY NATIONAL BANK AUTHORIZING THE WITHDRAWAL AND ASSIGNMENT OF UNITED STATES 4 PER CENT BONDS OF THE LOAN OF 1925, HELD AS SECURITY FOR CIRCULATING NOTES (AND THE SUBSTITUTION OF UNITED STATES 2 PER CENT BONDS)

Resolved, That the Comptroller of the Currency of the United States be, and he is hereby, authorized and empowered to withdraw from the custody of the Treasurer of the United States and to redeliver to said Treasurer for redemption \$----- face amount of United States 4 per cent bonds of the loan of 1925 held for account of this bank to secure circulating notes, and to deposit with the Treasurer of the United States, in (a) ----- substitution for the 4 per cent bonds of the loan of 1925 to be withdrawn, (b) \$----- face amount of United States 2 per cent bonds, as follows:

Title of loan	Face amount	Title of loan	Face amount
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----

And it is further resolved, That the Treasurer of the United States be, and he is hereby, authorized and empowered to assign and transfer the 4 per cent bonds of the loan of 1925 above described to the Secretary of the Treasury for redemption, (c) \$----- of the proceeds of redemption to be retained by the Treasurer of the United States and deposited to meet the redemption and retirement of a like amount of circulating notes of this bank now outstanding, which notes are secured by the 4 per cent bonds of the loan of 1925 authorized herein to be withdrawn and redeemed. Payment of the difference between the amount so retained and deposited and the proceeds of redemption to be paid to -----

I hereby certify that the foregoing is a true and correct copy of a resolution passed at a ----- meeting of the board of directors of the
(regular or special)

-----, a bank duly organized and existing under and by virtue of the laws of the United States, held on the ----- day of -----, 19-----; and I further certify that due notice of said meeting was given to each member of said board, that a quorum was present, and that said resolution has not been amended or repealed.

Witness my signature and the seal of said bank, this ----- day of -----, 19-----.

(Impress bank seal here.)

(Official signature of officer)

(Official title of officer)

INSTRUCTIONS

(a) The space designated "(a)" should be used to designate whether full or partial substitution of other bonds is to be made. If no such substitution is desired, the words "No substitution" should be entered in the blank space.

(b) The space designated "(b)" should be used to designate the amount of 2 per cent bonds to be substituted. If no substitution is desired, the words "No substitution" should be entered in the blank space.

(c) The space designated "(c)" should be used to designate the amount of the proceeds of redemption which it is desired shall be retained by the Treasurer of the United States to meet the retirement of the outstanding circulating notes which were secured by the 4 per cent bonds. If 2 per cent bonds in an amount equivalent to the amount of 4 per cent bonds withdrawn are to be substituted, no retention of proceeds will be necessary, and accordingly the words "No retention" should be entered in the space designated "(c)." If only partial substitution is desired—that is, if the amount of 2 per cent bonds to be substituted is less than the amount of 4 per cent bonds to be withdrawn—there should be entered under "(c)" the amount of the difference necessary to be retained to meet the retirement of outstanding circulating notes which were secured by the 4 per cent bonds.

This resolution should be properly executed and certified, with the seal of the bank impressed, and forwarded to the Comptroller of the Currency of the United States, Treasury Department, Washington, D. C., together with the Treasurer's receipt covering the bonds to be withdrawn and the securities, if any, to be submitted.

The statements hereinbefore referred to relative to the public debt and securities held in trust by the Treasurer of the United States are as follows:

Statement of the public debt of the United States, June 30, 1924

DETAIL OF INTEREST-BEARING DEBT

Bonds eligible as security for national-bank circulation:		
2 per cent consols of 1930-----	\$599, 724, 050. 00	
4 per cent loan of 1925-----	118, 489, 900. 00	
2 per cent Panama Canal loan of 1916-1936-----	48, 954, 180. 00	
2 per cent Panama Canal loan of 1918-1938-----	25, 947, 400. 00	
		\$793, 115, 530. 00
Other bonds, etc.:		
3 per cent Panama Canal loan of 1961-----	\$49, 800, 000. 00	
3 per cent conversion bonds of 1946-47-----	28, 894, 500. 00	
2½ per cent postal-savings bonds (first to twenty-sixth series)-----	11, 893, 760. 00	
First Liberty loan, 1932-1947, 3½, 4, and 4¼ per cent-----	1, 951, 524, 750. 00	
Second Liberty loan, 1927-1942, 4 and 4¼ per cent..	3, 104, 587, 150. 00	
Third Liberty loan, 1928, 4¼ per cent-----	2, 997, 199, 950. 00	
Fourth Liberty loan, 1933-1938, 4¼ per cent-----	6, 324, 495, 550. 00	

Other bonds, etc.—Continued.

Treasury bonds, 1947-1952, 4¼ per cent.....	\$763, 948, 300. 00
Treasury notes, 1924-1927.....	3, 735, 309, 400. 00
Certificates of indebtedness, 1924-25.....	807, 513, 500. 00
Treasury (war) savings securities, series 1920-1923..	413, 304, 039. 66
Total interest-bearing debt outstanding.....	20, 981, 586, 429. 66
Matured debt on which interest has ceased.....	30, 241, 250. 26
Debt bearing no interest.....	239, 292, 746. 91
Matured interest obligations, etc.....	164, 954, 358. 94
	21, 416, 074, 785. 77
Balance held by Treasurer of the United States, etc.....	238, 029, 514. 74
Net debt, including matured interest obligations, etc.....	1 21, 178, 045, 271. 03

*United States Government securities held in trust by Treasurer of the United States,
June 30, 1924*

Issues	To secure national- bank cir- culation	To secure public deposits	Total held
Consols, 1930.....	\$589, 123, 400	\$1, 025, 000	\$590, 148, 400
Loan, 1925.....	87, 423, 450	148, 500	87, 571, 950
Panama 2's.....	74, 312, 080	86, 000	74, 398, 080
Total.....	750, 858, 930	1, 259, 500	752, 118, 430
Other bonds, notes, and certificates.....		40, 130, 250	40, 130, 250
Total.....	750, 858, 930	41, 389, 750	792, 248, 680

United States bonds deposited as security for circulation by banks chartered and by those increasing their circulation, together with the amount withdrawn by banks reducing their circulation, and by those closed, during each month, year ended October 31, 1924

Date	Bonds deposited by banks chartered and those increasing circulation during the year ¹	Bonds withdrawn by banks reducing circulation	Bonds withdrawn by banks in liquidation	Bonds withdrawn by banks in insolvency
1923				
November.....	\$2, 254, 200	\$540, 000	\$1, 293, 500	\$205, 000
December.....	3, 666, 500	3, 054, 900	797, 750	15, 000
1924				
January.....	2, 262, 250	737, 500	846, 300	-----
February.....	4, 524, 200	666, 250	2, 190, 000	49, 000
March.....	4, 114, 000	1, 254, 000	1, 720, 750	40, 250
April.....	3, 617, 250	1, 362, 250	1, 427, 500	125, 000
May.....	2, 799, 500	357, 750	2, 940, 000	65, 000
June.....	3, 624, 500	1, 381, 500	1, 435, 000	62, 500
July.....	1, 684, 000	4, 051, 290	1, 780, 000	100, 000
August.....	2, 075, 000	5, 604, 250	615, 000	5, 000
September.....	2, 794, 000	1, 951, 500	1, 970, 000	95, 000
October.....	1, 487, 750	2, 034, 750	825, 000	25, 000
Total.....	34, 903, 150	22, 995, 040	17, 840, 800	786, 750

¹ Decrease since June 30, 1923, of \$829,545,493.² Includes \$3,657,750 deposited by 41 of the 135 banks chartered during the year.

In connection with the foregoing data, there is appended hereto statement relating to the capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding secured by United States bonds and lawful money at the beginning of business on the dates indicated with the changes during the preceding year and the preceding month; and also the kinds and amount of bonds on deposit to secure such notes and the amount of each denomination of national bank and Federal reserve bank notes outstanding at the beginning of business on November 1, 1924.

	Nov. 1, 1924	Oct. 1, 1924	Nov. 1, 1923
Authorized capital stock of national banks.....	\$1,335,766,215	\$1,342,606,215	\$1,342,728,715
Paid-in capital stock of national banks.....	1,335,195,913	1,341,780,618	1,342,166,303
		Increase or decrease since above date	Increase or decrease since above date
Increase of authorized capital stock.....			
Decrease of authorized capital stock.....		\$6,840,000	\$6,962,590
Increase of paid-in capital stock.....			
Decrease of paid-in capital stock.....		6,674,705	7,093,390
	Nov. 1, 1924	Oct. 1, 1924	Nov. 1, 1923
National-bank notes outstanding secured by United States bonds.....	\$735,602,435	\$736,557,690	\$743,803,385
National-bank notes outstanding secured by lawful money.....	35,679,189	39,269,184	28,799,884
Total national-bank notes outstanding.....	774,281,624	775,826,844	772,663,269
		Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....			
Decrease secured by United States bonds.....		\$955,225	\$9,263,950
Increase secured by lawful money.....			9,879,305
Decrease secured by lawful money.....		589,095	
Net increase.....			1,675,355
Net decrease.....		1,545,220	
	Nov. 1, 1924	Oct. 1, 1924	Nov. 1, 1923
Federal reserve bank notes outstanding secured by United States bonds.....			\$524,000
Federal reserve bank notes outstanding secured by lawful money.....	\$9,134,170	\$9,448,170	15,758,000
Total Federal reserve bank notes outstanding.....	9,134,170	9,448,170	16,282,000
		Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....			
Decrease secured by United States bonds.....			\$524,000
Increase secured by lawful money.....			
Decrease secured by lawful money.....		\$314,000	6,623,830
Net increase.....			
Net decrease.....		314,000	7,147,830

Kinds of bonds on deposit	On deposit to secure Federal reserve bank notes	On deposit to secure national-bank notes	National-bank notes of each denomination outstanding November 1, 1924		Federal reserve bank notes of each denomination outstanding November 1, 1924
United States consols of 1930 (2 per cent)-----		\$589,086,200	One dollar.....	1 \$341,447	\$4,244,333
United States loan of 1925 (4 per cent)-----		76,687,050	Two dollars.....	162,894	1,883,442
United States Panama of 1936 (2 per cent)-----		48,484,720	Five dollars.....	149,657,260	1,616,855
United States Panama of 1938 (2 per cent)-----		25,584,920	Ten dollars.....	325,274,300	478,960
Total-----		739,842,890	Twenty dollars.....	247,957,530	767,480
			Fifty dollars.....	27,583,750	43,000
			One hundred dollars.....	20,741,400	
			Five hundred dollars.....	87,500	
			One thousand dollars.....	21,000	
			Fractional parts.....	61,093	
			Total-----	777,888,174	9,134,170
			Less ¹ -----	3,606,550	
			Total-----	774,281,624	9,134,170.

¹ Issued prior to 1879.² Notes redeemed but not assorted by denominations.

REDEMPTION OF NATIONAL BANK AND FEDERAL RESERVE BANK CIRCULATION

In the fiscal year ended June 30, 1924, national bank notes, Federal reserve notes, and Federal reserve bank notes to the amount of \$2,067,431,535 were presented to the National Bank Redemption Agency of the Treasurer's office for redemption. Of this amount, \$1,506,899,500 were Federal reserve notes, \$11,606,830 Federal reserve bank notes, and \$548,925,205 national bank notes. The total expense incident to the redemption of these notes was \$723,837.52.

The average cost per \$1,000 for all notes redeemed through cash was \$0.93; the average cost for redemption of national bank notes, \$0.96; Federal reserve bank notes, \$0.97; and Federal reserve notes, \$0.53.

Canceled Federal reserve notes to the amount of \$1,466,673,540 received direct from Federal reserve banks and their branches were not counted into cash, and therefore were not taken into consideration in arriving at the average cost for redemption. The average rate per \$1,000 for expense on account of redemption of this latter class was \$0.11.

Statements showing the amount of national bank notes, Federal reserve bank notes, and Federal reserve notes received monthly for redemption in the year ended October 31, 1924, the source whence received, and the classification of redemptions, with the cost per \$1,000 for each class redeemed, are published in the appendix of this report.

NATIONAL BANKS OF ISSUE

Of the total number of reporting banks December 31, 1923, 8,184, 7,261 had taken advantage of the provision of the national bank act authorizing the issuance of national-bank circulation and had circulating notes outstanding amounting to \$725,949,000. The total capital of all national banks on the date indicated was \$1,325,825,000, and the number of banks not issuing circulation was 923, with capital of \$173,075,000.

Statements showing the number of reporting banks in each State and Federal reserve district, with the amount of capital and circulation outstanding, of banks of issue, and the number of banks not issuing circulation and their capital, are published in the appendix of this report.

PROFIT ON NATIONAL BANK CIRCULATION

Elsewhere in this report are computations by the Actuary of the Treasury relative to the profit on national bank circulation based upon the deposit of \$100,000 consols of 1930, the 4's of 1925 and the Panama Canal 2's. The computations are based on the cost price of the bonds and the profit is expressed in amounts and per cents in excess of 6 per cent on the investment. In the computation, from the gross receipts; i. e., interest on the bonds and interest at 6 per cent on circulation, less the 5 per cent redemption fund, there are deductions for the tax on circulation, expense of maintenance and the sinking fund. From the returns it is noted that the 2 per cent consols were at the low point, namely, 102.625, in February last; hence, a profit on circulation secured thereby of 0.606 per cent. In July last the bonds cost 104.577 at which figure the profit on circulation is stated at 0.177 per cent in excess of 6 per cent of the cost of the bonds. The cost of the Panama Canal 2's during the year were slightly lower than the consols, hence, the profit on circulation secured thereby was correspondingly greater.

The computations referred to are supplemented with statements covering the monthly range of prices of the bonds in New York from November 1, 1923, to November 1, 1924, and also a computation of the investment value of United States consols, Panama Canal bonds and the bonds of 1925.

ORGANIZATION AND LIQUIDATION OF NATIONAL BANKS

Under the various acts of Congress from 1863 to 1900 national banking associations have been organized and authorized to begin business up to and including October 31, 1924 to the number of 12,590 of which 3,700 have been closed by voluntary liquidation. The liquidations include not only banks closed to discontinue business, but those which may have been reorganized or amalgamated with other banks, State and national, and those consolidated under the act of November 7, 1918. In this period, 1863 to 1924, exclusive of failed banks restored to solvency, some 792 associations were placed in charge of receivers and liquidated in the interest of creditors and others. From the foregoing it appears that approximately only 6¼ per cent of the total number of banks organized resulted in failures. This is notable when comparisons are made with other lines of business. As will be noted elsewhere in this report the creditors of national banks, the affairs of which have been fully liquidated, received on an average of over 81 per cent in dividends, etc. on their claims.

In the fall of 1914 the Federal reserve banks began their operations. On November 1 of that year the capital of the 7,578 national banks in existence was \$1,072,000,000. By October 1, 1924, the number of banks had increased to 8,098, and their capital was slightly in excess of \$1,335,000,000; hence, a net increase of banks in this period of 520 and in capital of about \$263,300,000. In this 10 year period, while

banks to the number of 1,938, with capital of \$190,960,000 were organized, there were 1,418 liquidations, voluntary and involuntary, including the number lost through consolidations. In the meantime the volume of assets of the going banks increased nearly 100 per cent, or from \$11,482,000,000 to \$22,565,900,000.

In the year ended October 31, 1924, applications for the organization of national banks to the number of 225 were received, the contemplated capital being roundly \$23,820,000. Of the applications received 58 were rejected for various reasons and 83 were abandoned. The number of banks chartered in the year was 135, with authorized capital of \$21,375,000, of which number 29 were conversions of State banks, 7 reorganizations of State or private banks, 2 reorganizations of national banks and 97 primary or independent organizations. During the year 155 banks were placed in voluntary liquidation, 53 of which, exclusive of the 16 consolidated under the act of November 7, 1918, were absorbed by other national banks in the same locality, 96 were absorbed by State banks and 6 discontinued business. In the current year 138 banks, including 1 heretofore in voluntary liquidation, were placed in charge of receivers. This number includes 6 which were afterward restored to solvency and 1 which had been reported out during the previous year.

LABOR BANKS

Following the organization of the Brotherhood of Locomotive Engineers Co-Operative National Bank of Cleveland, Ohio, October 26, 1920, the first association formed by labor interests, the following charters have been issued:

The Transportation Brotherhoods National Bank of Minneapolis, Minn., December 15, 1922.

The Labor National Bank of Montana at Three Forks, Mont., April 20, 1923.

The Telegraphers National Bank of St. Louis, Mo., May 4, 1923.

The Brotherhoods Co-Operative National Bank of Spokane, Wash., July 28, 1923.

The Brotherhood of Railway Clerks National Bank of Cincinnati, Ohio, September 29, 1923.

The Brotherhood of Locomotive Engineers National Bank of Boston, Mass., May 23, 1924.

The Labor Co-Operative National Bank of Paterson, N. J., July 9, 1924.

The powers, rights, etc., of these labor banks differ in no respect from those of other national banking associations.

DOMESTIC BRANCHES OF NATIONAL BANKS

Under authority of section 5155 of the Revised Statutes of the United States the following national banks, formerly State banks, continue to operate the branches indicated:

California:

Bank of California, National Association, San Francisco; capital, \$8,500,000.

Branch at Portland, Oreg.; capital, \$300,000.

Branch at Seattle, Wash.; capital, \$200,000.

Branch at Tacoma, Wash.; capital, \$200,000.

Louisiana:

Calecasien National Bank of Southwestern Louisiana, Lake Charles; capital, \$1,000,000.

Branch at De Quincy; capital, \$40,000.

Branch at Jennings; capital, \$120,000.

Branch at Kinder; capital, \$30,000.

Branch at Lake Arthur; capital, \$40,000.

Branch at Oakdale; capital, \$120,000.

Branch at Sulphur; capital, \$40,000.

Branch at Vinton; capital, \$50,000.

Branch at Welsh; capital, \$60,000.

Massachusetts:

Federal National Bank of Boston; capital, \$1,500,000.

Four¹ branches in Boston, with capital of \$50,000 assigned to each.

Safe Deposit National Bank of New Bedford; capital, \$350,000.

Branch in New Bedford; capital, \$50,000.

Michigan:

City National Bank of Battle Creek; capital, \$400,000.

Branch in Battle Creek; capital, \$25,000.

National Union Bank of Jackson; capital, \$400,000.

Branch in Jackson; capital, \$100,000.

Mississippi:

Pascagoula National Bank of Moss Point; capital, \$75,000.

Branch in Pascagoula; capital, \$25,000.

New York:

Chatham & Phoenix National Bank of New York; capital, \$10,500,000.

Twelve branches in the city of New York, with capital of \$100,000 assigned to each.

Public National Bank of New York; capital, \$4,000,000.

Five branches in the city of New York, with capital of \$100,000 assigned to each.

Seaboard National Bank of the city of New York; capital, \$4,000,000.

Two branches in the city of New York, with capital of \$100,000 assigned to each.

North Carolina:

American Exchange National Bank of Greensboro; capital, \$750,000.

Branch in Greensboro; capital, \$150,000.

Farmers National Bank & Trust Co. of Winston-Salem; capital, \$300,000.

Branch in Winston-Salem; capital, \$50,000.

Oregon:

First National Bank of Milton; capital, \$50,000.

Branch at Freewater; capital, \$10,000.

Washington:

Dexter Horton National Bank of Seattle; capital, \$2,200,000.

Two branches in Seattle, with capital of \$50,000 assigned to one and \$200,000 assigned to the other.

Wisconsin:

American National Bank of Milwaukee; capital, \$1,000,000.

Two branches in the city of Milwaukee, with capital of \$50,000 assigned to each.

Under the consolidation act of November 7, 1918, converted State banks having branches were consolidated with the following banks and the branches continued:

California:

The First National Bank of Lemoore; capital, \$150,000.

Branch at Stratford; capital, \$25,000.

District of Columbia:

The Riggs National Bank of Washington, D. C.; capital, \$2,500,000.

Three branches in the city of Washington, with capital of \$10,000 assigned to each.

¹ One of which was acquired by consolidation under act Nov. 7, 1918.

Georgia:

The Fourth National Bank of Atlanta; capital, \$1,200,000.

Four branches in the city of Atlanta, with capital of \$50,000 assigned to each.

Branch at Decatur; capital, \$25,000.

Atlanta and Lowry National Bank, Atlanta; capital, \$4,000,000.

Two branches in Atlanta, with capital of \$50,000 assigned to each.

Massachusetts:

The Atlantic National Bank of Boston; capital, \$4,500,000.

Three branches in Boston, with capital of \$100,000 assigned to each.

The First National Bank of Boston; capital, \$15,000,000.

Seven branches in Boston, with capital of \$50,000 assigned to each.

Chapin National Bank of Springfield; capital, \$500,000.

Two branches in Springfield, with capital of \$50,000 assigned to each.

Michigan:

Grand Rapids National Bank of Grand Rapids; capital, \$1,000,000.

Nine branches in the city of Grand Rapids, with capital of \$10,000 assigned to each.

New Jersey:

Union Trust and Hudson County National Bank, Jersey City; capital, \$750,000.

Branch in Jersey City; capital, \$50,000.

Branch at Bayonne; capital, \$50,000.

New York:

National Commercial Bank & Trust Co. of Albany; capital, \$1,250,000.

Branch in Albany; capital, \$100,000.

Chase National Bank of New York; capital, \$20,000,000.

Seven branches in the city of New York, with capital of \$100,000 assigned to each.

East River National Bank of the city of New York; capital, \$2,100,000.

Two branches in the city of New York, with capital of \$100,000 assigned to each.

Mechanics & Metals National Bank, New York; capital, \$10,000,000.

Twelve branches in the city of New York, to which is assigned \$50,000 capital each to eight, and \$100,000 each to four of the branches.

National City Bank of New York; capital, \$40,000,000.

Three branches in the city of New York, with capital of \$100,000 assigned to each.

South Carolina:

The Peoples National Bank of Charleston; capital, \$1,000,000.

Two branches in Charleston, with capital of \$200,000 assigned to one and \$100,000 assigned to the other.

Tennessee:

Unaka and City National Bank of Johnson City; capital, \$400,000.

Branch in Johnson City; capital, \$25,000.

Virginia:

First National Bank of Abingdon; capital, \$200,000.

Branch in Abingdon; capital, \$25,000.

Peoples National Bank of Leesburg; capital, \$100,000.

Branch at Upperville; capital, \$10,000.

Seaboard National Bank of Norfolk; capital, \$800,000.

Branch in Norfolk; capital, \$50,000.

National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1924

Location	Title of bank	Number of additional offices	Date of approval of establishment of additional offices
California:			
Crockett.....	First National Bank.....	1	Nov. 28, 1923
Fresno.....	do.....	1	Dec. 19, 1923
Huntington Park.....	National Bank.....	2	May 3, 1924
Inglewood.....	First National Bank.....	1	Mar. 7, 1923
Long Beach.....	California National Bank.....	1	Nov. 8, 1923
Los Angeles.....	First National Bank.....	1	July 1, 1922
Do.....	Commercial National Bank.....	8	June 13, 1922
			Oct. 31, 1923
			Jan. 29, 1924
			June 4, 1924
			Aug. 1, 1922
Do.....	Merchants National Bank.....	4	Oct. 11, 1922
			Mar. 15, 1924
			June 4, 1924
Do.....	Pacific National Bank.....	3	Feb. 5, 1924
Do.....	United States National Bank.....	5	Mar. 1, 1924
			July 29, 1924
Oakland.....	Central National Bank.....	1	Aug. 2, 1922
Sacramento.....	California National Bank.....	1	Sept. 6, 1922
San Diego.....	United States National Bank.....	1	Apr. 9, 1923
Santa Cruz.....	First National Bank.....	1	Nov. 22, 1922
District of Columbia:			
Washington ¹	Second National Bank.....	1	Nov. 18, 1922
Do. ¹	District National Bank.....	2	May 1, 1923
			Aug. 25, 1924
Do. ¹	Franklin National Bank.....	1	Dec. 30, 1922
Do. ¹	Lincoln National Bank.....	1	Dec. 4, 1922
Do. ¹	Riggs National Bank.....	1	Sept. 8, 1922
Do. ¹	Standard National Bank.....	1	Apr. 7, 1923
Georgia: Atlanta.....	Atlanta and Lowry National Bank.....	1	Sept. 22, 1922
Kentucky:			
Louisville.....	Citizens Union National Bank.....	1	Nov. 20, 1922
Do.....	Louisville National Bank.....	5	July 20, 1922
			Aug. 15, 1922
			Nov. 28, 1923
Do.....	National Bank of Kentucky.....	1	Dec. 18, 1922
Maryland:			
Baltimore.....	Citizens National Bank.....	1	July 29, 1924
Do.....	Farmers and Merchants National Bank.....	1	Aug. 18, 1922
Do.....	Merchants National Bank.....	2	Aug. 1, 1922
Massachusetts:			
Adams.....	First National Bank.....	1	Dec. 7, 1923
Boston.....	do.....	2	Jan. 18, 1924
			Oct. 16, 1924
Do.....	Atlantic National Bank.....	2	Aug. 23, 1922
			Jan. 2, 1924
Do.....	Citizens National Bank.....	1	Mar. 3, 1923
Do.....	Federal National Bank.....	1	Jan. 18, 1924
Do.....	National Shawmut Bank.....	1	Dec. 3, 1923
Fitchburg.....	Safety Fund National Bank.....	1	Jan. 30, 1924
Springfield.....	Chapin National Bank.....	1	Jan. 10, 1924
Wellesley.....	Wellesley National Bank.....	2	Nov. 18, 1922
			Mar. 30, 1923
Michigan:			
Detroit.....	First National Bank.....	20	Jan. 2, 1924
			Apr. 7, 1924
			June 14, 1924
Do.....	National Bank of Commerce.....	1	July 19, 1922
Flint.....	First National Bank.....	1	Dec. 15, 1923
Jackson.....	Peoples National Bank.....	1	Nov. 22, 1922
Ludington.....	First National Bank.....	1	Sept. 8, 1922
Muskegon.....	Union National Bank.....	1	Jan. 23, 1924
Saginaw.....	Second National Bank.....	1	Jan. 13, 1923
Nebraska:			
South Omaha.....	Live Stock National Bank.....	1	Dec. 3, 1923
Do.....	Packers National Bank of South Omaha.....	1	Jan. 18, 1924
New York:			
Buffalo.....	Community National Bank.....	2	Aug. 18, 1922
			Jan. 18, 1923
Do.....	Manufacturers & Traders National Bank.....	3	Dec. 21, 1922
Do.....	South Side National Bank.....	1	Feb. 23, 1923
Ithaca.....	First National Bank.....	1	Nov. 9, 1922
New York.....	Bronx National Bank.....	1	July 17, 1924
Do.....	Capitol National Bank.....	3	Jan. 9, 1923
			Apr. 28, 1923
Do.....	Chemical National Bank.....	12	Apr. 28, 1923

¹ Established under authority of the Millspaugh Act of April 26, 1922.

National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1924—Continued

Location	Title of bank	Number of additional offices	Date of approval of establishment of additional offices
New York—Continued.			
New York	East River National Bank	4	Jan. 18, 1921
Do	First National Bank of the City of Brooklyn	1	July 19, 1924
Do	Hamilton National Bank	2	Oct. 29, 1924 Oct. 30, 1924
Do	Harriman National Bank	1	Apr. 28, 1923
Do	Mechanics & Metals National Bank	1	July 15, 1921
Do	National Bank of Bay Ridge	1	Nov. 28, 1923
Do	National Butchers & Drovers Bank	1	May 6, 1921
Do	National City Bank	2	Oct. 26, 1923 Jan. 30, 1924
Do	National Park Bank	2	Mar. 19, 1921 Oct. 16, 1924
Do	Public National Bank	13	July 18, 1922 Aug. 29, 1922 Dec. 8, 1922 Feb. 28, 1923 Jan. 26, 1924 July 31, 1921
Do	Richmond Hill National Bank	1	Aug. 1, 1922
Do	Rockaway Beach National Bank	2	Mar. 8, 1924
Troy	Manufacturers National Bank	1	Nov. 19, 1923
Watertown	Jefferson Co. National Bank	1	Oct. 13, 1922
Yonkers	Yonkers National Bank & Trust Co.	1	Oct. 24, 1922
North Carolina: Greensboro.	American Exchange National Bank	1	July 24, 1922
Ohio:			
Cleveland	Brotherhood of Locomotive Engineers Co-Operative National Bank	2	Sept. 8, 1922
Findlay	American-First National Bank	1	Jan. 2, 1923
Lockland	First National Bank	1	Nov. 28, 1923
Pennsylvania:			
Chester	First National Bank	2	Sept. 22, 1922
Do	Pennsylvania National Bank	1	May 24, 1924
Johnstown	First National Bank	1	Apr. 28, 1924
McKees Rocks	do	1	Oct. 24, 1922
Philadelphia	do	1	July 25, 1922
Do	Broad Street National Bank	2	Nov. 13, 1923
Do	Central National Bank	1	July 24, 1922
Do	Corn Exchange National Bank	2	July 18, 1922
Do	Drovers & Merchants National Bank	1	Jan. 18, 1924
Do	Fourth Street National Bank	1	Aug. 17, 1922
Do	Northern National Bank	1	Apr. 2, 1923
Do	Overbrook National Bank	1	Sept. 2, 1924
Do	Philadelphia National bank	2	Apr. 30, 1923
Reading	Reading National Bank	2	Aug. 24, 1922
Williamsport	West Branch National Bank	1	Feb. 15, 1921
York	York National Bank	1	Aug. 31, 1922
South Carolina:			
Charleston	Bank of Charleston National Banking Association	2	Aug. 30, 1922
Greenville	Norwood National Bank	1	Dec. 15, 1923
Tennessee:			
Knoxville	City National Bank	1	Jan. 3, 1924
Nashville	American National Bank	2	Feb. 20, 1924 Aug. 1, 1924
Virginia:			
Charlottesville	Peoples National Bank	1	Jan. 9, 1923
Norfolk	Virginia National Bank	1	Apr. 23, 1924
Richmond	American National Bank	4	July 20, 1922
Do	Merchants National Bank	2	July 21, 1922
Do	Planters National Bank	1	Feb. 2, 1924 July 19, 1922

CONDITION OF NATIONAL BANKS AT DATE OF EACH REPORT CALLED FOR DURING THE YEAR

In accordance with the provision of section 5211, Revised Statutes, each national bank in operation was required to submit four reports of condition in the year ended October 31, 1924.

The resources and liabilities of reporting banks at the date of each call in the year are shown in the following statement:

Abstract of reports of condition of national banks on dates indicated

[In thousands of dollars]

	Sept. 14, 1923—8,239 banks	Dec. 31, 1923—8,184 banks	Mar. 31, 1924—8,115 banks	June 30, 1924—8,085 banks	Oct. 10, 1924—8,074 banks
RESOURCES					
Loans and discounts (including rediscounts) ¹	11,934,556	11,876,562	11,952,287	11,978,728	12,210,148
Overdrafts.....	12,950	10,470	10,815	10,075	12,242
Customers' liability account of acceptances, United States Government securities owned.....	153,485	207,438	202,572	135,829	145,666
Other bonds, stocks, securities, etc.....	2,602,762	2,566,851	2,494,313	2,481,778	2,579,190
Banking house, furniture, and fixtures.....	2,398,304	2,477,843	2,511,637	2,600,550	2,897,040
Other real estate owned.....	504,731	512,910	525,335	532,728	541,852
Lawful reserve with Federal reserve banks.....	86,412	93,881	100,098	104,630	107,459
Items with Federal reserve banks in process of collection.....	1,169,345	1,180,838	1,160,766	1,198,670	1,303,631
Cash in vault.....	463,456	460,173	379,307	307,340	427,894
Amount due from national banks.....	361,485	386,428	342,969	345,219	360,101
Amount due from other banks, bankers, and trust companies.....	960,769	1,029,342	938,804	1,099,763	1,412,807
Exchanges for clearing house.....	202,974	319,992	283,836	345,020	439,355
Checks on other banks in the same place.....	481,585	925,979	842,719	925,568	575,360
Outside checks and other cash items.....	49,560	85,079	67,083	75,925	53,871
Redemption fund and due from U. S. Treasurer.....	59,406	73,656	56,420	69,687	52,898
Other assets.....	36,934	36,746	37,167	37,129	36,726
	144,162	161,940	157,210	167,280	166,820
Total.....	21,712,876	22,406,128	22,062,888	22,565,919	23,323,061
LIABILITIES					
Capital stock paid in.....	1,332,394	1,325,825	1,335,572	1,334,011	1,332,527
Surplus fund.....	1,068,320	1,068,359	1,073,363	1,080,578	1,074,268
Undivided profits, less expenses and taxes paid.....	523,010	473,979	507,905	501,656	556,792
National bank notes outstanding.....	731,479	725,949	726,483	729,686	723,530
Due to Federal reserve banks.....	29,763	26,965	25,328	26,445	27,342
Amount due to national banks.....	905,104	920,239	886,435	1,035,000	1,338,309
Amount due to other banks, bankers, and trust companies.....	1,510,573	1,648,607	1,653,347	1,759,556	1,933,857
Certified checks outstanding.....	130,547	186,434	187,704	226,714	147,404
Cashier's checks outstanding.....	167,157	347,629	261,785	323,621	217,231
Demand deposits.....	9,331,368	9,593,119	9,292,127	9,593,250	9,795,580
Time deposits (including postal savings).....	4,864,369	4,948,019	5,108,970	5,259,933	5,460,677
United States deposits.....	101,649	157,849	183,000	123,318	188,398
Total deposits.....	17,040,530	17,828,861	17,698,696	18,347,837	19,108,798
United States Government securities borrowed.....	36,983	38,287	35,684	32,542	28,729
Bonds and securities (other than United States) borrowed.....	2,750	3,038	2,532	2,565	3,581
Bills payable (including all obligations presenting borrowed money other than rediscounts).....	352,095	324,166	238,888	143,847	123,611
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange of drafts sold with indorsement).....	400,799	333,896	271,645	106,778	170,419
Letters of credit and travelers' checks outstanding.....	7,503	5,475	6,225	9,456	6,135
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	145,786	204,432	193,240	131,411	140,574
Acceptances executed by other banks.....	18,897	17,630	25,455	17,381	18,435
Liabilities other than those stated above.....	51,430	56,231	47,200	38,171	35,662
Total.....	21,712,876	22,406,128	22,062,888	22,565,919	23,323,061

¹ Includes customers' liability under letters of credit.

CONDITION OF NATIONAL BANKS OCTOBER 10, 1924

The combined resources of 8,074 reporting national banks, October 10, 1924, amounting to \$23,323,061,000, were greater than at the date of any report during the past four years, or since November 15, 1920, when the resources of 8,123 banks amounted to \$23,535,120,000.

Comparison of principal items of resources and liabilities follows.

RESOURCES**LOANS AND DISCOUNTS**

Loans and discounts, including rediscounts of \$170,419,000, aggregated \$12,210,148,000, October 10, 1924, and show an increase since September 14, 1923, of \$275,592,000.

INVESTMENTS IN BONDS AND SECURITIES

The total investments of these banks in United States Government securities and other miscellaneous stocks, bonds, and securities, amounted to \$5,476,230,000, or approximately 24 per cent of total resources, and show an increase in the year of \$475,164,000. United States Government securities were \$2,579,190,000, or \$23,572,000 less than a year ago, and other miscellaneous bonds and securities amounted to \$2,897,040,000, and were \$498,736,000 in excess of the amount September 14, 1923.

CASH IN VAULT AND BANK BALANCES

Cash in vault amounted to \$360,101,000, showing a reduction of \$1,384,000. Balances due from other banks and bankers, including lawful reserve with Federal reserve banks of \$1,303,631,000, and items with these banks in process of collection to the amount of \$427,894,000, aggregated \$3,583,688,000, and were \$697,144,000 greater than a year ago.

LIABILITIES**CAPITAL, SURPLUS, AND UNDIVIDED PROFITS**

Capital stock was increased in the year \$133,000, and amounted to \$1,332,527,000, October 10, 1924, although the reduction of reporting banks in this period was 165. Surplus and undivided profits were increased from \$1,591,330, 000 to \$1,631,060,000.

CIRCULATING NOTES OUTSTANDING

Liabilities for circulation outstanding were reduced in the year \$7,949,000, and amounted to \$723,530,000 October 10, 1924.

DEPOSIT LIABILITIES

Total deposit liabilities amounting to \$19,108,798,000 show an increase in the year of \$2,068,268,000. Included in this increase is \$920,999,000, representing a gain in deposits to the credit of other banks and bankers, including certified checks and cashiers' checks

outstanding, which rose from \$2,743,144,000 to \$3,664,143,000, \$550,961,000 being the amount of increase in demand deposits, including United States deposits, which amounted to \$9,983,978,000 compared with \$9,433,017,000, a year ago, and \$596,308,000 representing the amount of increase in time deposits, including postal savings, which rose from \$4,864,369,000 to \$5,460,677,000.

MONEY BORROWED

Liabilities for money borrowed on account of bills payable and rediscounts were reduced \$459,764,000, and amounted to \$294,030,000 October 10, 1924. Bills payable of \$123,611,000 show a reduction in the year of \$229,384,000, and rediscounts to the amount of \$170,419,000, a reduction of \$230,380,000.

PRINCIPAL ITEMS OF ASSETS AND LIABILITIES

Statement showing the principal item of resources and liabilities of national banks in each State, Alaska, and Hawaii at close of business October 10, 1924, follows:

Principal items of resources and liabilities of national banks October 10, 1924

[In thousands of dollars]

States, etc.	Number of banks	Loans, including overdrafts	United States securities	Other bonds, stocks, etc.	Cash in vault	Due from banks and other cash items	Capital	Surplus	Profits	Circulation outstanding	Total deposits	Bills payable	Rediscounts	Total assets
Maine.....	58	61,628	13,869	40,298	1,788	12,438	7,370	5,493	4,545	5,595	108,459	552	840	132,871
New Hampshire.....	54	34,957	12,023	12,150	1,615	9,410	5,240	4,542	3,010	4,841	53,498	1,350	106	72,689
Vermont.....	46	31,279	6,068	16,312	983	5,467	5,060	2,732	2,321	4,319	45,641	1,059	475	61,771
Massachusetts.....	157	746,191	103,055	159,643	15,090	177,599	68,067	54,210	35,820	23,632	1,065,476	1,521	11,648	1,294,213
Rhode Island.....	17	40,794	7,440	15,455	1,625	8,539	6,320	5,090	4,722	4,701	54,123	180	74	75,367
Connecticut.....	61	138,912	33,322	36,043	5,754	32,421	20,057	16,079	10,556	12,327	198,751	1,036	331	259,697
Total New England States.....	393	1,053,761	175,777	279,901	26,855	245,874	112,114	88,146	60,974	54,615	1,525,948	5,698	13,474	1,896,608
New York.....	528	2,647,927	705,073	705,603	50,166	992,443	225,911	276,511	139,923	73,913	4,449,568	23,006	48,069	5,334,071
New Jersey.....	247	357,435	76,005	213,730	14,491	75,334	37,985	34,573	18,224	20,647	641,167	6,059	1,721	762,699
Pennsylvania.....	867	1,338,757	369,527	594,455	43,847	433,521	141,499	202,154	82,652	94,735	2,325,409	19,198	6,325	2,889,828
Delaware.....	18	10,550	2,321	6,352	453	2,146	1,710	1,932	1,016	1,135	16,642	55	47	22,590
Maryland.....	84	150,120	30,034	46,197	3,662	49,209	16,654	16,159	7,335	9,435	236,743	1,420	215	289,439
District of Columbia.....	13	68,650	21,251	11,824	3,133	23,519	9,327	5,613	2,673	5,406	113,698	345	702	138,635
Total Eastern States.....	1,757	4,573,439	1,204,211	1,578,161	115,752	1,576,172	433,086	536,942	251,828	210,271	7,783,227	50,123	57,079	9,437,192
Virginia.....	182	261,443	33,541	19,974	6,470	55,788	30,008	23,526	9,894	22,204	291,020	4,442	8,722	393,880
West Virginia.....	124	129,820	21,263	16,200	3,854	20,518	13,426	11,076	5,915	10,584	149,030	7,120	2,274	200,131
North Carolina.....	83	123,910	14,528	4,356	3,594	27,497	13,495	8,504	4,494	9,026	132,649	3,266	9,846	183,475
South Carolina.....	81	83,021	12,296	6,269	2,068	19,625	11,890	5,962	3,391	7,294	98,790	2,957	3,011	133,913
Georgia.....	93	122,814	15,369	4,389	3,687	45,149	16,340	11,631	4,993	10,442	151,747	1,561	3,098	201,090
Florida.....	54	82,202	20,504	25,071	3,743	30,357	10,140	4,111	3,098	5,866	142,770	390	945	167,742
Alabama.....	105	96,008	16,640	15,610	4,171	34,435	13,230	8,098	5,052	10,348	132,957	864	2,175	173,360
Mississippi.....	35	45,093	4,708	9,230	1,501	12,817	5,035	2,947	1,400	2,994	58,240	1,074	4,115	76,175
Louisiana.....	33	73,971	7,180	5,044	2,271	20,986	8,875	4,756	1,727	4,173	93,058	405	3,338	115,429
Texas.....	576	501,468	94,042	28,922	20,235	262,997	74,601	36,025	20,061	43,490	766,030	4,706	3,636	953,187
Arkansas.....	88	55,471	9,266	3,992	2,292	20,976	7,912	3,473	2,065	4,135	73,544	1,705	2,697	95,680
Kentucky.....	138	163,507	26,610	22,855	4,596	40,506	18,496	13,290	7,659	16,231	202,678	3,311	2,200	236,216
Tennessee.....	108	144,552	19,303	12,256	4,321	36,534	17,379	9,993	3,662	13,494	166,617	5,333	6,497	223,876
Total Southern States.....	1,700	1,883,310	295,250	174,238	62,803	628,185	240,817	143,392	73,411	160,181	2,459,130	36,281	52,554	3,190,154

Ohio.....	358	468,489	109,480	138,642	17,529	128,353	61,910	43,598	27,191	45,553	693,512	8,128	6,555	898,394
Indiana.....	247	212,968	50,615	48,295	10,756	57,223	31,817	10,059	8,597	27,847	306,762	2,844	1,648	399,433
Illinois.....	500	955,956	158,945	145,514	28,734	320,707	90,815	61,059	40,384	33,894	1,413,104	2,774	3,810	1,660,506
Michigan.....	122	251,272	44,930	80,736	7,413	84,632	25,360	17,220	10,566	14,583	417,416	1,530	538	488,523
Wisconsin.....	157	250,543	39,322	47,844	7,710	74,359	26,840	14,521	9,922	15,740	352,469	872	1,306	422,452
Minnesota.....	332	371,630	75,371	58,573	8,069	144,393	38,486	21,986	10,655	16,518	588,157	1,021	2,636	683,379
Iowa.....	346	244,351	38,699	24,906	7,582	68,748	26,780	13,908	5,249	19,169	328,048	1,186	9,768	405,092
Missouri.....	131	339,823	47,879	45,755	5,957	175,966	41,712	16,809	11,843	18,605	555,622	1,335	1,129	630,752
Total Middle Western States.....	2,193	3,080,132	564,648	590,325	91,350	1,053,581	343,720	205,160	124,407	191,409	4,386,030	19,190	27,450	5,588,331
North Dakota.....	165	55,687	9,368	5,416	1,970	23,261	6,590	3,217	577	4,449	84,832	1,081	1,793	102,544
South Dakota.....	115	48,026	9,630	5,614	1,909	20,088	5,230	2,542	709	3,472	75,513	476	2,155	90,131
Nebraska.....	175	144,677	18,652	12,997	4,031	70,286	16,745	8,978	4,564	8,877	220,218	234	2,022	261,829
Kansas.....	258	118,642	20,939	16,981	4,819	70,209	17,657	9,041	3,401	10,589	201,075	198	780	243,462
Montana.....	90	38,869	9,440	7,855	2,522	20,433	5,810	2,651	1,310	2,985	69,317	438	984	83,510
Wyoming.....	35	25,607	4,496	2,094	1,736	11,777	2,725	1,977	443	1,846	40,708	186	282	48,186
Colorado.....	141	134,364	34,511	33,583	6,704	68,946	13,140	9,674	3,677	6,028	252,229	583	1,639	287,083
New Mexico.....	33	17,093	2,710	923	962	5,289	2,310	977	211	1,476	23,092	118	760	28,916
Oklahoma.....	421	194,983	30,675	28,643	7,818	102,553	28,475	7,798	2,855	10,242	328,857	1,304	3,132	383,681
Total Western States.....	1,433	777,948	140,421	116,706	32,471	392,842	98,682	46,855	17,747	49,964	1,295,751	4,618	13,457	1,529,342
Washington.....	111	145,345	38,677	35,521	5,842	69,598	17,190	7,241	4,539	9,258	267,379	355	179	308,121
Oregon.....	98	94,409	29,551	22,394	3,845	44,564	13,180	5,702	3,143	5,583	174,193	82	1,389	203,587
California.....	266	526,569	106,508	86,317	13,991	216,972	61,833	35,328	18,622	33,547	825,371	4,742	3,655	995,785
Idaho.....	67	31,708	6,285	3,894	1,271	13,512	4,645	1,831	614	2,681	48,205	1,893	565	60,345
Utah.....	21	28,552	6,027	5,145	636	14,299	3,559	1,508	868	3,162	47,912	70	206	57,314
Nevada.....	11	8,840	2,543	1,749	459	3,390	1,490	654	195	1,207	14,445	-----	-----	17,961
Arizona.....	19	14,664	2,866	1,462	1,197	4,690	1,600	854	256	961	22,021	559	411	27,046
Total Pacific States.....	593	850,147	195,547	156,485	27,151	367,025	103,358	53,118	28,237	56,399	1,390,526	7,791	6,405	1,670,159
Alaska (nonmember banks).....	3	1,199	1,966	108	247	420	150	85	62	50	2,788	-----	-----	3,135
Hawaii (nonmember banks).....	2	2,454	2,270	1,116	472	1,718	600	570	126	441	6,398	-----	-----	8,140
Total (nonmember banks).....	5	3,653	3,336	1,224	719	2,138	750	655	188	491	9,186	-----	-----	11,275
Total United States.....	8,074	12,222,390	2,579,190	2,897,040	360,161	4,265,817	1,332,527	1,074,298	556,792	723,520	19,198,798	123,611	170,419	23,325,061

NATIONAL BANK LIABILITIES ON ACCOUNT OF BILLS PAYABLE AND REDISCOUNTS

The liabilities of national banks for money borrowed, show a substantial reduction at the date of each report during the year. On December 31, 1923, bills payable amounted to \$324,166,000, and rediscounts \$333,896,000. Between December 31, 1923, and March 31, 1924, bills payable were reduced to \$238,888,000 and rediscounts to \$271,645,000, and on June 30, 1924, the amount of bills payable was further reduced to \$143,847,000 and rediscounts amounted to \$196,778,000. By October 10, 1924, bills payable had declined to \$123,611,000 and rediscounts were \$170,419,000.

The amount of bills payable and rediscounts of banks in each of the 12 Federal reserve districts, with the total, is shown in the following statement as of the date of each report of condition during the year ended October 10, 1924:

Total borrowings of national banks on account of bills payable and rediscounts in each Federal reserve district at date of each report during year ended October 10, 1924

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7
Dec. 31, 1923:							
Bills payable.....	21, 328	102, 535	41, 772	22, 395	26, 340	12, 340	39, 903
Rediscounts.....	53, 815	53, 611	13, 444	19, 609	27, 516	24, 114	39, 193
Total.....	75, 143	156, 146	55, 216	42, 004	53, 856	36, 454	79, 096
Mar. 31, 1924:							
Bills payable.....	17, 195	71, 850	34, 059	19, 018	25, 862	8, 307	20, 985
Rediscounts.....	22, 818	45, 215	12, 834	16, 221	32, 667	23, 829	33, 207
Total.....	40, 013	117, 065	46, 893	35, 239	58, 529	32, 136	54, 192
June 30, 1924:							
Bills payable.....	11, 943	23, 130	19, 723	15, 960	22, 865	6, 388	8, 945
Rediscounts.....	10, 913	32, 910	7, 248	8, 208	31, 416	19, 888	25, 044
Total.....	22, 856	56, 040	26, 971	24, 168	54, 281	26, 276	33, 989
Oct. 10, 1924:							
Bills payable.....	5, 629	28, 257	14, 799	15, 886	17, 677	8, 192	6, 556
Rediscounts.....	13, 474	48, 799	6, 199	9, 332	24, 654	16, 019	15, 921
Total.....	19, 103	77, 056	20, 998	25, 218	42, 331	24, 211	22, 477
	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Total	
Dec. 31, 1923:							
Bills payable.....	15, 398	9, 514	13, 239	3, 331	16, 071	324, 166	
Rediscounts.....	24, 392	14, 653	33, 933	8, 282	21, 334	333, 896	
Total.....	39, 790	24, 167	47, 172	11, 613	37, 405	658, 062	
Mar. 31, 1924:							
Bills payable.....	12, 965	5, 063	4, 989	5, 405	13, 190	238, 888	
Rediscounts.....	16, 738	11, 129	19, 220	9, 472	28, 295	271, 645	
Total.....	29, 703	16, 192	24, 209	14, 877	41, 485	510, 533	
June 30, 1924:							
Bills payable.....	7, 430	4, 781	5, 275	7, 376	10, 031	143, 847	
Rediscounts.....	9, 639	12, 190	16, 944	11, 467	10, 911	196, 778	
Total.....	17, 069	16, 971	22, 219	18, 843	20, 942	340, 625	
Oct. 10, 1924:							
Bills payable.....	8, 070	3, 133	2, 286	5, 785	7, 341	123, 611	
Rediscounts.....	8, 798	7, 649	7, 609	5, 600	6, 365	170, 419	
Total.....	16, 868	10, 782	9, 895	11, 385	13, 706	294, 030	

LOANS AND DISCOUNTS OF NATIONAL BANKS, JUNE 30, 1924

On June 30, 1924, the aggregate loans and discounts of national banks were \$11,978,728,000, or \$161,057,000 in excess of the amount June 30, 1923. The amount of paper held in the portfolios of these banks at this date, eligible for rediscount with Federal reserve banks, was \$3,542,385,000, or 29.57 per cent of the total loans, while the amount of paper secured by Government obligations was \$195,006,000 compared with \$234,132,000 a year ago.

The bulk of the loans and discounts, or 51.12 per cent of the total, was on time paper with one or more individual or firm names not secured by collateral. Time loans secured by stocks and bonds represented 13.02 per cent of the total, and demand paper secured by stocks and bonds 12.90 per cent of the total. Loans and discounts secured by improved real estate, under authority of section 24 of the Federal reserve act, show an increase in the amount loaned on farm lands in the year of \$7,117,000, and loans on other real estate, under authority of this section, an increase in the year of \$63,827,000.

A classification of the loans and discounts in the last three fiscal years and reported by banks in reserve cities and States, June 30, 1924, follows:

Classification of loans and discounts for the last three fiscal years

[In thousands of dollars]

Class	June 30, 1922		June 30, 1923		June 30, 1924	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
On demand, paper with one or more individual or firm names (not secured by collateral).....	657, 298	5.84	733, 536	6.21	737, 559	6.16
On demand, secured by stocks and bonds.....	1, 408, 369	12.52	1, 463, 203	12.38	1, 545, 625	12.90
On demand, secured by other personal securities, including merchandise, warehouse receipts, etc.....	270, 583	2.41	276, 090	2.34	263, 618	2.20
On time, paper with one or more individual or firm names (not secured by collateral).....	5, 818, 207	51.73	6, 176, 743	52.27	6, 123, 004	51.12
On time, secured by stocks and bonds.....	1, 499, 092	13.33	1, 519, 317	12.86	1, 559, 698	13.02
On time, secured by other personal securities, including merchandise, warehouse receipts, etc.....	1, 112, 434	9.89	1, 111, 273	9.40	1, 087, 096	9.08
Secured by improved real estate under authority of section 24, Federal reserve act, as amended:						
1. On farm land.....	101, 795	.90	108, 892	.92	116, 009	.97
2. On other real estate.....	87, 035	.77	125, 070	1.06	188, 897	1.58
Secured by real-estate mortgages or other liens on realty not in accordance with section 24, Federal reserve act, as amended:						
1. For debts previously contracted (sec. 5137, R. S. U. S.)—						
(a) Farm lands.....	100, 784	.90	127, 339	1.08	120, 122	1.00
(b) Other real estate.....	60, 351	.54	67, 942	.57	74, 535	.62
2. All other real-estate loans—						
(a) Farm lands.....	6, 522	.06	10, 393	.09	9, 031	.08
(b) Other real estate.....	14, 804	.13	23, 101	.19	26, 543	.22
Acceptances of other banks discounted.....	75, 906	.67	60, 874	.51	91, 026	.76
Acceptances of reporting banks purchased or discounted.....	31, 911	.28	11, 392	.10	33, 998	.28
Customers' liability on account of drafts paid under letters of credit.....	3, 123	.03	2, 506	.02	1, 367	.01
Total.....	11, 248, 214	100.00	11, 817, 671	100.00	11, 978, 728	100.00

Loans and discounts of national banks, June 30, 1924

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with sec.24, Federal reserve act, as amended				Acceptances of other banks discounted	Acceptances of reporting banks purchased or discounted	Customers' liability on account of drafts paid under letters of credit	Total	Amount eligible for rediscount with Federal reserve bank	Amount secured by United States Government obligations	
	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Farm lands	Other real estate	1. For debts previously contracted (sec. 5137, R. S., U. S.)		2. All other real estate loans								
									Farm lands	Other real estate	Farm lands	Other real estate							
CENTRAL RESERVE CITIES																			
New York	41,314	537,209	44,781	873,387	344,407	81,464		125	115	978			3,168	59,299	22,551	302	2,009,100	539,494	49,877
Chicago	34,255	127,286	31,101	277,098	73,209	45,736		27	255	411				2,263	2,990	33	594,664	204,001	20,238
Total central reserve cities	75,569	664,495	75,882	1,150,485	417,616	127,200		152	370	1,389			3,168	61,562	25,541	335	2,603,764	743,495	70,115
OTHER RESERVE CITIES																			
Boston	37,634	56,217	14,498	227,826	51,512	12,236		14,464		626			1,284	11,278	1,169	528	429,272	128,771	5,981
Albany	2,271	18,882	1,392	20,873	2,445	957		10		388			254				47,472	14,261	511
Brooklyn and Bronx	245	5,372	362	25,079	1,942	706				191			163	306			34,366	15,236	863
Buffalo	2,028	13,011	310	14,749	1,940	328	3	1,627		190			2	40			34,228	10,225	514
Philadelphia	21,781	87,338	9,710	243,904	37,796	16,922		1,587		922			275	1,015	2,478	241	423,969	128,558	4,403
Pittsburgh	12,844	60,368	2,254	98,100	23,801	1,193		238		550			477				199,845	46,689	2,676
Baltimore	3,613	16,184	2,030	64,261	5,332	4,303	9	115		134			16		101		96,098	25,629	1,348
Washington	4,013	15,720	3,616	35,285	5,178	3,061	156	1,097		221			121				68,468	10,661	905
Richmond	3,684	2,690	1,894	40,292	11,060	5,115	4	208	9	483			32				65,477	24,344	658
Atlanta	1,810	2,740	1,724	30,457	8,867	7,330	46	388	265	323				193			60,143	17,669	895
Jacksonville	1,073	1,800	1,203	18,195	3,030	4,896		586		285			7	35			31,110	10,650	645
Birmingham	35	264	431	17,046	1,891	3,863	70			51			30				23,683	9,326	109
New Orleans	5,197	1,038	1,139	12,583	1,642	225		141					8	9			21,982	5,000	215
Dallas	1,120	4,035	445	29,802	9,015	11,928	245	618	317	649	332	268	151	50			58,913	17,936	1,194
El Paso	224	79	26	7,926	3,498	3,219	6		257	160	114	169	52				15,730	4,423	29

Fort Worth	1,147	306	658	15,705	7,003	7,612	14	863	402	159	386	34,315	12,100	419			
Galveston	186	3,698	2,253	4,860	1,136	4,003	9	61	6			12,653	12,117	443			
Houston	3,678	0,451	1,499	24,403	18,809	9,840	37	202	184	379	104	65,433	17,187	346			
San Antonio	1,060	967	118	13,080	3,186	5,050	2	13	319	1,040	14	25,723	9,416	126			
Waco	1,080	588	625	6,578	903	1,816	10	3	442	101	6	12,151	3,964	302			
Little Rock	71		106	3,864	492	1,870	33	79	81	47	72	5,715	1,775	24			
Louisville	1,669	7,297	1,225	34,596	11,035	5,917		124			22	62,020	7,765	637			
Memphis	143	270	646	5,441	1,582	2,975	4		110	182		11,353	3,096	60			
Nashville	1,091	1,856	541	21,298	5,477	4,183	44	35	81	235	506	35,347	10,550	462			
Cincinnati	5,805	14,757	986	32,571	15,599	2,816		431		30	201	73,196	21,024	3,261			
Cleveland	3,253	8,789	1,311	24,084	7,633	3,793	46	4,612	53	58	679	57,418	13,565	486			
Columbus	4,182	8,384	460	20,418	12,340	1,791	41	581	68	333	3	48,766	11,050	2,368			
Toledo	2,823	3,274	1,191	5,122	1,106	230	23	468		14	35	14,251	5,090	541			
Indianapolis	2,557	1,461	819	28,492	5,805	5,550		14	26	390	4	45,118	14,513	541			
Chicago	1,204	3,000	933	14,272	7,227	2,713		15				20,364	10,572	1,352			
Peoria	2,155	3,570	558	7,697	2,944	1,351	375	18	26	4	318	19,016	9,467	279			
Detroit	932	1,640	867	53,317	34,066	3,598	23	2,041		307		96,791	25,294	1,341			
Grand Rapids	514	507	171	11,214	3,975	729	81	938		69	127	18,624	3,242	75			
Milwaukee	10,293	10,148	1,504	51,114	13,825	8,730		368		2		96,006	22,580	1,169			
Minneapolis	11,725	7,825	7,929	45,215	9,654	18,795	1,990	1,289	212	313	42	106,339	23,300	747			
St. Paul	2,344	13,395	1,008	34,815	5,393	4,403	100	221		2	10	61,891	21,200	515			
Cedar Rapids	355	754		4,738	3,840	947	643	112	7	41		11,437	3,450	586			
Des Moines	1,261	613	1,009	10,120	6,088	4,085	4	66	477	212		23,885	10,766	132			
Dubuque	365	471	112	1,146	1,227	763	142	113	37		500	4,876	1,220	654			
Sioux City	538	492	304	11,461	1,616	2,648	5	80	561	356		18,435	7,178	154			
Kansas City, Mo.	3,691	3,130	4,333	28,056	13,721	23,928	242	354	520	165	20	78,276	23,827	1,217			
St. Joseph	343	1,149	723	10,211	1,458	2,222	31	1	20	7		16,165	5,475	225			
St. Louis	16,310	25,876	8,303	70,287	25,743	17,849	55	405	34	60	1,605	166,593	66,490	3,545			
Lincoln	424	312	4	8,127	2,873	1,249	254	30	119	111	91	13,594	5,200	44			
Omaha	2,915	1,300	1,043	26,125	7,325	22,375	424	23	993	178	8	62,811	21,203	743			
Kansas City, Kans.	72	113	47	2,055	938	3,124	95	21	86	28		6,579	2,042	150			
Topeka	268	105	61	3,021	677	795	73	9	91	8		5,108	2,425	145			
Wichita	83	120	210	7,847	1,768	3,824	34	76	261	76	7	14,306	6,553	122			
Helena	344	50	54	2,311	341	311	39	7				3,487	1,550	17			
Denver	316	6,093	286	20,396	18,887	17,812	1,869	774	432	274	187	69,448	23,562	3,046			
Pueblo	19			3,352	2,125	146		2				5,644	2,635	43			
Muskogee	190	77	91	3,998	1,595	2,409	170	101	363	132		9,120	2,011	63			
Oklahoma City	632	545	275	10,361	5,323	9,256	164	128	332	374		27,390	10,137	227			
Tulsa	962	852	426	19,940	10,581	6,929	28	279	372	1,575	50	42,313	7,325	373			
Seattle	2,751	2,445	2,815	32,704	8,055	8,702	20	89	171	645	18	58,788	25,148	1,324			
Spokane	445	137	461	17,661	3,698	3,826	3	8	529	314		27,097	9,804	154			
Portland	901	1,918	358	25,474	11,981	6,137	54	29	292	895		49,020	25,725	559			
Los Angeles	7,063	8,844	4,054	84,697	27,415	16,855	55	455	3,804	1,517	1	154,880	31,840	1,380			
Oakland	3,721	2,104	3,540	8,320	136	465	835	191	334	272		20,074	5,447	59			
San Francisco	18,976	24,193	5,606	79,061	17,343	13,793		273	75	123		160,045	41,123	2,349			
Ogden	97	85	8	2,728	961	844	5	29	74	34	122	5,043	1,702	41			
Salt Lake City	685	2,044	89	7,238	5,194	2,233	247	100	23	6		17,879	6,226	264			
Total other reserve cities	219,111	467,833	100,654	1,852,649	519,079	343,091	8,848	36,359	13,330	16,564	1,507	7,526	21,528	6,076	816		
Total all reserve cities	294,680	1,132,328	176,536	3,003,134	936,695	470,291	8,848	36,511	13,700	17,953	1,507	10,694	33,090	31,617	1,151		
															6,218,735	1,822,104	123,961

Loans and discounts of national banks June 30, 1924—Continued

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with sec.24, Federal reserve act, as amended				Acceptances of other banks discounted	Acceptances of reporting banks purchased or discounted	Customers' liability on account of drafts paid under letters of credit	Total	Amount eligible for rediscount with Federal reserve bank	Amount secured by United States Government obligations
	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.			1. For debts previously contracted (sec. 5137, R. S., U. S.)		2. All other real estate loans							
							Farm lands	Other real estate	Farm lands	Other real estate								
COUNTRY BANKS	7,379	7,789	743	31,773	6,817	2,684	672	2,659	380	581	6	17	254	17		61,771	12,757	1,199
New Hampshire	6,067	7,577	1,207	15,454	2,692	882	210	536	94	252	10	20				35,001	7,095	1,043
Vermont	5,483	2,576	1,030	15,937	2,830	1,196	711	734	150	424	52	132				31,255	7,829	626
Massachusetts	12,968	22,937	5,289	154,297	48,922	7,727	327	7,924	120	1,947	3	3,052	119	23	1	265,656	81,448	4,059
Rhode Island	1,717	2,684	850	27,053	6,906	1,221		73	9	49		49	20			40,631	14,626	723
Connecticut	11,084	21,127	1,395	72,075	23,902	2,061	208	3,571	73	883	58	546	110	25	67	137,785	37,357	2,429
Total New England States	44,698	64,690	10,514	317,189	92,069	15,771	2,128	15,497	826	4,136	129	3,816	503	65	68	572,099	161,112	10,079
New York	42,202	54,241	6,389	262,435	40,482	18,548	2,961	13,107	1,588	5,389	473	1,481	1,646	34		450,976	141,504	5,883
New Jersey	34,194	56,477	6,290	201,621	29,410	3,501	857	18,897	425	2,724	49	1,965	298	83	3	356,794	88,157	6,331
Pennsylvania	93,961	104,976	7,068	340,293	83,938	10,327	4,408	32,378	648	4,708	426	2,027	483	215	61	685,917	127,321	11,051
Delaware	1,408	1,932	250	5,500	563	127	461	146	89	63	13	15				10,567	2,994	291
Maryland	6,266	4,668	576	29,414	5,919	1,985	1,285	1,528	470	160	168	226				52,665	10,594	602
Total Eastern States	178,031	222,294	20,573	839,263	160,312	34,488	9,972	66,056	3,220	13,044	1,129	5,714	2,427	332	64	1,556,919	370,570	24,158
Virginia	7,392	3,915	2,338	123,191	36,066	13,488	3,018	4,204	1,001	1,475	270	341	200	280		197,179	61,212	2,868
West Virginia	4,511	6,993	436	79,050	31,291	3,357	566	3,270	195	924	20	107				131,320	19,692	1,978
North Carolina	2,430	1,351	967	79,030	19,225	12,431	1,665	1,677	709	956	49	73		8	9	120,586	39,700	1,539
South Carolina	2,386	2,453	1,502	39,455	11,867	19,088	1,940	865	1,515	1,067	39	46	50	411		82,684	31,391	427
Georgia	2,768	1,120	1,678	34,471	5,926	9,887	1,571	693	3,577	1,575	62	73	5	107		63,513	26,445	390
Florida	1,249	648	697	31,487	6,443	7,262	1,003	1,660	426	349	24	108	111	6		51,473	21,785	356
Alabama	2,822	1,588	1,827	31,415	5,392	21,265	1,310	1,058	1,678	1,024	43	39	13	63		69,537	32,742	889
Mississippi	346	311	639	22,333	4,720	9,945	1,468	1,327	884	724	99	522		9		43,327	14,287	375

Louisiana.....	959	222	536	28,318	6,028	8,687	690	373	1,337	613	362	53					48,178	16,327	139
Texas.....	11,552	8,353	4,589	108,891	14,492	77,861	2,408	1,259	10,404	4,535	525	335	780	262	9		245,775	110,566	1,480
Arkansas.....	1,039	1,584	985	24,961	4,130	11,272	1,428	1,009	1,767	558	24	52	230				49,035	16,815	337
Kentucky.....	6,606	5,311	1,216	63,852	12,628	6,179	2,711	1,666	1,822	851	110	140	53	85	26		103,266	23,872	1,814
Tennessee.....	2,757	485	506	67,984	12,833	5,547	1,276	936	777	1,285	89	81	12				94,568	36,072	1,084
Total Southern States.....	46,814	34,334	17,916	734,538	171,041	206,289	21,054	19,997	26,102	15,936	1,716	1,970	1,454	1,236	44		1,300,441	450,936	13,676
Ohio.....	44,167	33,305	3,676	138,067	32,706	6,260	7,166	10,278	3,159	3,096	309	493	15	48			282,745	56,250	4,929
Indiana.....	8,536	3,095	1,628	115,297	22,522	5,579	6,265	4,998	3,525	1,720	289	218	237	48			174,387	53,922	3,968
Illinois.....	27,046	10,490	3,421	187,328	23,621	18,019	8,570	3,077	4,941	2,345	431	244	764	10			290,307	89,037	3,369
Michigan.....	3,436	10,943	873	68,662	23,689	4,830	4,697	9,084	498	487	233	734	83		8		128,257	33,953	1,763
Wisconsin.....	6,354	4,243	1,038	94,641	20,635	9,399	5,405	3,696	1,268	1,022	447	821	218	56			149,241	50,259	1,678
Minnesota.....	10,839	8,422	5,113	76,736	11,882	34,994	11,509	3,361	8,402	1,911	428	120	134	1	6		173,858	34,580	608
Iowa.....	10,460	801	2,860	122,255	9,504	20,231	4,395	1,600	13,410	2,293	507	277	408	166			189,170	73,127	472
Missouri.....	5,187	1,694	1,002	27,307	4,540	6,225	1,328	1,848	1,542	3,351	89	35	40	12			50,200	17,436	1,260
Total Middle Western States.....	116,425	72,993	19,611	830,203	140,099	105,537	49,336	36,942	36,745	13,225	2,733	2,972	1,809	341	14		1,438,165	428,574	18,107
North Dakota.....	2,088	137	1,208	18,705	1,260	23,331	2,813	1,124	5,625	489	456	119	4	9			57,366	19,778	323
South Dakota.....	996	233	439	22,446	2,095	18,028	1,428	488	3,694	624	199	42	28				50,740	22,330	37
Nebraska.....	2,424	105	666	38,404	1,820	18,780	1,033	302	3,090	526	183	63					67,406	27,862	136
Kansas.....	3,343	1,916	1,021	47,261	5,365	30,235	2,073	983	3,569	964	73	98	101	192			99,188	38,169	1,298
Montana.....	3,596	3,282	925	12,006	1,590	10,980	1,276	313	1,670	398	75	28	101	27			36,267	12,342	118
Wyoming.....	673	118	177	11,892	3,159	14,585	763	392	2,640	239	50	101	88				34,877	10,652	86
Colorado.....	1,611	1,014	875	23,788	3,817	18,732	1,785	502	2,022	753	52	22	91				55,064	20,153	411
New Mexico.....	1,028	141	348	6,949	1,500	6,558	276	201	430	189	10	104					17,734	6,386	58
Oklahoma.....	3,595	309	807	39,298	5,893	56,333	1,726	1,282	4,615	1,658	246	138	181	131	25		116,237	40,310	351
Total Western States.....	21,354	7,249	6,466	220,749	26,499	197,562	13,173	5,587	27,363	5,840	1,344	715	594	359	25		534,879	206,982	2,818
Washington.....	3,632	2,155	2,634	35,240	4,156	12,995	1,021	514	2,294	450	80	295	29	1			65,496	22,732	426
Oregon.....	7,175	709	2,165	10,026	1,377	9,373	790	334	1,862	858	102	39	369				44,170	15,387	328
California.....	21,115	6,150	5,528	93,617	15,049	19,778	7,113	6,555	3,439	1,901	209	286	463	47	1		181,251	42,185	1,098
Idaho.....	780	213	593	16,271	1,217	9,453	1,558	269	2,723	457	76	8	26				33,644	12,795	224
Utah.....	56	88	7	2,819	746	916	303	168	436	92	6	4					5,641	2,171	19
Nevada.....	2,022	496	923	2,677	534	959	522	123	153	221		38	25				8,726	2,540	71
Arizona.....	206	244	106	7,914	838	3,521	181	198	1,259	364			147				14,978	3,814	34
Total Pacific States.....	34,986	10,055	11,956	177,564	23,917	57,025	11,488	8,164	12,166	4,343	473	661	1,059	48	1		353,906	101,624	2,200
Alaska (nonmember banks).....	274	17	33	716	15	8	3	48		58		1					1,173	483	3
The territory of Hawaii (nonmember banks).....	297	1,665	13	158	51	125	7	95									2,411		4
Total (nonmember banks).....	571	1,682	46	874	66	133	10	143		58		1					3,584	483	7
Total country banks.....	442,879	413,297	87,082	3,120,470	623,003	616,805	107,161	152,386	106,422	56,582	7,524	15,849	7,936	2,381	216		5,759,993	1,720,281	71,045
Total United States, Alaska and Hawaii.....	737,559	1,545,625	263,618	6,123,604	1,559,698	1,087,096	116,009	188,897	120,122	74,535	9,031	26,543	91,026	33,998	1,367		11,978,728	3,542,385	195,066

COMPARATIVE STATEMENT OF LOANS AND DISCOUNTS, INCLUDING REDISCOUNTS, MADE BY NATIONAL BANKS DURING LAST THREE FISCAL YEARS

The amount of loans and discounts, with the percentage to total loans and discounts of all reporting national banks in central reserve cities, other reserve cities and elsewhere, for the last three fiscal years, is shown in the following statement:

[In thousands of dollars]

Banks in—	Loans					
	June 30, 1922		June 30, 1923		June 30, 1924	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
New York.....	2, 062, 213	18. 33	1, 827, 033	15. 46	2, 009, 100	16. 77
Do.....	2, 755, 065	24. 49	2, 375, 398	20. 10	2, 603, 764	21. 73
Chicago.....						
St. Louis ¹						
Other reserve cities.....	3, 222, 921	28. 65	3, 740, 783	31. 65	3, 614, 971	30. 18
All reserve cities.....	5, 977, 986	53. 15	6, 116, 181	51. 75	6, 218, 735	51. 91
Country.....	5, 270, 228	46. 85	5, 701, 490	48. 25	5, 759, 993	48. 09
Total United States.....	11, 248, 214	100. 00	11, 817, 671	100. 00	11, 978, 728	100. 00

¹ Designated as "reserve city," effective July 1, 1922.

COMPARATIVE CHANGES IN DEMAND AND TIME DEPOSITS, LOANS AND DISCOUNTS, UNITED STATES GOVERNMENT AND OTHER BONDS AND SECURITIES, AND THE AMOUNT OF LAWFUL RESERVE OF NATIONAL BANKS SINCE JUNE 30, 1920

Demand deposits in national banks, June 30, 1924, to the amount of \$9,593,250,000, were at the highest point reached as of the date of any midsummer call since June 30, 1920, and show an increase over the amount reported June 30, 1923, of 3.28 per cent. Time deposits, June 30, 1924, amounting to \$5,259,933,000, exceeded the amount reported June 30, 1920, and at the date of each succeeding semiannual report, and show an increase over the amount June 30, 1923, of 10.62 per cent.

Loans and discounts of \$11,978,728,000, June 30, 1924, show an increase of 1.36 per cent in the year. There was a reduction between 1920 and 1922, but an increase between 1923 and 1922.

United States Government and other miscellaneous bonds and securities amounted to \$5,142,328,000, June 30, 1924, showing an increase of 1.43 per cent in the year, and reached the highest point since June 30, 1920, at which time the amount was \$4,186,465,000.

Due to the increase in demand and time deposits in the last year, lawful reserve with Federal reserve banks shows an increase of 4.89 per cent, and the amount held June 30, 1924, \$1,198,670,000, shows but little variation in comparison with the amounts held at the date of each midsummer report since 1920.

The following statement shows the trend of the various items referred to, since June 30, 1920:

[In thousands of dollars]

	June 30, 1920	June 30, 1921	Per cent in- crease (+) or de- crease (-) since June 30, 1920	June 30, 1922	Per cent in- crease (+) or de- crease (-) since June 30, 1921	June 30, 1923	Per cent in- crease (+) or de- crease (-) since June 30, 1922	June 30, 1924	Per cent in- crease (+) or de- crease (-) since June 30, 1923
Demand deposits.....	10,219,824	8,709,825	-14.78	9,152,415	+5.08	9,288,298	+1.48	9,593,250	+3.28
Time deposits.....	3,485,501	3,695,806	+6.03	4,111,951	+11.26	4,755,162	+15.64	5,259,933	+10.62
Loans and discounts.....	13,629,634	12,004,515	-11.87	11,248,214	-6.30	11,817,671	+5.06	11,978,728	+1.36
United States and other bonds, stocks, etc.....	4,186,465	4,025,081	-3.85	4,563,325	+13.37	5,069,703	+11.10	5,142,328	+1.43
Lawful reserve with Federal reserve bank.....	1,245,233	1,010,205	-16.47	1,151,605	+10.71	1,142,736	-7.77	1,198,670	+4.89

¹Includes rediscounts and customers' liability under letters of credit.

UNITED STATES GOVERNMENT SECURITIES HELD BY NATIONAL BANKS IN RESERVE CITIES AND STATES

The total holdings of Government securities by national banks June 30, 1924, amounted to \$2,481,778,000, and shows a reduction in the year of \$212,068,000. The holdings of each issue of securities were reduced in the year, with the exception of Liberty loan bonds, which show an increase of \$63,254,000. Victory notes were reduced in the year from \$2,762,000 to \$785,000; war savings certificates and thrift stamps, from \$997,000 to \$653,000; United States certificates of indebtedness, from \$150,105,000 to \$141,048,000; short-term Treasury notes, from \$731,972,000 to \$490,018,000; and pre-war issues, consisting principally of United States bonds deposited to secure national bank circulation, were reduced from \$824,472,000 to \$802,482,000.

Statement showing the holdings of national banks in reserve cities and States, follows:

United States Government securities owned by national banks, June 30, 1924

[In thousands of dollars]

Cities, States, and Territories.	Liberty loan bonds, all issues	Victory notes	War savings certifi- cates and thrift stamps	United States certifi- cates of indebted- ness	Short- term Treasury notes	All other issues of United States bonds	Total
CENTRAL RESERVE CITIES							
New York.....	278,685			35,070	161,707	48,529	523,991
Chicago.....	19,147	1	4	6,108	56,332	4,003	85,595
Total central reserve cities.....	297,832	1	4	41,178	218,039	52,532	609,586
OTHER RESERVE CITIES							
Boston.....	24,752			13,779	6,733	7,206	52,470
Albany.....	3,982			146	2,164	1,855	8,147
Brooklyn and Bronx.....	2,838			20	948	1,185	4,991
Buffalo.....	4,401	1	1	25	2,471	2,402	9,391
Philadelphia.....	19,523			4,724	12,623	7,313	44,183
Pittsburgh.....	65,471			136	25,158	24,414	115,179
Baltimore.....	3,283			105	2,411	5,752	11,551

United States Government securities owned by national banks, June 30, 1924—Con.

[In thousands of dollars.]

Cities, States, and Territories.	Liberty loan bonds, all issues	Victory notes	War savings certificates and thrift stamps	United States certificates of indebtedness	Short-term Treasury notes	All other issues of United States bonds	Total
OTHER RESERVE CITIES—contd.							
Washington.....	9,046		1	271	2,315	6,452	18,085
Richmond.....	1,928				140	2,866	4,934
Atlanta.....	284				352	2,884	3,520
Jacksonville.....	3,600			1,953	1,737	2,108	9,398
Birmingham.....	1,328		1	100	46	1,750	3,225
New Orleans.....	750		1		1,015	1,575	3,341
Dallas.....	4,037			2,463	4,852	5,182	16,534
El Paso.....	644		1			905	1,550
Fort Worth.....	2,016			146		2,012	4,870
Galveston.....	1,514				2,059	1,002	4,575
Houston.....	2,213	3		615	3,230	4,411	10,472
San Antonio.....	728			49		4,481	5,258
Waco.....	130				507	1,800	2,437
Little Rock.....	160				25	215	400
Louisville.....	3,817			24	1,600	4,160	9,601
Memphis.....	808			2		820	1,630
Nashville.....	2,210		1		29	2,310	4,550
Cincinnati.....	6,201			105	4,698	8,127	19,131
Cleveland.....	6,182			1,960	1,106	5,270	14,518
Columbus.....	2,609			1,308	686	4,123	8,726
Toledo.....	2,011				72	1,600	3,683
Indianapolis.....	1,940	1	1	706	975	7,134	10,757
Chicago.....	6,345		18	961	3,475	2,431	13,230
Peoria.....	1,033			136	756	2,610	5,135
Detroit.....	9,714			3,161	234	1,916	15,025
Grand Rapids.....	561				448	2,354	3,363
Milwaukee.....	2,560			1,062	2,453	4,992	11,067
Minneapolis.....	10,060			3,047	6,107	3,849	23,063
St. Paul.....	6,226			770	10,885	1,901	19,782
Cedar Rapids.....	263			1,212	520	1,036	3,031
Des Moines.....	1,274	1		85	320	946	2,626
Dubuque.....	1,676			408	209	200	1,493
Sioux City.....	1,586				539	981	2,906
Kansas City, Mo.....	3,285			426	3,990	2,333	10,034
St. Joseph.....	843				463	886	1,692
St. Louis.....	4,017	19		2,203	8,028	14,175	2,8442
Lincoln.....	560			40		605	1,335
Omaha.....	2,368			270	300	2,243	5,181
Kansas City, Kans.....	260			72	131	808	1,271
Topeka.....	779			181	363	934	2,257
Wichita.....	803			45		25	873
Helena.....	350				303	356	1,017
Denver.....	11,538		9	657	8,887	1,413	22,509
Pueblo.....	738	1			848	491	2,078
Muskogee.....	1,101				48	1,151	2,300
Oklahoma City.....	2,770			5	527	1,160	4,462
Tulsa.....	1,599			401	38	1,041	3,079
Seattle.....	9,344			1,808	5,786	3,190	20,128
Spokane.....	513					2,588	3,101
Portland.....	10,295			734	2,644	2,520	16,193
Los Angeles.....	11,167	2		3,963	6,347	6,900	28,379
Oakland.....	2,283			21	813	2,026	5,143
San Francisco.....	12,601			1,252	7,972	9,713	30,938
Ogden.....	260	6			100	775	1,171
Salt Lake City.....	1,106			320	211	1,850	3,487
Total other reserve cities.....	296,744	34	34	51,885	152,393	201,808	702,898
Total all reserve cities.....	504,576	35	38	93,063	370,432	254,340	1,312,484
COUNTRY BANKS							
Maine.....	5,880		1	142	1,587	6,305	13,915
New Hampshire.....	5,021		1	106	1,053	5,867	12,048
Vermont.....	1,629			20	263	4,473	6,285
Massachusetts.....	25,616	38	4	1,863	11,699	19,837	59,057
Rhode Island.....	2,348			64	611	4,806	7,831
Connecticut.....	14,278			1,022	4,122	13,511	32,933
Total New England States.....	54,672	38	6	3,217	19,335	54,801	132,069

United States Government securities owned by national banks, June 30, 1924—Con.

[In thousands of dollars.]

Cities, States, and Territories.	Liberty loan bonds, all issues	Victory notes	War savings certificates and thrift stamps	United States certificates of indebtedness	Short-term Treasury notes	All other issues of United States bonds	Total
COUNTRY BANKS—continued							
New York.....	47,887	104	2	2,796	10,980	38,793	100,562
New Jersey.....	34,477	25	20	2,737	11,034	25,343	73,636
Pennsylvania.....	82,547	100	39	7,243	21,177	72,949	184,055
Delaware.....	942	-----	-----	83	137	1,184	2,346
Maryland.....	3,946	-----	1	157	860	4,597	9,561
Total Eastern States.....	169,799	229	62	13,016	44,188	142,866	370,160
Virginia.....	7,712	-----	1	449	774	21,758	30,694
West Virginia.....	8,615	4	1	354	1,992	11,317	22,283
North Carolina.....	6,161	-----	-----	117	294	9,182	15,754
South Carolina.....	4,519	4	-----	118	482	7,852	12,975
Georgia.....	1,708	1	7	484	555	7,875	10,630
Florida.....	4,880	1	12	807	709	4,566	10,975
Alabama.....	2,557	4	9	724	1,202	9,440	13,936
Mississippi.....	1,422	-----	3	394	227	3,088	5,134
Louisiana.....	1,021	-----	2	251	608	2,931	4,816
Texas.....	8,314	-----	169	6,338	6,904	26,663	48,388
Arkansas.....	3,239	-----	1	1,040	519	4,044	8,833
Kentucky.....	5,794	2	2	416	1,316	12,650	20,180
Tennessee.....	1,824	15	8	634	354	10,872	13,707
Total Southern States.....	57,766	31	215	12,116	15,936	132,241	218,305
Ohio.....	20,487	147	19	1,177	3,999	31,162	56,991
Indiana.....	15,628	45	18	1,102	1,698	22,208	40,699
Illinois.....	28,193	6	58	3,193	6,679	28,724	66,853
Michigan.....	8,600	-----	38	1,989	1,944	11,237	23,803
Wisconsin.....	8,208	1	7	1,808	4,459	12,490	26,073
Minnesota.....	9,027	17	11	2,417	4,513	12,576	28,561
Iowa.....	8,012	-----	14	750	1,372	16,549	26,697
Missouri.....	8,558	-----	2	1,059	717	5,741	11,077
Total Middle Western States.....	101,713	216	167	13,495	25,381	140,687	281,659
North Dakota.....	3,214	-----	-----	442	548	4,607	8,811
South Dakota.....	3,079	3	97	909	203	3,622	7,913
Nebraska.....	2,706	30	-----	535	343	6,878	10,492
Kansas.....	3,643	2	15	779	972	9,922	15,333
Montana.....	3,517	-----	5	695	1,156	2,670	8,043
Wyoming.....	1,769	1	-----	325	230	2,189	4,514
Colorado.....	3,565	6	2	149	635	4,971	9,328
New Mexico.....	1,058	3	-----	54	259	1,525	2,899
Oklahoma.....	10,640	22	16	486	1,186	8,158	20,508
Total Western States.....	33,191	67	135	4,374	5,532	44,542	87,841
Washington.....	7,668	3	7	380	4,280	4,216	16,554
Oregon.....	5,340	126	13	238	669	4,256	10,742
California.....	14,745	-----	10	499	3,063	17,520	35,837
Idaho.....	2,858	-----	-----	199	53	3,069	6,209
Utah.....	473	40	-----	-----	-----	605	1,118
Nevada.....	839	-----	-----	145	275	1,234	2,493
Arizona.....	1,217	-----	-----	155	244	1,352	2,968
Total Pacific States.....	33,140	169	30	1,716	8,584	32,282	75,921
Alaska (nonmember banks).....	812	-----	-----	51	-----	213	1,076
The Territory of Hawaii (nonmember banks).....	1,123	-----	-----	-----	630	510	2,263
Total (nonmember banks).....	1,935	-----	-----	51	630	723	3,339
Total country banks.....	452,216	750	615	47,985	119,586	518,142	1,169,294
Total United States Alaska and Hawaii.....	1,046,792	785	653	141,048	490,018	802,482	2,481,778

INVESTMENTS OF NATIONAL BANKS, JUNE 30, 1924

The total investments of national banks in Government securities and other miscellaneous bonds and securities, June 30, 1924, amounted to \$5,142,328,000, and show an increase in the year of \$72,625,000.

The only exceptions in the general increase in the holdings of miscellaneous bonds and securities are collateral trust and other corporation notes, which show a reduction of \$29,302,000 in the year, and miscellaneous foreign bonds and securities, a reduction of \$6,181,000.

Classification of miscellaneous bonds and securities, with the total Government securities held June 30, 1923 and 1924, follows, with a classification of miscellaneous securities with the total of Government securities held by banks in reserve cities and States, June 30, 1924:

[In thousands of dollars]

	June 30, 1923	June 30, 1924
Domestic securities:		
State, county, or other municipal bonds.....	401, 816	505, 528
Railroad bonds.....	503, 348	573, 571
Other public-service corporation bonds.....	337, 293	397, 560
All other bonds.....	521, 200	575, 743
Claims, warrants, judgments etc.....	90, 252	90, 594
Collateral trust and other corporation notes.....	135, 235	105, 933
Foreign government bonds.....	153, 723	179, 470
Other foreign bonds and securities.....	91, 236	85, 055
Stock, Federal reserve banks.....	71, 862	72, 318
Stocks, all other.....	69, 892	74, 778
Total.....	2, 375, 857	2, 660, 530
United States Government securities.....	2, 693, 846	2, 481, 778
Total bonds of all classes.....	5, 069, 703	5, 142, 328

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1924

[In thousands of dollars]

Cities, States, and Territories	United States Government securities	Domestic securities									Foreign government bonds		Other foreign bonds and securities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities	
		State, county, or municipal bonds	Rail-road bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Claims, warrants, etc.	Judgments	Collateral trust and other corporation notes	Bonds of Russian, German, or Austrian Governments	Bonds of other foreign governments				
CENTRAL RESERVE CITIES																
New York.....	523,991	78,585	96,730	22,357	55,386	11,862	17,978	1,053	219	9,000	973	21,140	15,181	330,464	854,455	
Chicago.....	85,595	11,056	5,711	1,921	10,449	2,566	2,333	1,608		4,376		1,664	419	42,403	127,398	
Total central reserve cities.....	609,586	89,641	102,441	24,278	65,835	14,428	20,311	2,661	219	13,376	973	22,804	15,600	372,867	982,453	
OTHER RESERVE CITIES																
Boston.....	52,470	3,077	6,706	8,914	7,207	2,140	13,181	63		7,614	85	3,347	1,220	53,554	108,024	
Albany.....	8,147	4,790	1,482	2,345	3,849	203	203	81		1,052	20	944	261	15,140	25,287	
Brooklyn and Bronx.....	4,991	1,435	1,556	808	914	131	5			688		840	103	6,480	11,471	
Buffalo.....	9,391	732	1,809	1,286	3,027	143	290	82		239	13	953	214	8,308	18,199	
Philadelphia.....	44,183	7,442	19,929	9,548	12,549	2,078	1,920	269	10	11,131	40	4,090	2,490	72,096	116,279	
Pittsburgh.....	115,179	2,508	15,713	4,488	22,524	1,632	2,045	200	53	6,392	132	3,045	964	59,755	174,934	
Baltimore.....	11,551	3,490	1,495	1,448	3,711	656	246	5	7	807		979	80	12,924	24,475	
Washington.....	18,085	1,101	2,721	2,320	2,621	455	164	562		398	2	397	392	11,133	29,218	
Richmond.....	4,934	128	578	166	736	376	444	19		1,004		85	9	8,545	8,479	
Atlanta.....	3,520	341		5	247	315	224	16						1,148	4,668	
Jacksonville.....	9,398	3,917	448	147	1,847	107	47	12	16		5	665		7,211	16,699	
Birmingham.....	3,225	758	215	224	1,108	99	95					168	100	2,767	5,952	
New Orleans.....	3,341	194	26		478	144	116			3		189		1,150	4,491	
Dallas.....	16,534	268			1,942	351	254	2		95		24		2,936	19,479	
El Paso.....	1,550	31		8	72	56	189	576						922	2,482	
Fort Worth.....	4,870	198		25	226	189	390	130	25	99				1,232	6,152	
Galveston.....	4,575	155	55	352	164	65	15	12						818	5,393	
Houston.....	10,472	1,434	142	151	943	336	1,261	34			9	120	2	4,432	14,904	
San Antonio.....	5,258	43		39	292	194	99	173						840	6,098	
Waco.....	2,437	25			64	80	36	10						215	2,652	
Little Rock.....	7,400	82			23	29	29	2						165	565	
Louisville.....	9,601	416	2,274	1,080	1,483	264	204	3,183		122		631	182	9,839	19,440	
Memphis.....	1,630	303			106	70	27	2						508	2,138	

[In thousands of dollars]

Cities, States, and Territories	United States Government securities	Domestic securities									Foreign government bonds		Other foreign bonds and securities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities	
		State, county, or municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Claims, warrants, etc.	Judgments	Collateral trust and other corporation notes	Bonds of Russian, German, or Austrian Governments	Bonds of other foreign governments				
OTHER RESERVE CITIES—contd																
Nashville	4,550	1,053	253	553	1,030	197	104	25	17	450		588	99	4,369	8,919	
Cincinnati	19,131	5,166	2,636	1,071	3,532	587	375			205	30	1,914	24	15,540	34,671	
Cleveland	14,518	2,161	3,691	2,125	4,543	233	50			205		1,598	1,596	16,202	30,720	
Columbus	8,726	2,797	1,377	1,209	1,898	296	56	1		20		600	186	8,440	17,166	
Toledo	3,683	390	407	231	1,014	135				408		201	18	2,804	6,487	
Indianapolis	10,757	810	347	1,009	1,602	230	568	657	43	240	9	436	116	6,117	16,874	
Chicago	13,230	5,858	1,969	4,840	5,003	160	95	54	24	590		598	363	19,563	32,793	
Peoria	5,135	631	375	315	600	160	1	21				397	122	2,622	7,757	
Detroit	15,025	4,330	963	338	1,340	480	125	3		881		122	952	9,534	24,559	
Grand Rapids	3,363	206	354	499	635	102	76	25	22	325	2	278	192	2,716	6,079	
Milwaukee	11,067	1,665	494	1,043	1,751	445	223	489		20		227	26	6,383	17,450	
Minneapolis	23,063	3,323	1,245	1,093	1,269	602	136	327				684	136	8,779	31,842	
St. Paul	19,782	451	1,424	18	603	325	6	381	5			155	110	3,478	23,260	
Cedar Rapids	3,031	919	80	1,282	403	51	9	11				41		2,796	5,827	
Des Moines	2,626	789	82	262	29	117	612	84	13			45		2,033	4,659	
Dubuque	1,493	1,002	224	337	479	30						5		2,078	3,571	
Sioux City	2,906	219		7	479	72	83	191				25		1,076	3,982	
Kansas City, Mo.	10,034	2,749	333	182	741	311	367	857		33	5	162	75	5,815	15,849	
St. Joseph	1,892	10	199	10	240	62		12				122		664	2,356	
St. Louis	28,442	6,343	5,670	3,204	9,161	1,097	1,288	715	300	35	28	2,358	713	30,912	59,354	
Lincoln	1,335	278	350	53	785	77	5	345	67		18	252	47	2,277	3,612	
Omaha	5,181	1,605	1,235	443	931	300	72	112	31	133		70	216	5,157	10,338	
Kansas City, Kans.	1,271	232	41		162	39	9	3	54					540	1,811	
Topeka	2,257	914			18	34	5	45		2		10	10	1,038	3,295	
Wichita	873	4,294				110	1							4,405	5,278	
Helena	1,017	6	17		60	24	118	289	150	6				670	1,687	
Denver	22,509	7,709	2,184	1,704	3,056	302	629	1,101		540	6	389	802	18,422	40,931	
Pueblo	2,078	1,075	604	583	244	52		289		42		92	53	3,034	5,112	
Muskogee	2,300	127		24	68	49	12	285	31			10		606	2,906	
Oklahoma City	4,462	6,120	54	64	445	163	21	985	11	10		39		7,912	12,374	

Tulsa.....	3,079	524	42	219	547	191	190	319	52	116	197	73	2,470	5,549
Seattle.....	20,128	3,726	2,127	831	2,031	289	162	1,089	6	62	1,458	531	12,300	32,428
Spokane.....	3,101	359	201	601	312	106	132	124	3		109	57	2,091	5,105
Portland.....	16,193	4,122	1,285	121	1,839	167	273	181			742	1,009	9,739	25,922
Los Angeles.....	28,379	6,716	1,037	336	2,887	644	1,068	259	28		57		13,032	41,411
Oakland.....	5,143	1,304	1,037	542	292	102	18	75			166		2,574	7,717
San Francisco.....	30,938	4,359	1,491	533	2,288	1,050	2,837	2,504	21	48	17	645	361	16,154
Ogden.....	1,171	311	158	59	92	35	53		8			29	10	755
Salt Lake City.....	3,487	450	371	184	552	99	1,127	17	16			49	4	2,869
Total other reserve cities.....	702,898	117,882	88,544	59,297	119,094	20,308	32,354	17,317	1,013	34,035	439	31,356	13,918	535,557
Total all reserve cities.....	1,312,484	207,523	190,985	83,575	184,929	35,036	52,065	19,978	1,232	47,411	1,412	54,160	29,518	908,424
COUNTRY BANKS														
Maine.....	13,915	2,106	5,290	15,678	7,145	341	195	4		1,836	21	3,221	1,886	37,743
New Hampshire.....	12,048	512	2,110	4,309	2,575	293	91	39		425	20	554	475	11,405
Vermont.....	6,285	196	2,931	5,148	3,624	228	145	160		709	53	1,385	838	15,417
Massachusetts.....	59,057	3,397	15,636	29,582	23,818	1,498	1,378	40	13	5,334	80	7,032	4,128	91,936
Rhode Island.....	7,831	1,438	1,823	5,588	1,714	342	148	47		2,279	3	766	504	14,652
Connecticut.....	32,933	1,699	9,727	7,112	5,861	1,093	449	234		1,385	18	4,205	1,132	32,915
Total New England States.....	132,069	9,350	37,517	67,417	44,737	3,815	2,406	524	13	11,998	195	17,163	8,963	204,068
New York.....	100,562	26,025	83,411	54,424	59,331	2,717	1,968	881	69	7,541	293	25,926	13,901	276,187
New Jersey.....	73,636	37,429	63,155	32,463	34,635	2,098	1,106	3,122	49	6,938	129	13,647	4,745	199,519
Pennsylvania.....	184,055	28,128	137,505	80,037	112,415	5,757	4,618	1,483	1,302	18,041	318	28,243	12,593	430,440
Delaware.....	2,346	483	1,520	1,843	871	110	21			251	1	302	264	5,666
Maryland.....	9,561	2,165	6,335	6,781	7,575	329	203	88	119	395	8	1,909	875	26,782
Total Eastern States.....	370,160	94,230	291,926	175,548	214,827	11,011	7,919	5,574	1,539	33,166	749	70,027	32,378	938,394
Virginia.....	30,694	2,934	1,892	2,000	4,568	1,228	830	516	35	629	37	1,250	227	16,146
West Virginia.....	22,283	1,779	1,876	2,767	6,286	707	481	422		187	46	1,840	467	17,002
North Carolina.....	15,754	2,094	141	51	1,108	647	232	127	55		2	13	25	4,591
South Carolina.....	12,975	2,015	566	641	1,169	540	605	123	20		29	196	6	5,883
Georgia.....	10,630	215	256	255	346	532	442	349	28	25		263	35	13,376
Florida.....	10,975	4,716	2,003	1,998	1,469	304	219	424	5	103	16	1,995	86	13,431
Alabama.....	13,986	3,746	1,693	736	2,787	548	197	621	23	205		1,026	145	11,727
Mississippi.....	5,134	5,658	915	351	939	230	97	513		404	17	594	157	9,375
Louisiana.....	4,816	1,260	31	72	512	266	668	478	41	43	11	22	2	3,406
Texas.....	48,388	3,709	335	437	2,221	2,052	617	2,104	107	270		217	72	12,143
Arkansas.....	8,433	1,870		67	409	289	79	936	62	3		47	5	3,767
Kentucky.....	20,180	1,651	1,920	1,621	3,062	684	149	999	23	470	6	780	146	11,546
Tennessee.....	13,707	971	249	554	1,818	545	363	706	73	151	21	626	133	6,210
Total Southern States.....	218,305	32,618	11,847	11,550	26,724	8,572	5,079	8,317	617	2,587	185	8,869	1,508	118,473

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1924—Continued

[In thousands of dollars]

Cities, States, and Territories	United States Government securities	Domestic securities									Foreign government bonds		Other foreign bonds and securities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities
		State, county, or municipal bonds	Rail-road bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Claims, warrants, etc.	Judgments	Collateral trust and other corporation notes	Bonds of Russian, German, or Austrian Governments	Bonds of other foreign governments			
COUNTRY BANKS—continued															
Ohio.....	56,991	32,235	9,782	6,311	26,255	1,980	984	300	193	2,201	236	5,712	2,847	89,036	146,027
Indiana.....	40,689	7,776	6,714	7,676	8,991	1,168	323	286	257	1,282	3	2,828	1,146	38,450	79,149
Illinois.....	66,853	22,766	7,145	12,029	15,917	1,333	731	6,714	730	3,002	36	3,349	1,220	74,472	141,325
Michigan.....	23,808	19,794	5,659	7,971	13,942	702	177	744	38	658	161	3,247	3,468	56,561	80,369
Wisconsin.....	26,973	9,408	3,354	7,509	8,826	777	247	542	104	1,281	3	1,962	1,163	35,176	62,149
Minnesota.....	28,561	10,244	2,551	3,266	6,598	938	204	8,480	307	1,002	9	2,690	825	37,114	65,675
Iowa.....	26,697	2,245	886	1,640	2,631	952	662	2,426	365	185	5	551	112	12,660	39,357
Missouri.....	11,077	2,747	429	574	1,233	327	70	561	44	20	-----	324	39	6,268	17,445
Total Middle Western States.....	281,659	107,215	36,520	46,976	84,393	8,677	3,398	19,053	2,038	9,631	453	20,663	10,820	349,837	631,496
North Dakota.....	8,811	807	120	186	176	309	75	2,445	122	-----	-----	116	137	4,484	13,295
South Dakota.....	7,913	207	187	443	1,005	228	75	1,854	140	7	1	103	93	4,343	12,256
Nebraska.....	10,492	410	158	192	589	407	70	997	201	24	9	231	39	3,327	13,819
Kansas.....	15,333	4,100	231	258	658	627	39	1,699	191	49	5	350	13	8,220	23,553
Montana.....	8,043	1,640	186	417	398	234	183	1,969	127	51	-----	277	148	5,636	13,673
Wyoming.....	4,514	332	153	247	778	150	119	816	62	20	3	223	58	2,961	7,475
Colorado.....	9,328	3,186	1,006	1,542	2,325	343	537	1,630	142	295	1	226	58	11,291	20,619
New Mexico.....	2,899	221	40	10	308	101	12	284	20	-----	-----	30	-----	1,026	3,925
Oklahoma.....	20,508	5,804	81	210	625	730	362	8,015	547	28	-----	70	5	16,477	36,985
Total Western States.....	87,841	16,707	2,162	3,505	6,862	3,120	1,472	19,709	1,552	474	19	1,626	551	57,759	145,600
Washington.....	16,554	5,523	728	2,008	3,955	366	149	1,807	149	228	23	1,832	541	17,309	33,863
Oregon.....	10,742	4,304	307	612	705	291	264	2,212	123	54	-----	544	399	9,875	20,617
California.....	35,837	24,946	1,412	0,042	7,687	1,050	1,010	2,563	98	344	7	1,362	238	47,079	82,916
Idaho.....	6,209	807	31	195	216	205	95	2,273	277	-----	2	102	17	4,220	10,429
Utah.....	1,118	204	12	29	118	34	16	48	12	50	-----	-----	14	537	1,655
Nevada.....	2,493	750	102	68	223	63	174	34	-----	-----	-----	53	15	1,482	3,975

Arizona.....	2,968	534	9	8	73	78	130	359	40	20	-----	1	73	1,325	4,293
Total Pacific States.....	75,921	37,128	2,601	8,962	12,977	2,087	1,838	9,596	699	696	32	3,894	1,317	34,827	157,748
Alaska (nonmember banks).....	1,076	32	13	27	12	-----	1	-----	-----	-----	2	21	-----	108	1,184
The Territory of Hawaii (nonmember banks).....	2,263	725	-----	-----	282	-----	-----	153	-----	-----	-----	-----	-----	1,160	3,423
Total (nonmember banks).....	3,339	757	13	27	294	-----	1	153	-----	-----	2	21	-----	1,268	4,607
Total country banks.....	1,169,294	298,005	382,586	313,985	390,814	37,282	22,113	62,926	6,458	58,522	1,635	122,263	55,537	1,752,126	2,921,420
Total United States, Alaska, and Hawaii.....	2,481,778	505,528	573,571	397,560	575,743	72,318	74,778	82,904	7,690	105,933	3,047	176,423	85,055	2,660,550	5,142,328

SAVINGS DEPOSITORS AND DEPOSITS IN NATIONAL BANKS, JUNE 30, 1924

Reference to the following statements showing savings depositors and deposits in national banks in reserve cities and States, June 30, 1924, discloses a remarkable increase in the volume of these deposits in the last year, as well as since 1913, in comparison with similar statistics published in the annual report for 1923.

The percentage of savings deposits in national banks June 4, 1913, to the total individual deposits was 14.15. In 1923 the percentage of these deposits to individual deposits had increased to 25.96, and in 1924 they were equivalent to 28.54 per cent of individual deposits.

The amount of savings deposits, June 30, 1924, \$4,239,208,000 credited to 11,070,223 depositors, compares with \$3,645,648,000 to the credit of 9,901,777 depositors June 30, 1923. The increase in the number of banks reporting savings deposits in the year ended June 30, 1924, was 297, and the increase in the number of banks maintaining separate savings departments was 28.

Savings depositors and deposits in national banks June 30, 1924

Cities, States, and Territories	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits ('000 omitted)	Average rate of interest paid
CENTRAL RESERVE CITIES					
New York.....	26	25	355,700	\$126,302	3.46
Chicago.....	11	7	98,644	19,841	3.00
Total central reserve cities.....	37	32	454,353	146,143	3.23
OTHER RESERVE CITIES					
Boston.....	12	8	152,971	74,826	3.79
Albany.....	3	3	11,151	9,365	3.36
Brooklyn and Bronx.....	2	2	4,292	1,983	3.50
Buffalo.....	5	4	32,288	20,337	4.00
Philadelphia.....	22	23	125,012	45,189	3.75
Pittsburgh.....	10	8	64,696	54,420	3.90
Baltimore.....	7	7	30,702	13,717	4.00
Washington.....	13	13	82,745	26,477	3.12
Richmond.....	6	5	66,462	19,575	2.91
Atlanta.....	3	3	103,816	21,419	3.50
Jacksonville.....	3	3	42,147	19,426	4.00
Birmingham.....	2	2	39,653	13,471	4.00
Dallas.....	5	5	24,266	11,151	4.00
El Paso.....	3	2	18,254	6,982	4.00
Fort Worth.....	5	5	21,520	7,804	4.00
Galveston.....	4	3	17,028	10,202	4.00
Houston.....	9	9	50,680	21,981	4.00
San Antonio.....	4	4	4,501	3,402	4.00
Waco.....	6	4	7,509	3,977	4.00
Little Rock.....	3	3	3,027	1,047	4.00
Louisville.....	4	4	48,424	13,388	3.25
Memphis.....	3	3	10,270	3,261	3.00
Nashville.....	5	5	26,239	10,948	4.00
Cincinnati.....	7	7	38,031	17,021	4.00
Cleveland.....	3	3	57,812	25,660	4.00
Columbus.....	7	7	33,280	7,251	3.00
Toledo.....	2	2	15,952	8,012	3.00
Indianapolis.....	4	3	7,946	2,994	3.00
Chicago.....	18	13	164,882	39,881	3.00
Peoria.....	4	4	19,753	5,605	3.00
Detroit.....	3	3	9,012	12,551	3.00
Grand Rapids.....	3	3	31,674	11,768	3.25
Milwaukee.....	5	5	94,941	28,505	2.90
Minneapolis.....	7	5	131,825	35,005	3.44
St. Paul.....	3	3	28,466	14,647	3.75
Cedar Rapids.....	2	2	12,986	4,816	4.00

Savings depositors and deposits in national banks June 30, 1924—Continued

Cities, States, and Territories	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits ('000 omitted)	Average rate of interest paid
OTHER RESERVE CITIES—continued					<i>Per cent</i>
Des Moines.....	1	1	9,255	\$3,201	4.00
Dubuque.....	2	2	9,979	3,608	4.00
Sioux City.....	5	5	22,924	5,292	3.80
Kansas City, Mo.....	6	5	22,513	3,142	3.00
St. Joseph.....	3	2	8,706	5,214	4.00
St. Louis.....	10	9	152,845	35,013	3.03
Lincoln.....	5	4	19,292	3,471	4.00
Omaha.....	8	7	73,890	7,847	3.25
Kansas City, Kans.....	1	1	2,361	624	3.00
Topeka.....	2	2	1,856	83,000	3.00
Wichita.....	4	3	12,290	2,012	4.00
Helena.....	1	1	2,270	1,082	4.00
Denver.....	9	8	98,759	51,315	3.83
Pueblo.....	2	1	8,663	3,407	4.00
Muskogee.....	3	3	5,516	2,122	4.00
Oklahoma City.....	8	7	18,479	7,211	4.00
Tulsa.....	6	6	22,062	6,506	4.00
Seattle.....	8	7	83,800	27,157	3.05
Spokane.....	4	4	33,349	12,429	4.00
Portland.....	4	4	62,126	33,060	3.00
Los Angeles.....	9	7	47,760	54,212	3.67
Oakland.....	2	2	4,034	5,493	4.00
San Francisco.....	2	2	24,726	18,663	3.75
Ogden.....	3	1	3,797	1,900	4.00
Salt Lake City.....	4	3	17,463	4,636	4.00
Total other reserve cities.....	319	282	2,397,958	1,009,570	3.64
Total all reserve cities.....	356	314	2,852,311	1,155,713	3.44
COUNTRY BANKS					
Maine.....	50	43	161,463	67,657	3.97
New Hampshire.....	21	16	44,631	13,060	3.37
Vermont.....	36	28	61,054	24,208	4.01
Massachusetts.....	115	106	433,819	164,289	4.10
Rhode Island.....	5	5	12,439	11,819	4.13
Connecticut.....	39	36	138,738	57,153	4.00
Total New England States.....	266	234	852,144	338,186	3.93
New York.....	426	355	887,091	408,708	3.84
New Jersey.....	240	217	687,245	298,558	3.63
Pennsylvania.....	791	539	1,535,403	652,593	3.50
Delaware.....	14	13	10,038	6,081	4.00
Maryland.....	73	65	107,050	55,420	3.66
Total Eastern States.....	1,544	1,189	3,226,827	1,411,360	3.73
Virginia.....	168	117	259,954	98,901	3.76
West Virginia.....	110	79	161,531	54,848	3.75
North Carolina.....	78	64	134,013	41,955	4.00
South Carolina.....	78	59	87,067	46,938	4.38
Georgia.....	68	47	59,912	19,553	4.19
Florida.....	49	38	68,982	27,054	4.11
Alabama.....	80	50	74,993	27,909	4.00
Mississippi.....	24	14	34,745	17,397	3.94
Louisiana.....	25	17	33,092	13,627	3.87
Texas.....	129	83	62,929	25,452	4.00
Arkansas.....	60	37	32,481	11,751	4.01
Kentucky.....	77	62	62,697	26,273	3.65
Tennessee.....	57	48	103,060	35,100	3.78
Total Southern States.....	1,003	715	1,175,456	446,763	3.96
Ohio.....	280	207	445,232	126,871	3.80
Indiana.....	195	148	234,387	68,824	3.54
Illinois.....	393	242	445,900	129,253	3.45
Michigan.....	112	90	331,893	115,300	3.08
Wisconsin.....	148	90	313,718	88,495	3.41
Minnesota.....	302	185	243,751	63,959	4.33
Iowa.....	264	161	164,023	50,038	4.30
Missouri.....	66	40	40,010	9,700	3.45
Total Middle Western States.....	1,760	1,163	2,219,004	652,460	3.67

Savings depositors and deposits in national banks June 30, 1924.—Continued

Cities, States, and Territories	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits ('000 omitted)	Average rate of interest paid
COUNTRY BANKS—continued					<i>Per cent</i>
North Dakota.....	122	78	43,499	\$10,264	4.99
South Dakota.....	99	61	37,024	8,524	4.70
Nebraska.....	102	70	38,007	5,087	4.39
Kansas.....	145	102	62,009	8,631	3.84
Montana.....	68	44	29,301	13,675	4.31
Wyoming.....	32	22	27,603	8,953	4.18
Colorado.....	119	84	57,716	18,945	4.65
New Mexico.....	21	14	11,731	3,023	4.00
Oklahoma.....	237	107	40,679	7,994	4.08
Total Western States.....	964	582	347,560	85,036	4.28
Washington.....	100	62	101,685	35,257	3.89
Oregon.....	72	46	44,223	15,119	3.78
California.....	208	93	170,693	76,198	4.02
Idaho.....	65	39	34,778	8,421	4.13
Utah.....	13	7	12,765	3,654	4.07
Nevada.....	9	6	6,702	4,526	4.09
Arizona.....	17	13	13,589	5,617	4.09
Total Pacific States.....	484	266	394,435	148,792	4.00
Alaska (nonmember banks).....	2	1	1,079	623	3.75
The Territory of Hawaii (nonmember banks).....	1	1	1,407	275	4.00
Total (nonmember banks).....	3	2	2,486	898	3.88
Total country banks.....	6,024	4,151	8,217,912	3,083,495	3.92
Total United States, Alaska, and Hawaii.....	6,380	4,465	11,070,223	4,239,208	3.68

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS

In the fiscal year ended June 30, 1924, the gross earnings of national banks amounted to \$1,074,559,000, compared with \$1,049,408,000 in the previous year. The amount of money earned from interest and discount was \$965,876,000, showing an increase in the year of \$26,324,000.

Expenses incident to operation of the banks amounted to \$766,044,000, and show an increase in the year of \$29,462,000, principally due to increased deposit liabilities, which is reflected in the amount of money paid out as interest on deposits. This item in the last year amounted to \$338,345,000, compared with \$320,031,000 in the prior year. Salaries and wages were increased from \$202,117,000 to \$210,315,000, and other items of expense show proportionate increases, with the exception of taxes paid, which show a reduction of \$1,064,000.

The amount charged off on account of miscellaneous losses during the year was \$147,304,000, or \$13,134,000 less than in the previous year. These losses were off set to some extent by recoveries on charged-off assets to the amount of \$34,495,000, leaving net addition to profits of \$195,706,000, after payment of all expenses and losses, out of which dividends to the amount of \$163,683,000 were declared. The net addition to profits compares with \$203,488,000 in the prior year and the amount of dividends declared shows a reduction of \$15,493,000.

The percentage of dividends to capital was 12.27; the percentage of dividends to capital and surplus, 6.78; and the percentage of net addition to profits, to capital and surplus was 8.11.

Comparison of the earnings, expenses, and dividends of national banks for fiscal years ended June 30, 1923 and 1924, and the capital, surplus, earnings, and expenses, etc., of these banks in reserve cities and States, as well as Federal reserve districts, June 30, 1924, is shown in the following statements:

*Earnings, expenses, and dividends of national banks for the fiscal years ended
June 30, 1923 and 1924*

[In thousands of dollars]

	June 30, 1923 (8,238 banks)	June 30, 1924 (8,085 banks)
Capital stock.....	1,328,791	1,334,011
Total surplus fund.....	1,070,600	1,080,578
Dividends declared.....	179,176	163,685
Gross earnings:		
Interest and discount.....	939,552	965,876
Domestic exchange and collection charges.....	15,261	15,402
Profits of foreign exchange department.....	11,296	7,222
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	1,275	994
Trust department profits.....		5,059
Other earnings.....	82,024	80,096
Total.....	1,049,408	1,074,559
Expenses paid:		
Salaries and wages.....	202,117	210,315
Interest and discount on borrowed money.....	25,685	26,537
Interest on deposits.....	320,031	338,345
Taxes.....	67,412	66,538
Other expenses.....	121,337	124,199
Total.....	736,582	766,044
Net earnings during the year.....	312,826	308,515
Recoveries on charged-off assets.....	51,100	34,195
Total.....	363,926	343,010
Losses charge off:		
On loans and discounts.....	120,438	102,814
On bonds, securities, etc.....	21,890	24,642
On trust department operations.....		855
Other losses.....	16,046	17,543
On foreign exchange.....	2,064	1,450
Total.....	160,438	147,304
Net addition to profits during the year.....	203,488	195,706

Abstract of reports of earnings, expenses, and dividends of national banks for year ended June 30, 1924

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Capital	Surplus	Capital and Surplus	Gross earnings							Expenses					
					Interest and discount	Exchange and collection charges	Profits of foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real-estate loans	Trust department profits	Other earnings	Total gross earnings	Salaries and wages	Interest and discount on borrowed money	Interest on deposits	Taxes	Other expenses	Total expenses paid
Maine.....	59	7,270	5,433	12,703	6,209	42	6	-----	3	528	6,788	941	102	2,961	315	621	4,940
New Hampshire.....	55	5,340	4,441	9,781	3,128	37	4	-----	4	363	3,536	776	153	748	197	603	2,477
Vermont.....	46	5,060	2,732	7,792	2,943	27	6	-----	11	152	3,139	570	105	1,081	237	318	2,311
Massachusetts.....	145	28,167	22,839	51,006	22,623	143	30	-----	19	1,860	24,678	4,257	501	9,202	1,092	2,867	17,919
Boston.....	12	39,950	31,765	71,715	25,706	108	538	-----	347	2,866	29,565	5,338	525	10,959	1,387	3,053	21,262
Rhode Island.....	17	6,320	5,075	11,395	3,357	21	9	-----	-----	283	3,670	541	27	1,288	175	415	2,446
Connecticut.....	62	20,307	16,084	36,391	10,881	85	30	-----	95	1,027	12,118	2,414	188	3,595	782	1,331	8,310
Total New England States.....	396	112,414	88,369	200,783	74,847	463	623	-----	3	479	7,079	83,494	14,837	1,601	29,834	4,185	59,665
New York.....	476	50,466	40,476	90,942	44,891	358	18	-----	4	93	3,139	48,503	8,342	764	2,368	4,807	34,731
Albany.....	3	3,100	3,650	6,750	3,513	33	2	-----	71	333	3,952	506	103	1,388	197	518	2,712
Brooklyn and Bronx.....	5	2,100	2,100	4,200	2,306	14	4	-----	2	127	2,453	538	19	693	143	366	1,759
Buffalo.....	5	2,950	1,800	4,750	3,221	42	10	-----	-----	139	3,412	542	65	1,441	166	396	2,600
New York.....	34	166,550	227,850	394,400	131,415	2,426	4,127	-----	1,821	18,053	157,842	26,623	2,604	47,860	8,225	15,504	100,816
New Jersey.....	246	37,132	33,304	70,436	33,915	154	56	-----	3	193	2,528	36,849	6,530	821	13,273	1,496	4,037
Pennsylvania.....	819	83,142	110,823	193,965	72,022	424	185	-----	4	221	5,196	78,032	12,693	1,217	26,228	3,506	7,150
Philadelphia.....	31	28,680	60,680	89,360	28,385	207	411	-----	16	2,155	31,174	5,284	847	9,192	1,605	3,496	20,424
Pittsburgh.....	14	28,550	27,500	56,050	18,897	76	244	-----	3	2,177	21,394	3,353	435	7,697	1,143	2,721	15,349
Delaware.....	18	1,710	1,932	3,642	1,055	6	-----	-----	3	35	1,069	228	24	343	61	58	744
Maryland.....	75	5,204	5,969	11,173	5,145	17	-----	-----	2	1	155	5,320	884	123	2,205	286	472
Baltimore.....	10	11,550	10,335	21,885	6,859	66	17	-----	3	684	7,629	1,387	374	1,910	548	699	4,868
Washington, D. C.....	14	9,527	5,598	15,125	5,465	45	15	-----	23	745	6,293	1,424	234	1,503	529	742	4,432
Total Eastern States.....	1,750	430,661	532,017	962,678	357,089	3,868	5,069	-----	13	2,447	35,466	403,952	68,284	7,630	132,183	20,273	269,365

Virginia.....	176	23, 749	17, 257	41, 006	14, 003	171	7		76	539	14, 796	2, 778	821	4, 598	868	1, 562	10, 627
Richmond.....	6	6, 300	6, 240	12, 540	4, 294	58	5		140	468	4, 965	934	249	1, 355	314	519	32, 371
West Virginia.....	125	13, 126	10, 529	23, 655	9, 915	71	17		2	12	10, 492	1, 894	425	3, 106	805	1, 109	7, 339
North Carolina.....	83	13, 420	8, 459	21, 879	8, 673	345			7	5	420	9, 450	1, 917	767	2, 598	1, 162	6, 972
South Carolina.....	81	11, 880	6, 000	17, 880	6, 789	260	4		18	569	7, 640	1, 379	311	2, 250	590	955	5, 485
Georgia.....	91	10, 440	7, 108	17, 548	5, 307	184			5	3	199	5, 698	1, 276	412	1, 358	499	676
Atlanta.....	3	5, 950	4, 550	10, 500	3, 609	81			29	351	4, 070	956	102	1, 242	304	544	3, 148
Florida.....	51	7, 090	3, 136	10, 226	5, 229	163	2		23	253	5, 670	1, 198	126	1, 498	388	734	3, 944
Jacksonville.....	3	2, 650	900	3, 550	2, 423	214				521	3, 158	568	27	1, 200	137	444	2, 376
Alabama.....	103	11, 580	6, 576	18, 156	6, 284	222	6		8	287	6, 807	1, 481	249	1, 520	500	801	4, 551
Birmingham.....	2	1, 750	1, 550	3, 300	1, 889	2				185	2, 076	355	30	817	157	163	1, 522
Mississippi.....	35	5, 035	2, 947	7, 982	3, 506	193	1		9	175	3, 888	881	240	969	392	514	2, 996
Louisiana.....	32	6, 030	2, 750	8, 780	3, 922	82			7	272	4, 283	1, 016	180	1, 215	323	655	3, 389
New Orleans.....	1	2, 800	2, 000	4, 800	1, 625	78	32			626	2, 361	479	152	454	209	222	1, 546
Texas.....	531	43, 372	24, 354	67, 726	23, 835	1, 039	2		10	5	1, 176	26, 067	6, 457	696	4, 793	2, 186	3, 497
Dallas.....	6	9, 150	2, 570	11, 720	5, 048	331			29	301	5, 709	1, 267	134	1, 367	370	688	3, 826
El Paso.....	3	1, 500	375	1, 875	1, 354	27	1		3	140	1, 528	397	87	467	58	253	1, 262
Fort Worth.....	6	3, 950	2, 350	6, 300	2, 909	101	2		3	172	3, 187	677	89	958	156	413	2, 293
Galveston.....	4	1, 600	550	2, 150	861	92	1			18	972	146	4	462	29	86	727
Houston.....	9	7, 600	3, 595	11, 195	5, 300	159				545	6, 004	1, 238	82	1, 899	480	954	4, 653
San Antonio.....	8	4, 750	1, 725	6, 475	2, 213	46				331	2, 590	622	109	473	268	417	1, 889
Waco.....	6	2, 050	615	2, 665	1, 058	102				86	1, 246	231	47	305	108	150	841
Arkansas.....	85	7, 212	3, 184	10, 396	4, 483	151	2		15	5	4, 968	1, 142	157	1, 238	265	742	3, 544
Little Rock.....	3	700	270	970	440	10				28	481	132	53	104	23	83	395
Kentucky.....	134	13, 971	9, 015	22, 986	7, 997	40	4		32	501	8, 574	1, 765	280	2, 057	783	950	5, 835
Louisville.....	4	4, 500	4, 300	8, 800	4, 724	23			2	67	4, 816	877	319	1, 342	285	487	3, 310
Tennessee.....	100	12, 179	6, 165	18, 344	7, 328	153			6	1	329	7, 817	1, 626	279	2, 399	577	905
Memphis.....	3	1, 400	930	2, 330	788	66				132	986	212	28	270	88	148	746
Nashville.....	5	3, 800	2, 750	6, 550	2, 689	145			20	133	2, 987	493	238	844	253	324	2, 152
Total Southern States.....	1, 699	239, 534	142, 750	382, 284	148, 495	4, 609	86		57	428	9, 611	163, 286	34, 394	6, 693	43, 188	11, 943	20, 157
Ohio.....	340	38, 685	27, 410	66, 095	25, 695	188	38		2	63	1, 521	27, 507	5, 244	588	8, 988	2, 145	2, 913
Cincinnati.....	7	13, 100	6, 450	19, 550	6, 201	90	15			63	519	6, 888	1, 323	181	2, 102	714	4, 789
Cleveland.....	3	4, 800	2, 975	7, 775	4, 504	11	24			82	742	5, 363	899	140	2, 369	343	663
Columbus.....	7	4, 700	5, 175	9, 875	3, 935	24	2			32	640	4, 633	950	120	1, 275	399	747
Toledo.....	2	1, 500	3, 000	4, 500	1, 745	22				377	2, 144	296	63	568	229	180	1, 336
Indiana.....	244	25, 192	13, 353	38, 545	14, 910	163	23		12	36	1, 252	16, 396	3, 471	407	4, 750	1, 529	1, 716
Indianapolis.....	4	6, 650	2, 700	9, 350	3, 176	63	11			14	469	3, 733	867	38	796	398	420
Illinois.....	465	36, 448	24, 085	60, 533	25, 126	265	10		33	55	1, 369	26, 858	6, 135	639	7, 334	2, 049	3, 113
Chicago, central reserve.....	15	53, 250	42, 256	95, 506	36, 904	1, 194	524			360	1, 826	40, 808	7, 456	513	12, 894	2, 923	5, 236
Chicago, other reserve.....	18	3, 925	1, 402	5, 327	3, 194	38	15		6		308	3, 561	893	23	1, 175	134	557
Peoria.....	4	2, 100	3, 250	5, 350	1, 339	43				2	74	1, 458	281		359	115	132
Michigan.....	115	14, 225	8, 895	23, 120	11, 966	160	18		4	114	791	13, 053	2, 391	117	4, 887	906	1, 680
Detroit.....	3	9, 000	7, 000	16, 000	6, 728	24	70				886	7, 708	1, 387	119	2, 506	574	1, 146
Grand Rapids.....	3	2, 100	1, 300	3, 400	1, 537	31	6				127	1, 701	351	8	519	110	303
Wisconsin.....	150	17, 550	8, 441	25, 991	12, 181	132	14		20	17	701	13, 065	2, 729	151	4, 394	939	1, 638
Milwaukee.....	5	9, 000	6, 000	15, 000	5, 975	72	36				465	6, 548	1, 287	143	1, 896	182	862
Minnesota.....	322	20, 866	10, 531	31, 397	15, 591	286	6		306	28	809	17, 026	3, 544	302	7, 414	1, 185	1, 914
Minneapolis.....	7	11, 650	7, 710	19, 360	8, 323	373	109			68	238	9, 111	2, 300	227	3, 027	738	1, 211
St. Paul.....	5	5, 900	3, 718	9, 618	4, 352	127	43				471	4, 993	996	59	1, 623	264	679

Abstract of reports of earnings, expenses, and dividends of national banks for year ended June 30, 1924—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Capital	Surplus	Capital and Surplus	Gross earnings							Expenses					
					Interest and discount	Exchange and collection charges	Profits of foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real-estate loans	Trust department profits	Other earnings	Total gross earnings	Salaries and wages	Interest and discount on borrowed money	Interest on deposits	Taxes	Other expenses	Total expenses paid
Iowa.....	335	20,367	11,102	31,469	14,820	142	1	136	10	585	15,694	3,426	745	6,118	1,014	1,791	13,094
Cedar Rapids.....	2	1,000	700	1,700	973	11			33	43	1,060	194	58	474	24	124	874
Des Moines.....	3	2,700	1,200	3,900	1,905	13				91	2,009	392	91	716	436	247	1,882
Dubuque.....	2	700	300	1,000	477	3				22	502	84		236	42	44	406
Sioux City.....	5	1,650	745	2,395	1,567	38			6	109	1,720	431	90	584	77	302	1,484
Missouri.....	109	7,167	3,550	10,717	4,371	24		3	4	97	4,499	1,071	141	1,241	338	592	3,383
Kansas City.....	10	7,200	3,035	10,235	5,807	78	3		97	443	6,428	1,552	267	1,870	342	867	4,898
St. Joseph.....	4	1,100	950	2,050	1,175	21			10	40	1,246	307	18	510	58	228	1,121
St. Louis.....	11	27,150	9,400	36,550	12,455	275	56		40	701	13,527	2,750	402	4,132	1,181	1,411	9,876
Total Middle Western States.....	2,200	349,675	216,633	566,308	236,932	3,911	1,024	522	1,134	15,716	259,239	53,007	5,630	84,757	19,388	31,185	193,967
North Dakota.....	165	6,685	3,247	9,932	5,294	99	5	104	11	273	5,786	1,456	256	2,663	345	805	5,525
South Dakota.....	116	6,255	2,675	7,930	4,982	73	6	81	2	224	5,368	1,229	227	2,353	269	712	4,790
Nebraska.....	161	8,552	5,003	13,555	6,158	62	16	30	2	271	6,539	1,532	257	2,289	328	794	5,200
Lincoln.....	5	1,725	833	2,558	1,080	4				67	1,151	283	56	362	60	167	928
Omaha.....	9	6,450	3,150	9,600	5,182	77	31			458	5,748	1,293	425	1,602	314	848	4,482
Kansas.....	260	13,582	7,306	20,888	8,783	84	1	18	12	450	9,248	2,461	251	2,465	947	1,304	7,428
Kansas City.....	2	800	370	1,170	534	1				22	557	116	14	153	60	80	423
Topeka.....	4	900	245	1,145	553	6				20	579	150		167	39	66	423
Wichita.....	4	2,400	1,275	3,675	1,319	40			5	276	1,640	324	72	498	146	304	1,344
Montana.....	91	5,510	2,336	7,846	3,685	63	2	45		247	4,042	1,015	180	1,325	292	602	3,414
Helena.....	2	450	325	775	350	5				18	373	90		112	29	34	265
Wyoming.....	37	3,075	2,415	5,490	3,117	35	2	10	16	131	3,311	775	52	1,168	215	465	2,675
Colorado.....	130	7,140	4,163	11,303	5,703	51	3	2	18	326	6,103	1,640	243	1,586	586	830	4,885
Denver.....	9	5,400	4,394	9,794	5,907	71	5		113	1,896	7,992	1,246	96	2,796	296	839	5,273
Pueblo.....	2	600	1,150	1,750	654	4				79	737	119		212	92	60	483
New Mexico.....	33	2,310	999	3,309	1,797	22	2		39	97	1,957	487	118	563	137	297	1,602
Oklahoma.....	404	18,200	5,033	23,233	12,679	317	2	2	9	660	13,669	3,812	464	3,364	1,079	2,430	11,149
Muskogee.....	3	950	295	1,245	873	25			3	58	959	207	27	275	61	156	726
Oklahoma City.....	8	4,350	1,095	5,445	2,581	71			34	664	3,850	713	34	1,045	154	519	2,465
Tulsa.....	6	4,950	1,410	6,360	3,312	18			1	381	3,712	985	135	1,148	191	641	3,100
Total Western States.....	1,441	99,284	47,619	146,903	74,543	1,128	75	292	265	6,618	82,921	19,933	2,908	26,146	5,640	11,953	66,580

Washington.....	100	8,340	3,742	12,082	6,564	145	11	18	20	653	7,411	1,771	161	1,964	524	1,104	5,524
Seattle.....	8	6,000	2,639	8,639	5,347	324	50	-----	46	421	6,188	1,651	14	1,560	425	960	4,610
Spokane.....	4	2,900	640	3,540	1,880	64	6	-----	2	129	2,081	456	81	682	112	337	1,068
Oregon.....	93	6,420	3,203	9,623	4,498	80	2	2	4	262	4,848	1,272	101	1,121	398	672	3,564
Portland.....	4	6,600	2,500	9,100	4,254	168	50	-----	18	130	4,620	1,149	34	1,332	257	603	3,375
California.....	250	24,578	10,508	35,086	17,375	241	31	64	104	1,615	19,330	5,354	558	4,424	1,024	2,932	14,292
Los Angeles.....	9	15,000	6,450	21,450	12,040	79	104	-----	-----	456	12,679	2,872	131	3,915	565	1,681	9,164
Oakland.....	2	2,000	1,390	3,390	1,599	6	-----	-----	18	118	1,741	407	89	400	54	219	1,169
San Francisco.....	4	18,500	16,500	35,000	11,977	115	77	-----	94	1,190	13,453	2,459	644	4,448	863	1,085	9,499
Idaho.....	70	4,720	1,937	6,657	3,273	41	2	3	-----	194	3,513	947	201	841	264	565	2,818
Utah.....	13	775	342	1,117	503	3	-----	3	-----	39	548	120	9	186	51	68	434
Ogden.....	3	850	250	1,100	437	6	-----	-----	-----	50	493	119	1	149	58	71	398
Salt Lake City.....	4	1,900	910	2,810	1,428	29	-----	-----	-----	89	1,546	368	16	472	104	179	1,139
Nevada.....	11	1,460	649	2,109	824	14	7	11	-----	76	932	189	1	246	71	130	637
Arizona.....	19	1,650	875	2,525	1,524	74	3	2	-----	135	1,738	583	34	385	131	320	1,453
Total Pacific States.....	594	101,693	52,535	154,228	73,523	1,389	343	103	306	5,457	81,121	19,717	2,075	22,125	4,901	10,926	59,744
Alaska (nonmember banks).....	3	150	85	235	129	10	-----	-----	-----	37	176	48	-----	31	8	35	122
The Territory of Hawaii (non-member banks).....	2	600	570	1,170	318	24	2	4	-----	22	370	95	-----	81	10	40	226
Total nonmember banks.....	5	750	655	1,405	447	34	2	4	-----	59	546	143	-----	112	18	75	348
Total United States, Alaska and Hawaii.....	8,085	1,334,011	1,080,578	2,414,589	965,876	15,402	7,222	994	5,059	80,006	1,074,559	210,315	26,537	338,345	66,348	124,499	766,044

[In thousands of dollars]

Cities, States, and Territories	Net earnings during year	Recoveries on charged-off assets	Total net earnings and recoveries on charged-off assets	Losses charged off						Net addition to profits	Dividends	Ratios			
				On loans and discounts	On bonds, securities, etc.	On trust department operations	Other losses	On foreign exchange	Total losses charged off			Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital and surplus	Net addition to profits to capital
												<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
Maine.....	1,848	142	1,990	188	412	-----	102	31	733	1,257	719	9.89	5.66	9.90	17.29
New Hampshire.....	1,059	143	1,202	177	69	14	45	27	332	870	568	10.64	5.81	8.89	16.29
Vermont.....	828	65	893	75	76	-----	30	-----	181	712	519	10.26	6.66	9.14	14.07
Massachusetts.....	6,759	641	7,400	1,312	664	5	396	15	2,392	5,008	2,877	10.21	5.64	9.82	17.78
Boston.....	8,303	3,103	11,406	5,042	1,567	-----	2,559	64	9,232	2,174	5,188	12.99	7.23	3.03	5.44
Rhode Island.....	1,224	42	1,266	215	64	-----	31	-----	310	956	635	10.05	5.57	8.39	15.13
Connecticut.....	3,808	380	4,188	673	228	35	268	15	1,219	2,969	1,887	9.29	5.19	8.16	14.62
Total New England States.....	23,829	4,516	28,345	7,682	3,080	54	3,431	152	14,399	13,946	12,393	11.02	6.17	6.95	12.41
New York.....	13,772	1,783	15,555	2,387	2,261	9	838	58	5,553	10,002	5,656	11.21	6.22	11.00	19.82
Albany.....	1,240	104	1,344	367	198	-----	26	-----	591	753	445	14.35	6.59	11.16	24.29
Brooklyn and Bronx.....	694	247	941	447	139	-----	40	-----	626	315	264	12.57	6.29	7.50	15.00
Buffalo.....	812	52	864	227	142	-----	20	-----	389	475	438	14.85	9.22	10.00	16.10
New York.....	57,026	3,751	60,777	12,804	5,482	-----	984	461	19,731	41,046	31,198	18.73	7.91	10.41	24.60
New Jersey.....	10,692	785	11,477	1,318	1,364	7	582	47	3,318	8,159	5,032	13.55	7.14	11.58	21.97
Pennsylvania.....	27,229	1,490	28,719	1,831	2,577	3	1,150	15	5,576	23,143	11,627	13.98	5.99	11.93	27.84
Philadelphia.....	10,750	428	11,178	2,450	340	-----	160	13	2,963	8,215	4,972	17.34	5.56	9.19	28.64
Pittsburgh.....	6,945	424	7,369	969	427	-----	46	79	1,521	4,948	3,024	10.59	5.40	8.83	17.33
Delaware.....	555	36	591	9	26	-----	6	1	42	349	215	12.57	5.90	9.58	20.41
Maryland.....	1,350	134	1,484	166	130	-----	77	-----	373	1,111	644	12.38	5.76	9.94	21.35
Baltimore.....	2,761	174	2,935	767	258	-----	39	24	1,088	1,847	1,526	13.21	6.97	8.44	15.99
Washington, D. C.....	1,861	139	2,000	205	94	10	142	5	456	1,544	1,954	20.51	12.92	10.21	16.21
Total Eastern States.....	134,587	9,547	144,134	23,947	13,438	29	4,110	703	42,227	101,907	66,995	15.56	6.96	10.59	23.66
Virginia.....	4,169	226	4,395	1,008	98	7	342	9	1,464	2,931	2,556	10.76	6.23	7.15	12.84
Richmond.....	1,594	44	1,638	273	19	-----	35	-----	327	1,311	743	11.79	5.93	10.45	20.81
West Virginia.....	3,153	87	3,240	286	53	1	251	-----	591	2,649	1,914	14.58	8.09	11.20	20.18
North Carolina.....	2,478	159	2,637	543	18	-----	88	1	650	1,987	1,335	9.96	6.10	9.08	14.81
South Carolina.....	2,155	218	2,373	990	31	17	83	1	1,122	1,251	894	7.53	5.00	7.00	10.53
Georgia.....	1,477	162	1,639	816	45	2	80	1	944	695	975	9.34	5.56	3.96	6.66
Atlanta.....	922	55	977	185	32	-----	50	-----	267	710	992	16.67	9.45	6.76	11.83
Florida.....	1,726	96	1,822	274	71	1	108	2	456	1,366	1,132	15.97	11.07	13.36	19.27

Jacksonville.....	782	54	836	139	26	3	38	206	630	278	10.49	7.83	17.75	23.77	
Alabama.....	2,256	115	2,371	740	44		91	875	1,496	1,073	9.27	5.91	8.24	12.92	
Birmingham.....	554	110	664	92	1		4	97	567	278	15.89	8.42	17.18	32.40	
Mississippi.....	892	142	1,034	257	4		137	401	633	577	11.46	7.23	7.93	12.57	
Louisiana.....	894	120	1,014	681	7	1	42	731	283	687	11.39	7.82	3.22	4.69	
New Orleans.....	815	159	974	136			317	453	521	560	20.00	11.67	10.85	18.61	
Texas.....	8,438	1,847	10,285	5,991	192		689	6,872	3,473	4,035	9.30	5.96	5.04	7.87	
Dallas.....	1,883	174	2,057	350	16		61	427	1,630	1,098	12.00	9.37	13.91	17.81	
El Paso.....	266	15	281	184	4		47	235	46	36	2.40	1.92	2.45	3.07	
Fort Worth.....	894	65	959	504	37	5	22	568	391	412	10.43	6.54	6.21	9.90	
Galveston.....	245	35	280	29	14		61	105	175	46	2.88	2.14	8.14	10.94	
Houston.....	1,351	223	1,574	827	17		99	943	631	696	9.16	6.22	5.64	8.30	
San Antonio.....	701	166	867	437	24		31	492	375	404	8.51	6.24	5.79	7.89	
Waco.....	405	7	412	65	7		16	88	324	227	11.07	8.52	12.16	15.80	
Arkansas.....	1,424	99	1,523	476	14		82	574	949	843	11.69	8.11	9.13	13.16	
Little Rock.....	86	2	88	8	2		10	20	68	51	7.29	5.26	7.01	9.71	
Kentucky.....	2,739	144	2,883	477	94		118	21	710	2,173	11.59	7.04	9.45	15.55	
Louisville.....	1,506	389	1,895	397	158		46	601	1,294	844	18.76	9.59	14.70	28.76	
Tennessee.....	2,031	102	2,133	476	74	1	87	643	1,490	1,427	11.72	7.78	8.12	12.23	
Memphis.....	240	37	277	55	1		36	92	185	140	10.00	6.01	7.94	13.21	
Nashville.....	835	31	866	259	14		37	310	556	628	16.53	9.59	8.49	14.63	
Total Southern States.....	46,911	5,083	51,994	16,955	1,117	38	3,108	46	21,294	30,730	26,500	11.06	6.93	8.04	12.83
Ohio.....	7,649	709	8,358	1,412	702	3	434	28	2,579	5,779	4,091	10.58	6.19	8.74	14.94
Cincinnati.....	2,099	370	2,469	476	116	2	83	19	696	1,773	2,224	16.98	11.38	9.07	13.53
Cleveland.....	949	54	1,003	333	95		15	5	448	555	476	9.92	6.12	7.14	11.56
Columbus.....	1,142	63	1,205	156	111		36		303	902	546	11.62	5.53	9.13	19.19
Toledo.....	808	38	846	269	35		34		338	508	285	19.00	6.33	11.29	33.86
Indiana.....	4,523	355	4,878	1,202	273		398	10	1,883	2,995	2,537	10.07	6.58	7.77	11.89
Indianapolis.....	1,214	147	1,361	363	41		60		464	897	580	8.72	6.20	9.59	13.49
Illinois.....	7,588	457	8,045	3,555	594	30	507	20	4,706	3,339	4,203	11.53	6.94	5.52	9.16
Chicago, central reserve.....	11,786	2,657	14,443	5,009	731	2	72	2	5,816	8,627	6,840	12.85	7.16	9.03	16.20
Chicago, other reserve.....	779	29	808	65	66		67	5	203	605	290	7.39	5.44	11.36	15.41
Peoria.....	571	10	581	140	11		19		170	411	306	14.57	5.72	7.68	19.57
Michigan.....	3,072	231	3,303	790	217	23	227	4	1,261	2,042	1,723	12.11	7.45	8.83	14.36
Detroit.....	1,976	153	2,129	551	68		20		639	1,490	1,000	11.11	6.25	9.31	16.56
Grand Rapids.....	410	45	455	69	52		22	3	146	309	240	11.43	7.06	9.09	14.71
Winconsin.....	3,214	406	3,620	1,090	182	2	708	14	1,496	2,124	1,890	10.77	7.27	8.17	12.10
Milwaukee.....	2,178	46	2,224	963	4		14	12	993	1,231	823	9.14	5.49	8.21	13.68
Minnesota.....	2,667	472	3,139	1,694	105		159	6	1,964	1,175	1,608	7.71	5.12	3.74	5.63
Minneapolis.....	1,608	315	1,923	1,250	56		74		1,380	543	1,319	11.32	6.81	2.80	4.66
St. Paul.....	1,372	128	1,500	752	47		129		928	572	633	10.73	6.58	5.95	9.69
Iowa.....	2,600	547	3,147	2,911	180	1	238	3	3,313	1,666	1,476	7.25	4.69	1.53	1.82
Cedar Rapids.....	186	50	236	168	22		6		196	40	90	9.00	5.29	2.35	4.00
Des Moines.....	127	124	251	256			20		278	125	316	11.70	8.10	1.64	1.93
Dubuque.....	96		96	11	10		11		32	64	72	10.29	7.20	6.40	9.14
Sioux City.....	236	49	285	214	30		26		270	15	154	9.33	6.43	.63	.91
Missouri.....	1,116	137	1,253	728	56		112		896	357	789	11.01	7.36	3.33	4.98
Kansas City.....	1,530	402	1,932	1,441	22	627	24	2	2,016	184	769	10.68	7.51	1.82	1.17
St. Joseph.....	125	59	184	227			36		263	179	90	8.18	4.39	1.85	1.78
St. Louis.....	3,651	235	3,886	988	174		86		1,248	2,638	3,766	13.87	10.30	7.22	9.72
Total Middle Western States.....	65,272	8,288	73,560	26,983	3,980	690	3,137	133	34,923	38,637	39,136	11.19	6.91	6.82	11.05

[In thousands of dollars]

Cities, States, and Territories	Net earnings during year	Recoveries on charged-off assets	Total net earnings and recoveries on charged-off assets	Losses charged off						Net addition to profits	Dividends	Ratios			
				On loans and discounts	On bonds, securities, etc.	On trust department operations	Other losses	On foreign exchange	Total losses charged off			Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital and surplus	Net addition to profits to capital
												Per cent	Per cent	Per cent	Per cent
North Dakota.....	261	209	470	1,088	21		51		1,160	¹ 690	164	2.45	1.65	¹ 6.95	¹ 10.32
South Dakota.....	578	234	812	902	26	3	69	2	1,002	¹ 190	261	4.97	3.33	¹ 2.43	¹ 3.62
Nebraska.....	1,339	183	1,522	1,381	29	3	84	5	1,502	20	1,059	12.38	7.81	.15	.23
Lincoln.....	223	55	278	34	1	1	11		47		184	10.67	7.19	9.03	13.39
Omaha.....	1,266	502	1,768	2,208	24		137		2,369	¹ 601	538	8.34	5.60	¹ 6.26	¹ 9.32
Kansas.....	1,920	314	2,234	1,643	78	1	122		1,844	390	1,066	7.85	5.10	1.87	2.87
Kansas City.....	134	32	166	180	2		2	1	185	¹ 19	76	9.50	6.50	¹ 1.62	¹ 2.38
Topeka.....	156	35	191	38	4		38		80	111	130	14.44	11.35	9.69	12.33
Wichita.....	296	18	314	125			74	1	200	114	172	7.17	4.68	3.10	4.75
Montana.....	628	353	981	1,457	64		85	2	1,608	¹ 627	315	5.72	4.01	¹ 7.99	¹ 11.38
Helena.....	108	12	120	54					54	66	50	11.11	6.45	8.52	14.67
Wyoming.....	636	99	735	609	19		88		716	19	213	6.93	3.88	.35	.62
Colorado.....	1,218	295	1,513	1,277	33		97		1,407	106	724	10.14	6.41	.94	1.48
Denver.....	2,719	72	2,791	628	290		300		1,573	¹ 573	1,025	18.98	10.47	16.06	29.13
Pueblo.....	254	61	315	100	119		13		232	83	170	28.33	9.71	4.74	13.83
New Mexico.....	355	66	421	472	28		57		557	¹ 136	98	4.24	2.96	¹ 4.11	¹ 5.89
Oklahoma.....	2,520	659	3,179	3,231	59		345		3,635	¹ 456	757	4.16	3.26	¹ 1.96	¹ 2.51
Muskogee.....	233	22	255	212	3		6		221	34	120	12.63	9.64	2.73	3.58
Oklahoma City.....	885	94	979	526	201		15		742	237	348	8.00	6.39	4.35	5.45
Tulsa.....	612	367	979	1,399	12		105		1,516	¹ 537	138	2.79	2.17	¹ 8.44	¹ 10.85
Total Western States.....	16,341	3,682	20,023	17,564	1,013	8	1,699	11	20,295	¹ 272	7,608	7.66	5.18	¹ 1.19	¹ 1.27
Washington.....	1,887	257	2,144	1,350	154	1	278	124	1,907	237	960	11.51	7.95	1.96	2.84
Seattle.....	1,578	189	1,767	346	147		272		765	¹ 002	827	13.78	9.87	11.60	16.70
Spokane.....	413	130	543	387	24		57	1	469	74	260	8.97	7.94	2.09	2.55
Oregon.....	1,284	161	1,445	805	54		102	1	962	483	523	8.15	5.43	5.02	7.52
Portland.....	1,245	240	1,485	487	148		130	7	772	713	580	8.79	6.87	7.84	10.80
California.....	5,038	624	5,662	1,993	380	35	404	8	2,880	² 782	2,448	9.96	6.98	7.93	11.32
Los Angeles.....	3,515	481	3,996	1,182	53		265		1,500	² 496	2,637	17.58	12.29	11.64	16.64
Oakland.....	572	61	633	276	5		32	1	314	319	230	11.50	6.78	9.41	15.95

San Francisco.....	3,954	756	4,710	568	901	-----	99	263	1,831	2,879	1,930	10.43	5.51	8.23	15.56
Idaho.....	695	333	1,028	901	108	-----	114	-----	1,123	1 ¹ 95	160	3.39	2.40	1 ¹ 1.43	1 ¹ 2.01
Utah.....	114	10	124	72	4	-----	18	-----	94	30	54	6.97	4.83	2.69	3.87
Ogden.....	95	6	101	54	4	-----	2	-----	60	41	50	5.88	4.55	3.73	4.82
Salt Lake City.....	407	18	425	715	11	-----	106	-----	832	1 ¹ 407	105	5.53	3.74	1 ¹ 14.48	1 ¹ 21.42
Nevada.....	295	14	309	117	13	-----	43	-----	173	136	135	9.25	6.40	6.45	9.32
Arizona.....	285	95	380	421	4	-----	70	-----	495	1 ¹ 115	56	3.39	2.22	1 ¹ 4.55	1 ¹ 6.97
Total Pacific States.....	21,377	3,375	24,752	9,674	2,010	36	2,052	405	14,177	10,575	10,955	10.77	7.10	6.86	10.40
Alaska (nonmember banks).....	54	4	58	9	-----	-----	1	-----	10	48	36	24.00	15.31	20.43	32.00
The Territory of Hawaii (nonmember banks).....	144	-----	144	-----	4	-----	5	-----	9	135	60	10.00	5.13	11.54	22.50
Total nonmember banks.....	198	4	202	9	4	-----	6	-----	19	183	96	12.80	6.83	13.02	24.40
Total United States, Alaska, and Hawaii.....	308,515	34,495	343,010	102,814	24,642	855	17,543	1,450	147,304	195,706	163,683	12.27	6.78	8.11	14.67

¹ Deficit.

Earnings, expenses, and dividends of national banks by Federal reserve districts, year ended June 30, 1924

[In thousands of dollars]

	District No. 1 (385 banks)	District No. 2 (696 banks)	District No. 3 (660 banks)	District No. 4 (753 banks)	District No. 5 (559 banks)	District No. 6 (385 banks)	District No. 7 (1,058 banks)	District No. 8 (497 banks)	District No. 9 (794 banks)	District No. 10 (1,054 banks)	District No. 11 (661 banks)	District No. 12 (588 banks)	Non- member banks (5 banks)	Grand total (8,085 banks)
Capital.....	108,881	257,106	96,307	127,825	93,086	63,030	182,092	70,659	63,536	88,264	81,257	101,218	750	1,334,011
Surplus.....	85,037	302,093	148,192	115,240	69,037	37,855	119,883	34,001	34,397	43,092	39,046	52,010	655	1,080,578
Capital and surplus.....	193,918	559,199	244,499	243,065	162,123	100,925	301,975	104,660	97,933	131,356	120,303	153,228	1,405	2,414,589
Gross earnings:														
Interest and discount.....	72,536	212,653	83,978	93,350	59,957	40,015	125,265	42,798	48,270	66,144	47,548	72,915	447	965,876
Domestic exchange and collection charges.....	454	2,997	515	605	1,026	1,378	2,194	759	1,106	951	2,053	1,330	34	15,402
Profits of foreign exchange department.....	620	4,212	486	425	65	41	712	60	185	62	12	340	2	7,222
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	3	7	2	6	9	20	197	23	544	63	13	103	4	994
Trust department profits.....	460	2,174	213	298	276	89	629	97	111	324	82	306	-----	5,059
Other earnings.....	6,764	24,149	6,073	8,183	4,025	3,038	8,246	2,133	2,535	6,225	3,141	5,435	59	80,006
Total.....	80,837	246,192	91,267	102,867	65,358	44,581	137,243	45,870	52,751	73,769	52,849	80,429	546	1,074,559
Expenses paid:														
Salaries and wages.....	14,348	41,906	15,123	18,028	12,385	9,390	27,993	9,527	11,873	17,675	12,449	19,475	143	210,315
Interest and discount on borrowed money.....	1,588	4,020	2,202	2,004	3,238	1,817	2,778	1,651	1,286	2,367	1,520	2,066	-----	26,637
Interest on deposits.....	28,947	81,155	28,146	35,075	19,072	12,400	43,641	13,228	20,637	21,688	12,812	21,932	112	338,345
Taxes.....	4,038	12,303	4,414	6,727	4,379	3,397	10,052	3,493	3,603	5,042	4,028	4,854	18	66,348
Other expenses.....	8,906	24,924	9,156	10,971	7,126	5,359	17,228	5,170	6,718	10,635	7,415	10,816	75	124,499
Total.....	57,827	164,308	59,041	72,805	46,200	32,363	101,692	33,069	44,117	57,407	37,724	59,143	348	766,04
Net earnings during year.....	23,010	81,884	32,226	30,062	19,158	12,218	35,551	12,801	8,634	16,362	15,125	21,286	198	308,515
Recoveries on charged-off assets.....	4,382	6,669	1,655	2,246	1,176	1,013	4,935	1,176	1,877	3,285	2,724	3,353	4	34,495
Total.....	27,392	88,553	33,881	32,308	20,334	13,231	40,486	13,977	10,511	19,647	17,849	24,639	202	343,010
Losses charged off:														
On loans and discounts.....	7,478	17,354	3,882	4,734	4,198	3,608	15,553	4,064	7,750	14,981	9,636	9,567	9	102,814
On bonds, securities, etc.....	2,936	9,389	2,301	2,525	697	310	2,096	717	407	902	348	2,010	4	24,642
On trust department operations.....	54	15	3	6	35	8	54	3	4	632	5	36	-----	855
Other losses.....	3,414	2,408	997	1,142	1,047	923	1,518	719	666	1,522	1,141	2,040	6	17,543
On foreign exchange.....	150	562	26	145	40	11	56	31	14	9	1	405	-----	1,450
Total.....	14,032	29,728	7,209	8,552	6,017	4,860	19,277	5,534	8,841	18,046	11,131	14,058	19	147,304

Net addition to profits from operations during year.....	13,360	58,825	26,672	23,756	14,317	8,371	21,209	8,443	1,670	1,601	6,718	10,581	183	195,706
Total dividends declared since June 30, 1923....	12,073	41,871	14,188	15,861	11,388	8,041	20,019	8,955	5,151	7,768	7,325	10,947	96	163,683
Ratio:														
Dividends to capital.....per cent..	11.09	16.29	14.73	12.41	12.23	12.76	10.99	12.67	8.11	8.80	9.01	10.82	12.80	12.27
Dividends to capital and surplus.....do.....	6.23	7.49	5.80	6.53	7.02	7.97	6.63	8.56	5.26	5.91	6.09	7.14	6.83	6.78
Net addition to profits, to capital, and surplus.....per cent..	6.89	10.52	10.91	9.77	8.83	8.29	7.02	8.07	1.71	1.22	5.58	6.91	13.02	8.11

National-bank investments in United States Government securities and other bonds and securities, etc., loans and discounts (including rediscounts), and losses charged off on account of bonds and securities, etc., and loans and discounts, years ended June 30, 1918 to 1924, inclusive

[In thousands of dollars]

Year ended June 30	United States Government securities	Other bonds and securities	Total bonds and securities, etc.	Loans and discounts including rediscounts	Losses charged off on loans and dis- counts	Losses charged off on bonds and se- curities, etc.	Percent- age of losses charged off on account loans and dis- counts to total loans and dis- counts	Percent- age of losses charged off on bonds and se- curities to total bonds and se- curities
1918.....	2, 129, 283	1, 840, 487	3, 969, 770	10, 135, 842	33, 964	44, 350	0.34	1.12
1919.....	3, 176, 314	1, 875, 609	5, 051, 923	11, 010, 206	35, 440	27, 819	.32	.55
1920.....	2, 269, 575	1, 916, 890	4, 186, 465	13, 611, 416	31, 284	61, 790	.23	1.48
1921.....	2, 019, 497	2, 005, 584	4, 025, 081	12, 004, 515	76, 210	76, 179	.63	1.89
1922.....	2, 285, 459	2, 277, 866	4, 563, 325	11, 248, 214	135, 208	33, 444	1.20	.73
1923.....	2, 693, 846	2, 375, 857	5, 069, 703	11, 817, 671	120, 438	21, 890	1.02	.43
1924.....	2, 481, 778	2, 660, 550	5, 142, 328	11, 978, 728	102, 814	24, 642	.86	.48

Number of national banks, capital, surplus, dividends, net addition to profits, and ratios, years ended June 30, 1914 to 1924

Year ended June 30	Num- ber of banks	Capital	Surplus	Dividends	Net addition to profits	Percentages		
						Divi- dends to capital	Divi- dends to capital and surplus	Net addi- tion to profits to capital and surplus
1914.....	7, 453	\$1, 063, 978, 175	\$714, 117, 131	\$120, 947, 096	\$149, 270, 171	11.37	6.80	8.39
1915.....	7, 560	1, 068, 577, 080	726, 620, 202	113, 707, 065	127, 094, 709	10.63	6.33	7.08
1916.....	7, 571	1, 066, 208, 875	731, 820, 365	114, 724, 594	157, 543, 547	10.76	6.38	8.76
1917.....	7, 589	1, 081, 670, 000	765, 918, 000	125, 538, 000	194, 321, 000	11.61	6.79	10.52
1918.....	7, 691	1, 094, 264, 000	816, 801, 000	129, 778, 000	212, 332, 000	11.82	6.78	11.09
1919.....	7, 762	1, 115, 507, 000	869, 457, 000	135, 588, 000	240, 366, 000	12.15	6.83	12.11
1920.....	8, 019	1, 221, 453, 000	984, 977, 000	147, 793, 000	282, 083, 000	12.10	6.70	12.78
1921.....	8, 147	1, 273, 237, 000	1, 026, 270, 000	158, 158, 000	216, 106, 000	12.42	6.88	9.40
1922.....	8, 246	1, 307, 199, 000	1, 049, 228, 000	165, 884, 000	183, 670, 000	12.69	7.04	7.79
1923.....	8, 238	1, 328, 791, 000	1, 070, 600, 000	179, 176, 000	203, 488, 000	13.48	7.47	8.48
1924.....	8, 085	1, 334, 011, 000	1, 080, 578, 000	163, 683, 000	195, 706, 000	12.27	6.78	8.11

RELATION OF CAPITAL OF NATIONAL BANKS TO DEPOSITS, ETC.

The proportion of capital of national banks at the date of each report following the midsummer report since 1918, to individual deposits, to loans, and discounts, and to aggregate resources; of capital, surplus, and profits to individual deposits, and of cash on hand and amounts due from Federal reserve banks to individual deposits, is shown in the statement following:

Items	Aug. 31, 1918	Sept. 12, 1919	Sept. 8, 1920	Sept. 6, 1921	Sept. 15, 1922	Sept. 14, 1923	Oct. 10, 1924
Capital to individual deposits.....	\$1.00-\$9.41	\$1.00-\$11.14	\$1.00-\$10.89	\$1.00-\$9.43	\$1.00-\$10.28	\$1.00-\$10.65	\$1.00-\$11.45
Capital to loans....	1.00- 9.18	1.00- 10.13	1.00- 10.99	1.00- 9.15	1.00- 8.80	1.00- 8.96	1.00- 9.16
Capital to aggregate resources.....	1.00-16.92	1.00-19.38	1.00- 18.57	1.00-15.45	1.00- 16.01	1.00- 16.30	1.00- 17.50
Capital and surplus and other profits to individual deposits	1.00- 4.47	1.00- 5.07	1.00- 4.90	1.00- 4.23	1.00- 4.65	1.00- 4.86	1.00- 5.15
Cash on hand and balances with Federal reserve bank to individual deposits.....	1.00- 6.20	1.00- 6.20	1.00- 6.19	1.00- 7.11	1.00- 6.78	1.00- 7.12	1.00- 7.29

NATIONAL BANKS CLASSIFIED ACCORDING TO CAPITAL STOCK

On December 31, 1923, the combined capital of 8,184 reporting banks was \$1,325,825,000; aggregate resources were \$22,406,128,000; loans and discounts, \$11,876,562,000; and total deposits, \$17,828,861,000.

Of the total number of banks on this date, 2,080 having capital stock paid in of \$25,000 or less, had paid-in capital of \$52,098,000, aggregate resources of \$760,866,000, loans and discounts of \$411,466,000, and total deposits of \$612,085,000.

The number of banks having capital over \$25,000 but not over \$50,000 was 2,419, with capital of \$114,149,000, aggregate resources of \$1,700,132,000, loans and discounts of \$901,051,000, and total deposits of \$1,351,593,000.

The number of banks with capital in excess of \$50,000 but not over \$200,000 was 2,821, and the paid-in capital of this class of banks was \$330,034,000; total resources, \$4,966,403,000; loans and discounts, \$2,606,593,000; and total deposits, \$3,923,327,000. The number of banks in this class represents the largest proportion of reporting banks, and includes 81 central reserve and reserve city banks and 2,740 country banks.

Of the 560 banks having capital in excess of \$200,000 but not over \$500,000, 5 were in New York City, 120 in other reserve cities, and 435 were country banks. The paid-in capital of these banks was \$201,419,000; aggregate resources, \$3,130,614,000; loans and discounts, \$1,698,934,000 and total deposits, \$2,464,847,000.

There were 183 banks with paid-in capital in excess of \$500,000, but not over \$1,000,000, of which 102 were in central and other reserve cities and 81 were country banks. The capital of these banks was \$159,125,000, aggregate resources \$2,454,375,000, loans and discounts \$1,399,190,000, and total deposits \$1,956,064,000.

Eighty-three of the 100 banks having capital in excess of \$1,000,000 but not over \$5,000,000 were in central reserve and reserve cities, and the remainder were country banks. The capital of these banks was \$220,000,000, total resources \$4,420,332,000, loans and discounts \$2,372,548,000 and total deposits, \$3,580,728,000.

Twenty-one banks had capital in excess of \$5,000,000, nine of which were in the central reserve cities of New York and Chicago and the remainder in other reserve cities. The combined capital of these banks was \$249,000,000 aggregate resources \$4,973,406,000, loans and discounts \$2,486,780,000, and total deposits \$3,940,217,000.

A summary of the classification of national banks according to capital stock, with related data, follows, and statements showing the number of banks in each class, in reserve cities and States, with loans and discounts, resources, capital and deposits, are published in the appendix of this report.

National banks classified according to capital stock December 31, 1923

	Number of banks	Loans and discounts	Aggregate resources	Capital	Total deposits
Capital of \$25,000.....	2, 080	\$411, 466, 000	\$760, 866, 000	\$52, 098, 000	\$612, 085, 000
Capital over \$25,000 but not over \$50, 000.....	2, 419	901, 051, 000	1, 700, 132, 000	114, 149, 000	1, 351, 593, 000
Capital over \$50,000 but not over \$200, 000.....	2, 821	2, 606, 593, 000	4, 966, 403, 000	330, 034, 000	3, 923, 327, 000
Capital over \$200,000 but not over \$500, 000.....	560	1, 698, 934, 000	3, 130, 614, 000	201, 419, 000	2, 464, 847, 000
Capital over \$500,000 but not over \$1, 000, 000.....	183	1, 399, 190, 000	2, 454, 375, 000	159, 125, 000	1, 956, 064, 000
Capital over \$1, 000, 000 but not over \$5, 000, 000.....	100	2, 372, 548, 000	4, 420, 332, 000	220, 000, 000	3, 580, 728, 000
Capital over \$5, 000, 000.....	21	2, 486, 780, 000	4, 973, 406, 000	249, 000, 000	3, 940, 217, 000
Total United States.....	8, 184	11, 876, 562, 000	22, 406, 128, 000	1, 325, 825, 000	17, 828, 861, 000

PER CENT RATIO OF PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF NATIONAL BANKS TO AGGREGATE ASSETS

The percentage of loans and discounts, United States Government securities, capital, surplus and profits, and individual deposits, to aggregate resources, at the date of each call following the mid-summer call for reports of condition, in years 1916 to 1924 inclusive, is shown in the following statement:

Items	1916	1917	1918	1919	1920	1921	1922	1923	1924
Loans and discounts, including rediscounts.....	55.2	55.4	54.2	52.3	59.2	59.2	53.7	55.0	52.3
United States Government securities.....	5.0	6.9	13.2	14.9	9.4	9.4	11.5	12.0	11.1
Total.....	60.2	62.3	67.4	67.2	68.6	68.6	65.2	67.0	63.4
Capital.....	7.4	6.5	5.9	5.2	5.4	6.5	6.2	6.1	5.7
Surplus and profits.....	7.4	6.8	6.5	6.2	6.6	7.9	7.6	7.3	7.0
Deposits (individual).....	56.5	58.4	55.6	57.4	58.7	61.0	64.2	65.4	65.4
Total.....	71.3	71.7	68.0	68.8	70.7	75.4	78.0	78.8	78.1

NATIONAL BANK EXAMINERS

The following is a list of the examiners in the service on October 31, 1924:

CHIEF NATIONAL BANK EXAMINER

Pole, J. W., Office Comptroller of Currency, Washington, D. C.

ASSISTANT CHIEF NATIONAL BANK EXAMINERS

Office of Comptroller of Currency, Washington, D. C.

	Districts assigned		Districts assigned
Stearns, E. Willey.....	1, 2, 3, and 4.	Proctor, John L.....	8 and 10.
McBryde, W. W.....	5 and 6.	Gough, E. H.....	11 and 12.
Luce, Frank H.....	7 and 9.		

DISTRICT CHIEF NATIONAL BANK EXAMINERS

Federal reserve district No.	Name	Address
1	Bean, Norwin S.-----	Federal Reserve Bank Building, Boston, Mass.
2	Reeves, Owen T., jr.-----	720 U. S. Customhouse, New York, N. Y.
3	Newnham, Stephen L.-----	1414 Jefferson Building, Philadelphia, Pa.
4	Thomas, Thomas C.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Rorebeck, E. F.-----	711 National Metropolitan Bank Building, Washington, D. C.
6	Robb, Ellis D.-----	504 Post Office Building, Atlanta, Ga.
7	Sims, Howard M.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
8	Wood, John S.-----	1310 Federal Reserve Bank Building, St. Louis, Mo.
9	Patterson, B. K.-----	1334 First National Soo Line Building, Minneapolis, Minn.
10	Roberts, L. K.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Collier, Richard H.-----	312 Magnolia Building, Dallas, Tex.
12	Harris, Thomas E.-----	1103 Alexander Building, San Francisco, Calif.

NATIONAL BANK EXAMINERS

Federal reserve district No.	Name	Address
3	Allanson, Edward A.-----	Post-office box 61, Lancaster, Pa.
10	Allen, Edgar F. (JG)-----	316 South Seventh Avenue, Clinton, Okla.
7	Allsup, A. S.-----	1123 North Main Street, Decatur, Ill.
2	Alvey, John C.-----	720 United States Customhouse, New York, N. Y.
5	Amrhein, Joseph A.-----	510 Virginia Railway and Power Building, Richmond, Va.
6	Anderson, E. F.-----	720 Bell Building, Montgomery, Ala.
12	Anheier, C. H.-----	436-437 H. W. Hellman Building, Los Angeles, Calif.
10	Armstrong, George E.-----	1226 Downing Street, Denver, Colo.
5	Ashwood, Cecil.-----	711 National Metropolitan Bank Building, Washington, D. C.
3	Baker, William B.-----	1414 Jefferson Building, Philadelphia, Pa.
9	Baldrige, William H.-----	1334 First National Soo Line Building, Minneapolis, Minn.
3	Barrett, John W.-----	1414 Jefferson Building, Philadelphia, Pa.
11	Bartee, James S.-----	Post-office box 222, Brownwood, Tex.
6	Basham, A. A.-----	Post-office box 940, Knoxville, Tenn.
	Best, John A. (R)-----	Springfield National Bank, Springfield, Ohio.
9	Bina, J. C.-----	Care of City Insurance Agency, Bismarck, N. Dak.
7	Bly, J. Garver.-----	326 South Fifteenth Street, Richmond, Ind.
9	Boldin, Bernard E.-----	Post-office box 237, Detroit, Minn.
3	Boyson, Alfred.-----	Post-office Building, Wilkes-Barre, Pa.
10	Brennan, F. P. (JG)-----	Post-office box 574, Hutchinson, Kans.
10	Brown, Samuel H.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
9	Bryan, Charles A.-----	1334 First National Soo Line Building, Minneapolis, Minn.

NATIONAL BANK EXAMINERS—Continued

Federal reserve district No.	Name	Address
10	Campbell, George H.-----	296 Post Office Building, Salina, Kans.
1	Carolan, William B.-----	Federal Reserve Bank Building, Boston, Mass.
	Carter, Aubrey B. (U)-----	Room 214, Treasury Department, Wash- ington, D. C.
5	Carson, Thomas D.-----	510 Virginia Railway and Power Building, Richmond, Va.
10	Chambers, A. R.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
3	Chapman, Charles H.-----	1414 Jefferson Building, Philadelphia, Pa.
10	Chapman, Edward L.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Chapman, F. A. (R)-----	Care of State National Bank, Albuquerque, N. Mex.
	Chase, H. Guy.-----	Secretary to Comptroller, Washington, D. C.
12	Chorpening, Ira I.-----	436-437 H. W. Hellman Building, Los An- geles, Calif.
5	Cloe, William B.-----	Post-office box 1185, Huntington, W. Va.
1	Coffin, George M.-----	71 College Street, New Haven, Conn.
12	Coffin, Gilbert S.-----	403 Empire State Building, Spokane, Wash.
4	Colley, L. H. (JG)-----	715 Federal Reserve Bank Building, Cleve- land, Ohio.
8	Conner, Joseph H.-----	214 Federal Building, Evansville, Ind.
7	Cooney, Dan H.-----	208 Oak Street, Wisconsin Rapids, Wis.
1	Cooper, T. A.-----	40 Chapel Street, Augusta, Me.
6	Cottingham, T. J.-----	823 Age-Herald Building, Birmingham, Ala.
7	Craig, Claude O.-----	216 Federal Building, Des Moines, Iowa.
12	Crawley, William C.-----	1103 Alexander Building, San Francisco, Calif.
4	Crossen, Gail W.-----	Post-office box 463, Columbus, Ohio.
11	Cowan, David (R)-----	First National Bank, Mountainair, N. Mex.
2	Culver, William A.-----	720 United States Customhouse, New York, N. Y.
	Cutts, Arthur D.-----	Office of Comptroller of Currency, Wash- ington, D. C.
5	Cutts, Leo M.-----	Ward 36, Walter Reed Hospital, Washing- ton, D. C.
5	Dalton, John W.-----	Post-office box 958, Charlotte, N. C.
3	Davenport, H. B.-----	1414 Jefferson Building, Philadelphia, Pa.
3	Derr, Ralph H.-----	Do.
2	Dillistin, William H.-----	443 East Thirty-ninth Street, Paterson, N. J.
1	Dooley, Thomas E.-----	Federal Reserve Bank Building, Boston, Mass.
9	Dwyer, Thomas R.-----	1334 First National Soo Line Building, Min- neapolis, Minn.
8	Dye, Samuel W.-----	206 North Springer Street, Carbondale, Ill.
10	Ebnother, C. W.-----	Post-office box 1546, Muskogee, Okla.
11	Embry, Jacob.-----	Care of branch Federal Reserve Bank, Houston, Tex.
6	Evans, Clyde J.-----	504 Post Office Building, Atlanta, Ga.
12	Evans, W. C.-----	1107 A. Mattei Building, Fresno, Calif.
4	Faris, A. B.-----	Post-office box 506, Richmond, Ky.
10	Filson, Charles H.-----	321 North First Street, Guthrie, Okla.
9	Fiman, C. F.-----	1334 First National Soo Line Building, Minneapolis, Minn.
6	Fletcher, Thomas E.-----	Cordele, Ga.
5	Folger, William P.-----	711 National Metropolitan Bank Building, Washington, D. C.
10	Fredlund, J. O. (JG)-----	800 Federal Reserve Bank Building, Kansas City, Mo.

NATIONAL BANK EXAMINERS—Continued

Federal reserve district No.	Name	Address
1	Freeman, Otis M.-----	Federal Reserve Bank Building, Boston, Mass.
2	Funsten, James B.-----	720 United States Customhouse, New York, N. Y.
7	Funsten, William P.-----	Box 425, Evanston, Ill.
4	Furbee, Ernest M.-----	Post-office box 1058, Pittsburgh, Pa.
	Garrett, Robert D.-----	Care of Insolvent Division, Office of Comptroller of Currency, Washington, D. C.
11	Gilbert, H. B.-----	Post-office box 1306, Wichita Falls, Tex.
12	Glazier, Charles A.-----	205 McCormick Building, Salt Lake City, Utah.
9	Goodhart, R. W. (R)-----	Care of Merchants National Bank, Crookston, Minn.
4	Graham, H. A.-----	509 National Bank Building, Wheeling, W. Va.
12	Gray, W. M.-----	406 Customhouse, Portland, Oreg.
1	Greene, Thomas M.-----	Federal Reserve Bank Building, Boston, Mass.
7	Greenfield, James B.-----	201 Federal Building, Peoria, Ill.
10	Grieffey, O. A.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
2	Griffin, Roy H.-----	720 United States Customhouse, New York, N. Y.
4	Griswold, William C.-----	Post-office box 1058, Pittsburgh, Pa.
10	Hackney, William N.-----	Room 2, King Building, Norfolk, Nebr.
7	Hadlock, Gerald B.-----	213 Federal Building, Des Moines, Iowa
4	Haneke, Edward C.-----	Post-office box 151, Lima, Ohio.
2	Harrington, T. J.-----	108 Chestnut Street, Albany, N. Y.
3	Hartman, Charles H.-----	1414 Jefferson Building, Philadelphia, Pa.
7	Haugen, N. E.-----	Post-office box 251, Ottumwa, Iowa.
11	Hedrick, Gilbar C.-----	332 Post Office Building, Amarillo, Tex.
2	Hill, Roger W.-----	846 Westfield Avenue, Elizabeth, N. J.
	Hodgson, R. M.-----	Care of War Finance Corporation, Southern Building, Washington, D. C.
2	Hofmayer, W. F.-----	918 Franklin Street, Watertown, N. Y.
12	Hooper, Marshall.-----	Post-office box 360, Pocatello, Idaho.
10	Horner, H. N.-----	Post-office box 606, Norman, Okla.
7	Houston, Robert C.-----	609 Spencer Avenue, Marion, Ind.
9	Hughes, John P. (R)-----	Care of First National Bank, Bisbee, N. Dak.
1	Hurley, Michael J.-----	Federal Reserve Bank Building, Boston, Mass.
11	Hutt, William E.-----	Sherman, Tex.
12	James, A. L.-----	2610 F Street, Sacramento, Calif.
9	Johnson, A. W. (JG) (R)-----	First National Bank, Lidgerwood, N. Dak.
7	Johnson, C. E. H.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
	Johnson, Robin M. (R)-----	First National Bank, Hearne, Tex.
7	Joseph, Edward M.-----	Keegan apartment, 11½ West Madison Street, Danville, Ill.
8	Kane, W. W., jr.-----	1310 Federal Reserve Bank Building, St. Louis, Mo.
9	Kelly, Burdette (R)-----	Care of Citizens National Bank, Sisseton, S. Dak.
10	Kennedy, L. G.-----	875 South Williams Street, Denver, Colo.
3	Ketner, John H.-----	Post-office box 244, Williamsport, Pa.
7	King, Frank L. (JG)-----	1203 Federal Reserve Bank Building, Chicago, Ill.
2	Klein, Benton.-----	407 West One hundred and forty-sixth Street, New York, N. Y.

NATIONAL BANK EXAMINERS—Continued

Federal reserve district No.	Name	Address
	Knight, Marvin J. (JG)---	Atlanta Agency, War Finance Corporation, Atlanta, Ga.
11	Lamb, Ernest-----	3618 Stuart Street, Greenville, Tex.
10	Lahman, H. S.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Lamm, R. Foster-----	Room 326 Yates Building, Boise, Idaho.
6	Lammond, W. M.-----	120 United States Customhouse, New Or- leans, La.
4	Lanum, H. L.-----	715 Federal Reserve Bank Building, Cleve- land, Ohio.
5	La Roque, O. K.-----	War Finance Corporation, Marion, S. C.
7	Leyburn, A. P.-----	1203 Federal Reserve Bank Building, Chi- cago, Ill.
9	Lifsey, William P.-----	205 Minnehaha Building, Sioux Falls, S. Dak.
12	Logan, J. M.-----	436-437 H. W. Hellman Building, Los Angeles, Calif.
11	Longmoor, S. A.-----	312 Magnolia Building, Dallas, Tex.
10	Lorang, Peter J.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
1	Luiken, John B.-----	Apartment 18, 250 North Main Street, Con- cord, N. H.
2	Lyon, H. S.-----	720 United States Customhouse, New York, N. Y.
9	Lytle, Frank S.-----	1334 First National Soo Line Building, Minneapolis, Minn.
10	McCandless, George T.---	800 Federal Reserve Bank Building, Kansas City, Mo.
11	McCans, Alex. B.-----	312 Magnolia Building, Dallas, Tex.
3	McConaughy, R. C.-----	1414 Jefferson Building, Philadelphia, Pa.
7	McCreight, Harry A.-----	716 West Williams Street, Decatur, Ill.
9	McGarvey, Frank S.-----	Commercial National Bank, Great Falls, Mont.
7	McGrath, John C.-----	Post-office box 592, Indianapolis, Ind.
4	McKee, Joel S.-----	733 Federal Reserve Bank Building, Cleve- land, Ohio.
12	McLean, Charles H. (JG)---	310 Central Building, Seattle, Wash.
2	Macdonald, F. G.-----	720 United States Customhouse, New York, N. Y.
9	Madland, L. L.-----	1334 First National Soo Line Building, Minneapolis, Minn.
2	Maguire, Edward J.-----	720 United States Customhouse, New York, N. Y.
2	Maloney, W. W. 3d.-----	1829 South Salina Street, Syracuse, N. Y.
8	Mann, Stuart H.-----	1310 Federal Reserve Bank Building, St. Louis, Mo.
11	Mansfield, Fred S.-----	Post-office box 1067, Fort Worth, Tex.
2	Marcuse, Benjamin-----	560 West One hundred and forty-fourth street, New York, N. Y.
12	Martin, Leo H.-----	1103 Alexander Building, San Francisco, Calif.
2	Matson, Robert H.-----	108 Chestnut Street, Albany, N. Y.
12	Maxey, Charles T.-----	436-437 H. W. Hellman Building, Los Angeles, Calif.
2	Mertens, Charles R.-----	720 United States Customhouse, New York, N. Y.
5	Miles, Albert F. (JG)-----	War Finance Corporation, post-office box 927, Wilmington, N. C.
6	Millard, S. T.-----	Post-office box 822, Nashville, Tenn.
7	Moon, Earl W.-----	335 Federal Building, Rock Island, Ill.
5	Moore, George M.-----	Post-office box 752, Cumberland, Md.

NATIONAL BANK EXAMINERS—Continued

Federal reserve district No.	Name	Address
5	Moore, S. A.-----	Post-office box 1162, Columbia S. C.
8	Morgan, William M.-----	205 Federal Building, Louisville, Ky.
10	Mueller, Arthur M. (JG)-----	800 Federal Reserve Bank Building, Kansas City, Mo.
1	Murphy, D. F.-----	Brock House, Rutland, Vt.
9	Nelson, Nels, (JG)-----	1334 First National Soo Line Building, Minneapolis, Minn.
10	Noone, D. L.-----	224 Federal Building, Salina, Kans.
6	Northcutt, V. H.-----	Post-office box 1175, Lakeland, Fla.
10	Opper, Leslie C.-----	Post-office box 91, Hastings, Nebr.
12	Otto, Charles C.-----	406 Customhouse, Portland, Oreg.
1	Parker, Edward F.-----	Federal Reserve Bank Building, Boston, Mass.
	Pearson, Herbert (R)-----	First National Bank of Hayward, Hayward, Wis.
8	Peightel, J. C.-----	724 East Grand Avenue, Springfield, Mo.
10	Peterson, F. R.-----	Lock box 462, Coffeyville, Kans.
7	Potter, Fulton F.-----	110 North Adams Avenue, Mason City, Ia.
4	Powell, Charles E.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
9	Power, R. E.-----	62 South Dale Street, St. Paul, Minn.
10	Preussner, Don A.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
5	Ramsdell, Paul C.-----	711 National Metropolitan Bank Building, Washington, D. C.
2	Rasmussen, Frank E.-----	720 United States Customhouse, New York, N. Y.
8	Reinholdt, Carl A.-----	St. Regis apartment, 4954 Lindell Boulevard, St. Louis, Mo.
10	Riley, Jay M.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Robinson, E. Robert.---	651 Kellogg Street, SE., Grand Rapids, Mich.
11	Roots, J. O.-----	519 Bedell Building, San Antonio, Tex.
1	Ryan, Frank J.-----	Federal Reserve Bank Building, Boston, Mass.
8	Sailor, Vance L.-----	130 West Adams Street, Kirkwood, Mo.
7	Sanders, J. L.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
11	Sandlin, W. A.-----	312 Magnolia Building, Dallas Tex.
12	Sawyer, L. M. jr.-----	436-437 H. W. Hollman Building, Los Angeles, Calif.
7	Scheeter, William J.-----	1812 Burns Avenue, Detroit, Mich.
9	Schotzhauer, H. A. (R)---	First National Bank, Minnesota Lake, Minn.
	Schofield, John W. (U)---	1539 Hayworth Avenue, Hollywood, Calif.
11	Sellers, W. B.-----	519 Bedell Building, San Antonio, Tex.
9	Sevison, Henry (JG)-----	17 Magill Block, Fargo, N. Dak.
9	Sheehan, W. F.-----	Do.
4	Shively, Edward F.-----	985 Manhattan Avenue, Dayton, Ohio.
3	Sisk, Carl M.-----	539 Elm Street, Reading, Pa.
9	Smith, A. B.-----	3000 James Avenue South, Minneapolis, Minn.
	Smith, Clarence F.-----	War Finance Corporation, Atlanta, Ga.
3	Smith, George F.-----	Post office box 981, Harrisburg, Pa.
4	Smith, George H.-----	Post-office box 336, West Newton, Pa.
9	Smith, John H. (R)-----	Weiser, Idaho.
10	Smith, Roy E. (R)-----	First National Bank, Sterling, Colo.
2	Smouse, Murray C.-----	720 United States Customhouse, New York, N. Y.
5	Snapp, John W.-----	710 National Metropolitan Bank Building Washington, D. C.
3	Snyder, Vernon G.-----	Post-office box 231, Sunbury, Pa.

NATIONAL BANK EXAMINERS—Continued

Federal reserve district No.	Name	Address
	Stewart, Adelia M.-----	Office Comptroller of Currency, Washington, D. C.
5	Stewart, Charles A.-----	Post-office box 63, East Falls Church, Va.
9	Stobie, C. A.-----	Post office box 313, Honolulu, T. H.
7	Storing, Charles C. (R)---	Lock box 450, Mandan, N. Dak.
10	Stuart, Robert K.-----	Post-office box 96, Spencer, Ia.
4	Sullenberger, Sam F.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
9	Swenson, Loren T.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
9	Swords, George W. (R)---	1334 First National Soo Line Building, Minneapolis, Minn.
2	Telyea, N. A.-----	Care of Paul Keyes, Federal Building, Aberdeen, S. Dak.
11	Thompson, K. W.-----	Apartment 5—CN. 2134 Aqueduct Avenue, New York, N. Y.
4	Thorn, Leslie D.-----	Post office box 1223, Shreveport, La.
5	Tripp, Homer S.-----	509 Post Office Building, Pittsburgh, Pa.
6	Tucker, G. H.-----	Post-office box, 332, Raleigh, N. C.
12	Vann, John R. (JG) (R)---	First National Bank, Colquitt, Ga.
7	Waldron, Walter J.-----	1103 Alexander Building, San Francisco, Calif.
2	Walker, Harry W.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
4	Watson, Ernest H.-----	620 United States Customhouse, New York, N. Y.
12	White, A. J.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
9	Wilde, M. C.-----	238 Central Building, Seattle, Wash.
6	Williams, C. L. (R)-----	Commercial National Bank, Wilmington, N. C.
12	Williams, F. D. (R)-----	First National Bank of Fergus County, Lewistown, Mont.
3	Williams, Robert C.-----	War Finance Corporation, Atlanta, Ga.
8	Williams, T. M.-----	1103 Alexander Building, San Francisco, Calif.
7	Wilson, C. F.-----	Office Comptroller of Currency, Washington, D. C.
11	Wilson, R. F.-----	Post-office box 592, Waterloo, Iowa.
5	Wilson, William P. (JG)---	312 Magnolia Building, Dallas, Tex.
8	Wood, D. R.-----	Pulaski National Bank Building, Pulaski, Va.
9	Woodside, Hal.-----	119 Faulkner Street, Conway, Ark.
3	Wright, Irwin D.-----	1334 First National Soo Line Building, Minneapolis, Minn.
8	Wylie, Robert W.-----	Post office box 32, Altoona, Pa.
2	Young, William R.-----	407 Central State National Bank Building, Memphis, Tenn.
	Younger, Cole J.-----	720 United States Customhouse, New York, N. Y.

(R)=Acting as receiver of national bank.

(JG)=National bank examiner, junior grade.

(WRC)=Detailed for temporary duty to War Finance Corporation.

(U)=Unassigned.

NATIONAL BANK FAILURES

One hundred and thirty-eight national banks, with aggregate capital of \$9,575,250, were placed in charge of receivers during the year ended October 31, 1924. The date that each bank was authorized to commence business, date of appointment of the receiver, the capital stock, and the circulation outstanding at date of failure are shown in the appendix of this report.

From date of the first failure of a national bank in 1865 to October 31, 1924, the number of banks placed in charge of receivers was 849. Of this number, however, 57 were subsequently restored to solvency and permitted to resume business. The total capital of these banks at date of failure was \$112,391,170, while the book or nominal value of the assets administered by receivers under the supervision of the Comptroller aggregated \$560,423,962 and the total cash thus far realized from the liquidation of these assets amounted to \$249,776,265. In addition to this amount, however, there has been realized from assessments levied against shareholders the sum of \$28,234,804, making the total cash collections from all sources \$278,011,069, which have been disbursed as follows:

In dividends to creditors on claims proved, amounting to \$283,039,149, the sum of.....	\$173, 708, 619
In payment of loans and other disbursements discharging liabilities of the bank other than those of the general creditors....	70, 339, 736
In payment of legal expenses incurred in the administration of such receiverships.....	6, 607, 886
In payment of receivers' salaries and other expenses of receiverships.....	13, 267, 365
There has been returned to shareholders in cash.....	4, 139, 079
Leaving a balance with the Comptroller and the receivers of.....	9, 948, 384

Assets have been returned to agents for shareholders, to be liquidated for their benefit, having a nominal value of \$15,818,008.

The book value of the assets of the 237 national banks that are still in charge of receivers amount to \$173,592,648. The receivers had realized from these assets at the close of business on October 31, 1924, the sum of \$51,600,555 and had collected from the shareholders on account of assessments levied against them to cover deficiencies in assets the further sum of \$3,915,617, making the total collections from all sources in the liquidation of active receiverships the sum of \$55,516,172, which amount has been distributed as follows:

Dividends to creditors (to Sept. 30, 1924).....	\$17, 663, 886
Loans paid and other disbursements discharging liabilities of the bank other than those to the general creditors.....	24, 486, 428
Legal expenses.....	644, 828
Receivers' salaries and all other expenses of administration.....	2, 847, 982
Amount returned to shareholders in cash.....	350, 000
Leaving a balance with the Comptroller and the receivers of.....	9, 523, 048

Receiverships of 19 national banks were closed during the year, making a total of 612 closed receiverships.

Collections from the assets of the 612 national banks, the affairs of which have been finally closed, amounted to \$198,175,710, and together with the collections of \$24,319,187 from assessments levied against the shareholders, make a total of \$222,494,897, from which on claims aggregating \$201,686,555 dividends were paid amounting to \$156,044,733.

Average rate of dividends paid on claims proved was 74.38 per cent, but including offsets allowed, loans paid, and other disbursements with dividends, creditors received on an average 81.72 per cent.

Expenses incident to the administration of these 612 trusts, that is, receivers' salaries and legal and other expenses, amounted to \$16,-382,441 or 4.23 per cent of the nominal value of the assets and 7.36 per cent of the collections from assets and from shareholders. The outstanding circulation of these banks at the date of failure was \$30,672,516, which was secured by United States bonds on deposit in the Treasury of the face value of \$33,010,300. The assessments against shareholders averaged 52.49 per cent of their holdings, while the collections from the assessments levied were 48.87 per cent of the amount assessed. The total amount disbursed in dividends during the current year to the creditors of insolvent banks was \$3,870,811.18.

In the table following is summarized the condition of all insolvent national banks, the closed and active receiverships being shown separately:

Items	Closed receiverships, 612 ¹	Active receiverships, 237	Total, 849
Total assets taken charge of by receivers.....	\$386,831,814.00	\$173,592,648.00	\$560,423,962.00
Disposition of assets:			
Collected from assets.....	198,175,710.00	51,600,555.00	249,776,265.00
Offsets allowed and settled.....	35,106,656.00	11,186,034.00	46,292,690.00
Loss on assets compounded or sold under order of court.....	132,054,621.00	8,261,146.00	140,315,767.00
Nominal value of assets returned to stockholders.....	15,818,008.00		15,818,008.00
Nominal value of remaining assets.....	² 5,676,319.00	102,544,913.00	108,221,232.00
Total.....	386,831,814.00	173,592,648.00	560,423,962.00
Collected from assets as above.....	198,175,710.00	51,600,555.00	249,776,265.00
Collected from assessments from shareholders.....	24,319,187.00	3,915,617.00	28,234,804.00
Total collections.....	222,494,897.00	55,516,172.00	278,011,069.00
Disposition of collections:			
Loans paid and other disbursements.....	45,853,308.00	24,486,428.00	70,339,736.00
Dividends paid.....	156,044,733.00	17,663,886.00	173,708,619.00
Legal expenses.....	5,963,058.00	644,828.00	6,607,886.00
Receivers' salary and other expenses.....	10,419,383.00	2,847,982.00	13,267,365.00
Amount returned to shareholders in cash.....	3,789,079.00	350,000.00	4,139,079.00
Balance with comptroller or receiver.....	425,336.00	9,523,048.00	9,948,384.00
Total.....	222,494,897.00	55,516,172.00	278,011,069.00
Capital stock at date of failure.....	³ 94,795,920.00	17,595,250.00	112,391,170.00
United States bonds held at failure to secure circulating notes.....	33,010,300.00	10,386,050.00	43,396,350.00
Amount realized from sale of United States bonds held to secure circulating notes.....	34,733,616.00	1,980,601.00	36,714,217.00
Circulation outstanding at failure.....	30,672,516.00	8,857,164.50	39,529,680.50
Amount of assessment upon shareholders.....	49,761,240.00	14,085,000.00	63,846,240.00
Claims proved.....	201,686,555.00	81,352,594.00	283,039,149.00

¹ Includes 57 banks restored to solvency.

² Accounted for in final settlement with creditors or charged off as loss by order of court.

³ Includes capital stock of 57 banks restored to solvency.

Statistics relative to the capital, date of appointment of receiver, and per cent of dividends paid to creditors of 12 insolvent national banks, the affairs of which were closed during the year ended October 31, 1924, appear in the following table:

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
Pynchon National Bank	Springfield, Mass.	June 24, 1901	\$200,000	¹ 107.014
First National Bank	Bowling Green, Ohio	Jan. 5, 1917	50,000	72.90
First National Bank	Chappell, Nebr.	Jan. 29, 1921	50,000	30
Overland National Bank	Boise, Idaho	May 28, 1921	100,000	80.50
First National Bank	Cotton Plant, Ark.	Apr. 7, 1922	60,000	100
Home National Bank	Llano, Tex.	Apr. 18, 1923	60,000	100
First National Bank	Spencer, N. C.	July 3, 1923	25,000	100
California National Bank	Modesto, Calif.	Apr. 13, 1921	100,000	77.50
San Juan County National Bank	Farmington, N. Mex.	Feb. 12, 1924	50,000	100
Carmen National Bank	Carmen, Okla.	Feb. 19, 1924	25,000	100
First National Bank	Princeton, Wis.	Feb. 21, 1924	25,000	65
Citizens National Bank	Albuquerque, N. Mex.	Apr. 14, 1924	100,000	70

¹ Includes 100 per cent of interest.

Of the 138 banks placed in charge of receivers since October 31, 1923, 8 were closed on account of the inability to realize on loans; 10, injudicious banking; 9, crop loss; 1, injudicious banking and adverse business conditions; 8, depreciation of securities; 4, inability to meet demands; 6, closed by run; 1, large losses, withdrawals, and insufficient credit; 21, heavy withdrawals; 4, defalcation of officers; 1, large losses and injudicious banking; 11, large losses; 4, unable to realize on assets; 3, defalcation of former cashier; 9, bad management; 15, depleted reserve; 4, irregularities; 1, deficient reserve and unable to realize on loans; 4, excessive loans; 1, crop loss and depreciation of securities; 1, bad paper; 1, deflation; 1, insufficient credit; 1, injudicious banking and depleted reserves; 2, bad paper taken over from old organization; 7, information not available.

CONVICTIONS OF NATIONAL BANK OFFICERS AND OTHERS FOR VIOLATIONS OF THE NATIONAL BANKING LAWS DURING THE YEAR ENDED OCTOBER 31, 1924

During the year ended October 31, 1924, according to data furnished by the Department of Justice, officers and employees of national banks have been sentenced for violations of the national banking laws as follows:

Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1924

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
George F. Mahnkin	Employee	Irving National Bank, New York, N. Y.	Embezzlement	1 year and 1 day	1923 Oct. 31
S. H. Keddington	Cashier	First National Bank, Shelley, Idaho	False entries	\$1,000 fine	Nov. 1
J. R. Burt	Bookkeeper and teller	Second National Bank, Griffin, Ga.	Abstraction and false entries	\$500 fine	Nov. 1
Morris H. Dinsmore	Teller	District National Bank, Washington, D. C.	Embezzlement	4 years	Nov. 5
Warren G. Dunkle	Cashier	Continental National Bank, Sioux City, Iowa	Misapplication and false entries	2 years and costs	Nov. 7
Abram M. Caraker	Teller	Phoenix National Bank, Phoenix, Ariz.	Misapplication	8 months in jail	Nov. 15
Henry Austerman	do.	do.	do.	do.	Do.
J. N. Ramsey, jr.	do.	Columbia National Bank, Kansas City, Mo.	do.	1 year and 1 day	Nov. 24
E. L. White	President	Pana National Bank, Pana, Ill.	Overcertification of check	\$500 fine and costs	Dec. 3
J. B. Walker	Not stated	do.	do.	do.	Do.
Thomas Hines, jr.	Employee	National Bank of Cohoes, Cohoes, N. Y.	Embezzlement	4 months in jail	Dec. 5
G. L. Healey	do.	Atlantic National Bank, Jacksonville, Fla.	Misapplication	\$100 fine	Dec. 6
John D. Cogswell, jr.	Cashier	Second National Bank, Oswego, N. Y.	do.	\$2,000 fine	Dec. 12
Philip Moy	Manager Chinese department.	Citizens National Bank, Boston, Mass.	do.	3 years in House of Correction.	Do.
J. M. Northrop	Cashier	First National Bank, Atmore, Ala.	Embezzlement	2 years	Dec. 15
F. A. Sweeney	Assistant cashier	First National Bank, McAlester, Okla.	do.	1 year and 1 day and \$75 fine	Dec. 17
A. G. Brockhoff	Paying teller	Anglo-London-Paris National Bank, San Francisco, Calif.	do.	\$2,000 fine	Dec. 18
Robert C. Noble	Director	Commercial National Bank, Great Falls, Mont.	False entries	30 months and fine ¹	Do.
Julis C. Peters	do.	do.	do.	do. ¹	Do.
Ed. Carling	Employee	First National Bank, Canton, Ohio	Embezzlement	1 year and 1 day in reformatory.	Dec. 19
Fred Johnson	Cashier	do.	do.	do.	Dec. 20
J. M. Rinkes, jr.	Employee	do.	do.	4 months in workhouse	Dec. 28
E. Bauer Shuster	Bookkeeper	Planters National Bank, Hughes, Ark.	do.	2 years	1924 Jan. 5
C. H. Anderson	Employee	Atlantic National Bank, Jacksonville, Fla.	Misapplication	\$100 fine	Jan. 7
B. F. Seller	Assistant cashier	Pana National Bank, Pana, Ill.	Overcertification of check	\$200 fine and costs	Jan. 10
Julius Keefer	Cashier	do.	do.	do.	Do.
William Stege	President	First National Bank, Medina, N. Dak.	Embezzlement and false entries	18 months	Jan. 15
Adam Preszler	Cashier	do.	do.	\$1,000 fine	Jan. 15
P. M. Abbott	President	First National Bank, Three Forks, Mont.	Misapplication and false entries	\$200 fine	Jan. 18
John Leonard Barker, jr.	Teller	First National Bank, Birmingham, Ala.	Embezzlement	18 months	Jan. 21
Morgan May	Individual bookkeeper	Phoenix National Bank & Trust Co., Lexington, Ky.	do.	\$500 fine	Do.
J. Robert Ledford	do.	do.	do.	1 year and 1 day	Do.
John Milton	do.	do.	do.	6 months in jail and \$500 fine	Do.
John W. Funderburgh	Teller	First National Bank, McKinney, Tex.	False entries	1 year and 1 day	Do.
F. F. Smith	Cashier	First National Bank, Mebane, N. C.	Not stated	\$1,000 fine	Jan. 31

Frank C. Fuchs	Vice president	Citizens National Bank, Evansville, Ind.	Embezzlement	5 years	Feb. 4
J. L. Johnson	Bookkeeper	First National Bank, Lakeland, Fla.	Misapplication	\$100 fine	Feb. 5
Frank F. C. Haisler	Paying teller	Austin National Bank, Chicago, Ill.	Abstraction	10 days in jail and \$200 fine	
Jack Darby	Employee	Security National Bank, Dallas, Tex.	Misapplication	60 days in jail	Feb. 12
David B. Schumm	do	do	do	do	Do.
R. Lewis Shelby	Cashier	National Bank of Hopewell, Va.	Embezzlement	6 years	Feb. 19
D. A. Bragg	do	First National Bank, Fitzgerald, Ga.	Embezzlement and false entries	1 year and 1 day	Feb. 25
Ruel Drysdale	Bookkeeper	First National Bank, Miami Beach, Fla.	Embezzlement	1 day in jail and \$200 fine	
Charles Bernstein	do	Chatham & Phenix National Bank, New York, N. Y.	False entries and misapplication	1 year	Feb. 28
Harry B. Bachrach	Aider and abettor	do	Aider and abettor	5 years	Do.
William Pearlman	do	do	do	2½ years	Do.
Leonard S. Meyers	do	do	do	1 year and 1 day	Do.
Louis Feldman	do	do	do	do	Do.
Alvin H. Thurmond	Cashier	First National Bank, Fitzgerald, Ga.	False entries	\$1 fine	Mar. 1
Frank Thurmond	Bookkeeper	do	Embezzlement	2 years	Do.
Fred P. Davis	do	Central National Bank & Trust Co., St. Petersburg, Fla.	Misapplication	\$100 fine	Mar. 3
J. H. McLaughlin	do	Provident National Bank, Waco, Tex.	Embezzlement	1 year and 1 day	Mar. 5
L. C. Winkler	Cashier	First National Bank, Larned, Kans.		\$100 fine and costs	Mar. 10
A. B. Stokes	Assistant cashier	First National Bank, Greer, S. C.	Misapplication	1 year and 6 months	Mar. 11
C. B. Dekle	do	National City Bank, Tampa, Fla.	do	\$100 fine	Mar. 13
William O'Hanlon	President	Geneva National Bank, Geneva, N. Y.	False entries	2 years	Mar. 18
Irving L. Levy	Cashier	United National Bank, New York, N. Y.	Embezzlement	1 year and 10 months	Mar. 29
	Employee	Chatham & Phenix National Bank, New York, N. Y.			
L. E. Deupree	Cashier	First National Bank, Dubois, Idaho	Misapplication and abstraction	15 months	Mar. 24
Lewis C. Butler	do	First National Bank, Rock River, Wyo.	Embezzlement	do	Mar. 25
Frank McDowell	President	Graham National Bank, Graham, Tex.	do	2 years	Mar. 28
Fred S. Bowen	Assistant cashier	Harriman National Bank, New York, N. Y.		1 day in custody of the marshal	Mar. 29
Gus F. Wildhaber	President	United States National Bank, Vale, Oreg.	Misapplication	\$2,500 fine	Apr. 5
John Bixel	do	First National Bank, Bluffton, Ohio	Defalcation	\$5 fine	Do.
Edwin C. Cain	Bookkeeper	Union National Bank, Charlotte, N. C.		\$400 fine	Apr. 7
John H. Haase, jr.	Aider and abettor	Irving National Bank, New York, N. Y.	Embezzlement	1 day	Apr. 8
William H. Hoffhine, jr.	Assistant cashier	First National Bank, Washington, Kans.	do	3 years	Apr. 18
Ewin Patterson	do	First National Bank, Rising Star, Tex.	do	1 year and 1 day	Apr. 21
H. C. Watson	Teller	City National Bank, Dallas, Tex.	Misapplication	6 months in jail	Apr. 24
Harry Kettles	Receiving teller	Republic National Bank, Dallas, Tex.	Embezzlement	do	Apr. 29
James A. Hayward	President	Commonwealth Building Association, Washington, D. C.	do	1 year and 1 day	May 2
Sheldon Brannen	Cashier	First National Bank, Milford, N. J.	Misapplication	1 year in jail	May 5
L. A. Davis	do	First National Bank, Greenville, Pa.	False entries	1 day in jail and \$1,000 fine	May 8
P. E. Cahill	Assistant cashier	Broughton National Bank, Dayton, Wash.	Embezzlement and misapplication	9 months in jail	May 12
Charles M. Vanderhoef	Cashier	First National Bank, Belmore, N. Y.	Embezzlement	7½ years	May 13
A. B. Hemp	do	Merchants National Bank, Wimbledon, N. Dak.	False entries	\$350 fine	May 14
Henry Hartjan	Bookkeeper	Chatham & Phenix National Bank, New York, N. Y.	Embezzlement	\$100 fine	May 26

1 Single fine of \$2,500

Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1924—Continued

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Morgan T. Fulton	Assistant cashier	Westmoreland National Bank, Greensburg, Pa.	Embezzlement	1 year and 1 day	1924 May 29
H. E. Dempsey	do.	Farmers First National Bank, Minooka, Ill.	Abstraction	6 months in jail	June 6
M. E. McElroy	Employee	Commercial National Bank, St. Joseph, Mich.	Embezzlement	\$500 fine	Do.
F. D. Warn	Vice president and cashier	First National Exchange Bank, Coeur d'Alene, Idaho.	False entries	\$1,500 fine	June 9
T. L. Hildebrand	Cashier	First National Bank, Columbia City, Ind.	Embezzlement	5 years	June 12
Walter B. Todd	do.	City National Bank, Hackensack, N. J.	Abstraction	3 months in jail	June 16
Robert Courtot	Collection clerk	Fifth-Third National Bank, Cincinnati, Ohio.	Embezzlement	1 hour in custody of marshal and \$25 fine.	June 21
Percy S. French	Note teller	Atlantic City National Bank, Atlantic City, N. J.	Misapplication and false entries.	2 years	June 23
W. T. Craig	President	First National Bank, Ingomar, Mont.	Misapplication	16 months, \$1,000 fine, and costs.	June 24
Raymond E. Thompson	Cashier	First National Bank, Eatontown, N. J.	Abstraction	\$250 fine	July 21
D. A. Randall	President	First National Bank, Douglas, Wyo.	False entries	5 hours in jail and \$1,500 fine.	July 31
C. D. Zimmerman	Aider and abettor	do.	Aider and abettor	do.	Do.
C. E. McCarroll	Teller	Producers National Bank, Tulsa, Okla.	Embezzlement and false entries.	9 months in jail and \$350 fine.	Aug. 7
Henry E. Rohlf	President	First National Bank, Hayward, Wis.	Misapplication and false entries.	8 years	Aug. 27
L. W. Taylor	Cashier	First National Bank, Wapato, Wash.	Embezzlement	6 months in jail	Aug. 29
Bernard A. Maron, alias John M. Barry.	Assistant paying teller and receiving teller.	Capitol National Bank, New York, N. Y.	do.	3 years	Sept. 9
E. P. Rogers	Cashier	First National Bank, Hartsville, S. C.	do.	\$200 fine	Sept. 17
Bernard J. Boyle	Employee	Kensington National Bank, Philadelphia, Pa.	do.	\$273	Sept. 23
Claude H. Rosenbaum	President	Exchange National Bank, Shreveport, La.	do.	12 months in jail	Oct. 22
Karl Hammer	Vice president	Barnsdall National Bank, Barnsdall, Okla.	do.	12 months in jail and \$150 fine.	Oct. 31

FEDERAL RESERVE SYSTEM

Resources of the 12 Federal reserve banks, October 29, 1924, were \$4,897,269,000, and show a reduction since October 31, 1923, of \$193,998,000.

The gold holdings of these banks were reduced in this period from \$3,111,078,000 to \$3,043,826,000, while other lawful money was increased \$10,849,000.

Bills discounted and bought show a reduction of \$650,529,000 between October 31, 1923, and October 29, 1924, and amounted to \$437,969,000 on the latter date. Holdings of United States securities were increased in this period from \$91,837,000 to \$584,200,000.

Capital stock shows an increase between October 31, 1923, and October 29, 1924, of \$2,227,000, and surplus funds an increase of \$2,546,000. Government deposits were reduced from \$40,334,000 to \$28,266,000 and member bank deposits, consisting of lawful reserve deposited with these banks, were increased from \$1,895,265,000 to \$2,162,347,000.

Statements showing assets and liabilities of these banks at the dates of fall reports since November 26, 1915, to October 29, 1924, and principal items of resources and liabilities, according to monthly statements in the years 1920 to October 29, 1924, follow:

[In thousands of dollars]

	Nov. 26, 1915	Nov. 24, 1916	Nov. 16, 1917	Nov. 22, 1918	Nov. 28, 1919	Nov. 26, 1920	Oct. 26, 1921	Oct. 25, 1922	Oct. 31, 1923	Oct. 29, 1924
ASSETS										
Gold.....	321,068	459,935	1,584,328	2,060,265	2,093,641	2,023,916	2,786,239	3,085,083	3,111,078	3,043,826
Other lawful money.....	37,212	17,974	52,525	55,992	66,025	171,364	150,909	126,835	119,219	130,068
Bills discounted and bought.....	48,973	122,593	681,719	2,078,219	2,709,804	2,983,133	1,371,075	727,090	1,088,498	437,969
United States securities.....	12,919	50,594	241,906	177,314	314,937	320,614	190,946	408,636	91,837	584,200
Municipal warrants.....	27,308	22,166	1,273	27				27	317	
Federal reserve notes—net.....	19,176	15,414								
Due from Federal reserve banks—net.....	14,053	43,263								
Uncollected items.....			428,544	819,010	1,013,426	709,401	540,067	653,493	611,271	611,709
All other assets.....	4,633	3,121	22,111	28,700	32,208	36,152	55,679	63,931	69,047	89,497
Total.....	485,342	735,060	3,012,406	5,219,527	6,230,041	6,244,580	5,094,915	5,065,095	5,091,267	4,897,289
LIABILITIES										
Capital paid in.....	54,846	55,711	66,691	80,025	87,001	99,020	103,007	106,277	109,726	111,953
Surplus.....				1,134	81,087	164,745	213,824	215,398	218,369	220,915
Government deposits.....	15,000	26,319	218,887	113,174	98,157	15,909	46,624	23,659	40,334	28,286
Member bank deposits—net.....	397,952	637,072				1,734,691	1,699,059	1,799,931	1,895,265	2,162,347
Due to member and nonmember banks.....			1,501,423	1,718,000	1,943,232					
All other deposits.....							22,873	18,180	23,061	27,351
Federal reserve notes—net.....	13,385	14,296	¹ 972,585	¹ 2,555,215	¹ 2,852,277	¹ 3,325,629	¹ 2,408,779	¹ 2,298,536	¹ 2,224,865	¹ 1,766,622
Federal reserve bank notes in circulation.....		1,028	8,000	80,504	256,793	214,610	88,024	37,995	523	
Collection items.....			240,437	620,608	861,436	582,442	466,044	539,773	555,914	566,510
All other liabilities.....	4,159	634	4,383	50,867	50,058	107,534	76,681	25,346	23,210	13,305
Total.....	485,342	735,060	3,012,406	5,219,527	6,230,041	6,244,580	5,094,915	5,065,095	5,091,267	4,897,289

¹ In actual circulation.

The principal assets and liabilities of the 12 Federal reserve banks at the close of business each month, from January 30, 1920, to October 29, 1924, are shown in the statement following:

[in millions of dollars]

Year	Assets					Liabilities			
	Gold	Other currency	Bills discounted and bought	United States securities	Aggregate assets	Capital	Surplus	Gross deposits	Circulation
1920									
Jan. 30	2,013	61	2,736	304	6,074	83	120	2,740	3,101
Feb. 27	1,967	116	2,985	294	6,416	91	120	2,911	3,257
Mar. 26	1,935	122	2,901	290	6,048	91	120	2,542	3,249
Apr. 30	1,937	134	2,942	294	6,050	92	120	2,526	3,252
May 28	1,953	139	2,938	306	6,114	94	120	2,542	3,286
June 25	1,969	139	2,831	352	6,075	95	120	2,473	3,302
July 30	1,978	151	2,837	325	6,033	95	165	2,408	3,312
Aug. 27	1,972	156	2,989	301	6,179	97	165	2,448	3,404
Sept. 24	1,990	162	3,012	298	6,312	97	165	2,477	3,494
Oct. 29	2,003	165	3,100	296	6,342	98	165	2,418	3,566
Nov. 26	2,024	171	2,983	321	6,245	99	165	2,333	3,648
Dec. 30	2,059	190	2,975	288	6,270	100	165	2,321	3,592
1921									
Jan. 28	2,106	214	2,622	287	5,862	100	202	2,239	3,293
Feb. 25	2,140	217	2,567	287	5,861	101	202	2,279	3,241
Mar. 25	2,211	211	2,410	283	5,753	101	202	2,295	3,106
Apr. 27	2,318	187	2,167	268	5,504	101	202	2,157	2,986
May 25	2,393	165	1,957	306	5,380	102	202	2,131	2,880
June 29	2,462	164	1,803	257	5,242	102	202	2,098	2,767
July 27	2,531	154	1,670	249	5,150	102	214	2,108	2,663
Aug. 24	2,619	147	1,531	239	5,053	103	214	2,071	2,599
Sept. 28	2,726	153	1,442	224	5,107	103	214	2,159	2,559
Oct. 26	2,786	151	1,371	191	5,095	103	214	2,205	2,497
Nov. 30	2,849	140	1,255	205	5,044	103	214	2,206	2,442
Dec. 28	2,870	123	1,294	241	5,151	103	214	2,223	2,526
1922									
Jan. 25	2,904	155	933	250	4,781	103	215	2,177	2,269
Feb. 21	2,947	134	804	355	4,789	104	215	2,198	2,255
Mar. 29	2,975	128	739	441	4,816	104	215	2,214	2,202
Apr. 26	2,995	130	583	567	4,860	104	215	2,353	2,237
May 31	3,008	123	590	603	4,847	105	215	2,293	2,212
June 28	3,021	127	623	557	4,905	105	215	2,370	2,192
July 26	3,055	127	536	541	4,863	105	215	2,331	2,190
Aug. 30	3,063	132	576	498	4,849	106	215	2,297	2,207
Sept. 27	3,077	126	658	451	4,970	106	215	2,336	2,259
Oct. 25	3,085	127	727	409	5,065	106	215	2,382	2,337
Nov. 29	3,073	130	909	304	5,081	107	215	2,381	2,351
Dec. 27	3,040	108	876	458	5,305	107	215	2,479	2,476
1923									
Jan. 31	3,076	206	786	354	5,014	108	218	2,471	2,307
Feb. 28	3,073	175	803	363	5,087	109	218	2,499	2,250
Mar. 28	3,064	178	954	249	5,068	109	218	2,492	2,235
Apr. 25	3,085	165	911	194	5,041	109	218	2,473	2,225
May 29	3,109	148	989	189	5,073	109	218	2,476	2,252
June 27	3,111	164	979	135	5,098	109	218	2,462	2,229
July 25	3,114	160	937	96	4,953	110	218	2,410	2,196
Aug. 29	3,121	149	989	94	4,967	110	218	2,393	2,226
Sept. 26	3,117	150	1,034	92	5,078	110	218	2,481	2,248
Oct. 31	3,111	117	1,088	92	5,091	110	218	2,515	2,225
Nov. 28	3,112	144	1,083	84	5,098	110	218	2,498	2,247
Dec. 26	3,071	136	1,194	104	5,169	110	218	2,473	2,341
1924									
Jan. 30	3,143	180	794	121	4,942	110	221	2,475	2,021
Feb. 27	3,123	158	795	156	4,890	111	221	2,522	2,023
Mar. 26	3,123	151	685	257	4,851	111	221	2,521	1,983
Apr. 30	3,120	152	572	302	4,811	111	221	2,539	1,926
May 28	3,118	143	516	333	4,725	111	221	2,486	1,891
June 25	3,156	169	395	430	4,791	111	221	2,599	1,844
July 30	3,155	155	318	505	4,740	111	221	2,634	1,762
Aug. 27	3,115	132	312	542	4,704	112	221	2,618	1,741
Sept. 24	3,069	130	352	575	4,812	112	221	2,737	1,730
Oct. 29	3,044	130	438	584	4,897	112	221	2,784	1,767

Percentage of bills discounted secured by United States Government obligations to the total bills discounted and purchased by the Federal reserve banks at the end of each month, year ended October 31, 1924

[In thousands of dollars]

Date	Bills discounted secured by United States Government obligations	Total holdings of bills discounted and purchased	Percentage of bills discounted secured by Government obligations to total bills discounted and purchased
1923			
Nov. 30.....	406,533	1,103,561	36.8
Dec. 31.....	353,685	1,077,705	32.8
1924			
Jan. 31.....	267,978	818,301	32.7
Feb. 29.....	257,215	796,843	32.3
Mar. 31.....	228,949	746,132	30.7
Apr. 30.....	161,164	571,670	28.2
May 31.....	164,149	520,915	31.5
June 30.....	115,580	370,478	31.2
July 31.....	89,424	316,516	28.3
Aug. 30.....	83,480	332,771	25.1
Sept. 30.....	111,591	407,775	27.4
Oct. 31.....	118,592	464,254	25.5

FEDERAL RESERVE BANK DISCOUNT RATES

The discount rates with relation to each class of paper, of each of the 12 Federal reserve banks, in effect October 31, 1924, are shown in the following statement:

Discount rates of Federal reserve banks in effect October 31, 1924

Federal reserve bank	Paper maturing—				
	Within 90 days				After 90 days but within 9 months
	Commercial, agricultural, and livestock paper, n. e. s.	Secured by United States Government obligations	Bankers' acceptances	Trade acceptances	Agricultural ¹ and livestock paper
Boston.....	3½	3½	3½	3½	3½
New York.....	3	3	3	3	3
Philadelphia.....	3½	3½	3½	3½	3½
Cleveland.....	3½	3½	3½	3½	3½
Richmond.....	4	4	4	4	4
Atlanta.....	4	4	4	4	4
Chicago.....	4	4	4	4	4
St. Louis.....	4	4	4	4	4
Minneapolis.....	4	4	4	4	4
Kansas City.....	4	4	4	4	4
Dallas.....	4	4	4	4	4
San Francisco.....	3½	3½	3½	3½	3½

¹Including bankers' acceptances drawn for an agricultural purpose and secured by warehouse receipts, etc.

Changes during the month—Minneapolis, Oct. 15, from 4½ to 4 per cent.

DISCOUNT AND INTEREST RATES IN LEADING CITIES

In publishing the following statement showing the customary rates charged on loans and discounts, in weeks ended September and October 15, 1924, and in the month ended October 15, 1923, as reported by representative banks in various cities in which Federal reserve banks and their branches are located, the Federal Reserve Board calls attention to the fact that these rates are not averages, but are those at which the bulk of paper of each class is handled by reporting banks. In instances where reports disclose the fact that no one rate clearly covers the bulk of paper handled, the range of rates most commonly charged is given.

In making comparisons between the rates charged in 1924 and those charged at earlier periods it should be borne in mind that the earlier rates refer to an entire month, while the latest figures cover only a week.

Attention is also called to the fact that the method of reporting the rates has been somewhat modified and that slight changes in the rates may reflect these modifications. Rates reported for the week ended October 15 showed little change from those of a month previous.

Discount and interest rates prevailing in various cities during weeks ended September and October 15, 1924, and in the month ended October 15, 1923

District number and city	Customers' prime commercial paper						Interbank loans				Loans secured by Liberty bonds			
	30-90 days			4-6 months										
	Week ending—		Month ending Oct. 15, 1923	Week ending—		Month ending Oct. 15, 1923	Week ending—		Month ending Oct. 15, 1923	Week ending—		Month ending Oct. 15, 1923		
	Oct. 15, 1924	Sept. 15, 1924		Oct. 15, 1924	Sept. 15, 1924		Oct. 15, 1924	Sept. 15, 1924		Oct. 15, 1924	Sept. 15, 1924			
1. Boston	4½	4½	5½	3½	4½	4½	5½	4	4	5	4½-4½	4½	5½	
2. New York	3½-5	3½-5	5½-5½	3½-6	3½-5	5½-5½	4½-4½	4-4½	5-5½	4-5	4½-4½	4½	5-5½	
Buffalo	5-6	5½-6	6	6	6	6	5	5	6	5½-6	5-6	6	6	
3. Philadelphia	4-4½	4-4½	5½	4-4½	4-4½	5½	4-5	4-4½	5½	4-4½	4-4½	6	6	
4. Cleveland	5-6	5½-6	6	5-6	5½-6	6	5	5	5½	5-6	5-6	6	6	
Pittsburgh	5-6	5-6	6	5-6	5-6	6	6	6	6	5-6	6	6	6	
Cincinnati	5½-6	5½-6	6	5½-6	5½-6	6	5-5½	5-5½	5	5-5½	5½-6	5-5½	5-5½	
5. Richmond	5-5½	5	6	5½	5-5½	6	4½-5	5	6	5-6	4½-6	6	6	
Baltimore	4½-5½	4½-5½	5½	4½-5½	4½-5½	5½	4½-5½	4½-6	5½	5-5½	5½-6	5½	5½	
6. Atlanta	5-6	5-6	6	5-6	5-6	6	5-6	5-6	6	4½-6	4½-6	6	6	
Birmingham	5-6	5-6	6-7	6-7	5-6	6	5-6	5-6	6	6	6	6	6	
Jacksonville	3½-8	4½-8	7-8	3½-7	4½-8	6-8	6	6	6	5-8	4½-8	6-8	5-8	
New Orleans	5-6	4-6½	6	5-6	5-7	6	4½-5½	4½-6	5½	5-6	4½-6	5½	5-6	
Nashville	6	6	7	6	6	7	6	6	7	5-6	5-6	6	6	
7. Chicago	4-5	4-5	5½	4½-5½	4-5	5½	5-5½	5	5½	4½-5½	4½-5½	5-5½	5-5½	
Detroit	4½-6	5-6	6	4½-6	4½-6	6	4½-5½	4½-5	5½	4½-6	5-6	6	6	
8. St. Louis	3½-5	3½-5	5½	3½-5	4-5	5½	5-5½	4½-5½	5½	5-5½	5-6	5½	5-6	
Louisville	6	6	6	6	6	6	5	5	5½	5	5	6	6	
Little Rock	6	6	6	6	6	6	6	6	6	6	6	6	6	
9. Minneapolis	4½-5	4½-5	5½	4½-5½	4½-5	5½	5½-6	5½	5½	5-6	5-6	5½	5-6	
Helena	8	8	8	8	8	8	7	7	8	7	7	8	8	
10. Kansas City	5-6	5-6	6	5-6	5-6	6	5-6	5-6	6	4½-6	4½-6	6	6	
Omaha	4-6	4½-6	6	4½-6	4½-6	6	5½-6	5½-6	6	5-6	5-6	6	6	
Denver	4½-6	4½-6	6	4½-6	4½-6	6	6-7	6-8	6	6-7	6-8	6	6	
Oklahoma City	6-7	6-7	6½	6-7	6-7	7	6-7	6-7	6	6-7	6-7	7	7	
11. Dallas	4-6	4-6	5½	4-6	5-6	5½	4-6	4-6	5½	4-6	4-6	6½	6½	
El Paso	8	8	8	8	8	8	6-8	6-8	8	7-8	8	8	8	
Houston	5-6	5-6	6	5-6	5-6	6	4½-5	4½-5	5½	5-6	5-6	6	6	
12. San Francisco	4½-5	4½-5½	5½	4½-5	4½-5½	5½	5-6	5-6	5½	5-6	5-6	5½-6	5½-6	
Portland	6	6	7	6	6	6	6	6	6	6-7	6-7	7	7	
Seattle	6	6	7	6-6½	6	6	6	6	6	6	6	6	6	
Spokane	5-7	5-6	7	6-7	6	6	6	6	7	6	6-7	7-8	7-8	
Salt Lake City	6	6-7	7	4-6	6-7	7	6-7	6-7	6	6	6-7	6	6	
Los Angeles	6	6-7	6½	6-7	6-7	6½	6	6	6	6-7	6-7	6½	6½	

Discount and interest rates prevailing in various cities during weeks ended September and October 15, 1924, and in the month ended October 15, 1923—Continued

District number and city	Loans secured by stocks and bonds						Loans secured by warehouse receipts				Cattle loans			
	Demand			Time			Week ending—		Month ending		Week ending—		Month ending	
	Week ending—		Month ending	Week ending—		Month ending	Week ending—		Month ending	Oct. 15, 1923	Week ending—		Month ending	Oct. 15, 1923
	Oct. 15, 1924	Sept. 15, 1924		Oct. 15, 1924	Sept. 15, 1924		Oct. 15, 1924	Sept. 15, 1924			Oct. 15, 1924	Sept. 15, 1924		
1. Boston.....	3	3	5	4 $\frac{1}{2}$	4 $\frac{1}{2}$	5 $\frac{1}{2}$	4	5	4	4 $\frac{1}{2}$				
2. New York.....	2 $\frac{1}{4}$ —4 $\frac{1}{2}$	2	5	5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5	3 $\frac{1}{2}$ —4 $\frac{1}{2}$	5 $\frac{1}{2}$	6	5	6				
Buffalo.....	5	6	5	6	5	6	6	6	6	6				
3. Philadelphia.....	3 $\frac{1}{2}$ —5	4	5 $\frac{1}{2}$	3 $\frac{1}{2}$ —4	3 $\frac{1}{2}$ —4	5 $\frac{1}{2}$	4 $\frac{1}{2}$	6	4 $\frac{1}{2}$ —6	5 $\frac{1}{2}$				
4. Cleveland.....	6	6	6	6	6	6	6	6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6				
Pittsburgh.....	5	6	5	6	5	6	6	6	6	6				
Cincinnati.....	5 $\frac{1}{2}$	5	5 $\frac{1}{2}$	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	6	5 $\frac{1}{2}$ —7	5 $\frac{1}{2}$ —7				
5. Richmond.....	5	6	5	6	5	6	6	5 $\frac{1}{2}$	5	6				
Baltimore.....	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$	5	5 $\frac{1}{2}$ —5 $\frac{1}{2}$	5				
6. Atlanta.....	5	6	5	6	5	6	5	6	5	6				
Birmingham.....	6	6	6	6	6	6	6	7	6	6	6	7	8	
Jacksonville.....	6	7	5	8	6	8	6	8	4 $\frac{1}{2}$ —7	5	8	7	8	
New Orleans.....	5	6	5	6	5	6	6	7	5	7	6 $\frac{1}{2}$			
Nashville.....	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	7	6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	7			
7. Chicago.....	4	6	4	5	4 $\frac{1}{2}$ —5	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$	5	5	6	5 $\frac{1}{2}$ —6	5	5 $\frac{1}{2}$	5 $\frac{1}{2}$
Detroit.....	4 $\frac{1}{2}$ —6	4 $\frac{1}{2}$ —6	6	5	5	6	5	6	5	6	6			
8. St. Louis.....	4	5 $\frac{1}{2}$	4	5 $\frac{1}{2}$	5 $\frac{1}{2}$	4	5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$	5	6	6	6	6
Louisville.....	6	6	6	6	6	6	6	6	6	6	6	6	7	6
Little Rock.....	6	6	6	6	6	6	6	7	6	7	6	6	7	6
9. Minneapolis.....	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	4 $\frac{1}{2}$ —5 $\frac{1}{2}$	5 $\frac{1}{2}$				5 $\frac{1}{2}$			6 $\frac{1}{2}$
Helena.....			8	8	8	8	8				8	8	8	8
10. Kansas City.....	5	6	5	6	5	6	6	6	5	6	6	6	7	7
Omaha.....							5 $\frac{1}{2}$	5	6	6	7	6	7	6
Denver.....	5 $\frac{1}{2}$ —7	5 $\frac{1}{2}$	7	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	5 $\frac{1}{2}$ —6	6	8	6	8	6	8	6	7
Oklahoma City.....	6	7	6	8	6	7	8	6	8	6	8	6	7	6
11. Dallas.....	5	7	6	8	5	8	6 $\frac{1}{2}$	5	7	5	8	6 $\frac{1}{2}$	7	8
El Paso.....	8	8	8	8	8	8	8	8	8	8	8	8	10	8
Houston.....	5	6	5	6	5	6	7	5	6	5	5 $\frac{1}{2}$	7	6	8
12. San Francisco.....	5	6	5	6	5	6	6	6	6	6	6	6	6	6
Portland.....	6	7	7	6	6	7	7	6	7	7	7	6	6	6 $\frac{1}{2}$
Seattle.....	6	6	6	6	6	7	7	6	7	7	7	6	6	6
Spokane.....	6	8	7	7	6	7	7	7	6	7	7	6	7	6
Salt Lake City.....	6	7	7	5	7	7	7	7	7	7	7	7	7	7
Los Angeles.....	6	7	6	6	6	7	6 $\frac{1}{2}$ —6 $\frac{1}{2}$	7	6	7	6 $\frac{1}{2}$	7	7	7

RATES FOR MONEY IN NEW YORK

Statistics with respect to monthly rates for various classes of paper, including sterling bills, in New York, in the year ended October 31, 1924, furnished by the Commercial and Financial Chronicle, New York, with a comparison of the range of rates annually from 1915 to 1924, are shown in the statements following:

The high point for call loans was increased from 5 $\frac{1}{2}$ per cent in November, 1923, to and remained at 6 per cent in December, 1923, and January, 1924; reached 5 per cent in February, was increased $\frac{1}{2}$ per cent in March and April, was reduced 1 per cent in May, and remained at 3 per cent for the balance of the period covered. The low point was reduced from 4 per cent in November, 1923, to 2 $\frac{1}{2}$ per cent in March, 1924, increased in April to 3 $\frac{1}{2}$ per cent, and fell to 2 $\frac{3}{4}$ per cent in May. Since June the low rate has been 2 per cent.

The low point for time loans, paper running from 60 days to 6 months, was reduced from 4 $\frac{3}{4}$ –5 per cent in November, 1923, to 2 $\frac{1}{4}$ –3 per cent in October, 1924, and fluctuated between these rates in the intervening months, while the high point was reduced in this period from 5 $\frac{1}{4}$ per cent for the various classes of paper to 2 $\frac{3}{4}$ –3 $\frac{1}{2}$ per cent. The high point rate for this class of paper likewise fluctuated in the intervening months.

The range of rates in November, 1923, for commercial paper, double and single name, maturing in from four to six months, was $4\frac{3}{4}$ – $5\frac{1}{4}$ per cent, compared with 3 – $3\frac{1}{2}$ per cent in October, 1924.

The range of rates for 60-day sterling bills, was increased from $\$4.23\frac{3}{4}$ – $\$4.46\frac{1}{8}$ in November, 1923, to $\$4.42\frac{1}{8}$ – $\$4.50\frac{3}{8}$ in October, 1924; the range of rates for sight drafts was increased in this period from $\$4.26$ – $\$4.48\frac{3}{8}$ to $\$4.45\frac{3}{16}$ – $\$4.52\frac{7}{8}$, and the increase in the range of rates for cable transfers was from $\$4.26\frac{1}{4}$ – $\$4.48\frac{5}{8}$ to $\$4.45\frac{7}{16}$ – $\$4.53\frac{1}{8}$.

Rates for money in New York

	1923		1924			
	November	December	January	February	March	April
Call loans, stock exchange:						
Range.....	4 - $5\frac{1}{2}$	$4\frac{1}{2}$ - 6	$3\frac{3}{4}$ - 6	4 - 5	$2\frac{1}{2}$ - $5\frac{1}{2}$	$3\frac{1}{2}$ - $5\frac{1}{2}$
Time loans:						
60 days.....	$4\frac{3}{4}$ - $5\frac{1}{4}$	$4\frac{3}{4}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{4}$ - 5	$4\frac{1}{4}$ - $4\frac{1}{2}$
90 days.....	5 - $5\frac{1}{4}$	5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{4}$ - 5	$4\frac{1}{4}$ - $4\frac{1}{2}$
4 months.....	5 - $5\frac{1}{4}$	5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{4}$ - 5	$4\frac{1}{4}$ - $4\frac{1}{2}$
5 months.....	5 - $5\frac{1}{4}$	5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{4}$ - 5	$4\frac{1}{4}$ - $4\frac{1}{2}$
6 months.....	5 - $5\frac{1}{4}$	5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{4}$ - 5	$4\frac{1}{4}$ - $4\frac{1}{2}$
Commercial paper:						
Double names—						
Choice, ¹ 4 to 6 months.....	$4\frac{3}{4}$ - $5\frac{1}{4}$	$4\frac{3}{4}$ - 5	$4\frac{3}{4}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - $4\frac{3}{4}$	$4\frac{1}{2}$ - $4\frac{3}{4}$
Single names—						
Prime, 4 to 6 months.....	$4\frac{3}{4}$ - $5\frac{1}{4}$	$4\frac{3}{4}$ - 5	$4\frac{3}{4}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{1}{2}$ - $4\frac{3}{4}$	$4\frac{1}{2}$ - $4\frac{3}{4}$
Good, 4 to 6 months.....	$5\frac{1}{4}$	5 - $5\frac{1}{4}$	5	$4\frac{3}{4}$ - 5	$4\frac{1}{2}$ - 5	$4\frac{3}{4}$ - 5

	1924					
	May	June	July	August	September	October
Call loans, stock exchange:						
Range.....	$2\frac{3}{4}$ - $4\frac{1}{2}$	2 - 3	2 - 3	2	2 - 3	2 - 3
Time loans:						
60 days.....	$3\frac{3}{4}$ - $4\frac{1}{2}$	$2\frac{1}{2}$ - 4	$2\frac{1}{2}$ - $2\frac{3}{4}$	2 - $2\frac{3}{4}$	$2\frac{1}{4}$ - 3	$2\frac{1}{4}$ - $2\frac{3}{4}$
90 days.....	$3\frac{3}{4}$ - $4\frac{1}{2}$	$2\frac{1}{2}$ - 4	$2\frac{1}{2}$ - 3	$2\frac{1}{2}$ - 3	$2\frac{1}{4}$ - $3\frac{1}{4}$	$2\frac{1}{4}$ - 3
4 months.....	4 - $4\frac{1}{2}$	3 - 4	3	3 - $3\frac{1}{4}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{4}$
5 months.....	4 - $4\frac{1}{2}$	$3\frac{1}{4}$ - $4\frac{1}{4}$	3 - $3\frac{1}{4}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{2}$
6 months.....	4 - $4\frac{1}{2}$	$3\frac{1}{4}$ - $4\frac{1}{4}$	$3\frac{1}{4}$	$3\frac{1}{4}$ - $3\frac{1}{2}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{2}$
Commercial paper:						
Double names—						
Choice, ¹ 4 to 6 months.....	4 - $4\frac{3}{4}$	$3\frac{1}{2}$ - $4\frac{1}{4}$	$3\frac{1}{4}$ - $3\frac{3}{4}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{4}$	3 - $3\frac{1}{4}$
Single names—						
Prime, 4 to 6 months.....	4 - $4\frac{3}{4}$	$3\frac{1}{2}$ - $4\frac{1}{4}$	$3\frac{1}{4}$ - $3\frac{3}{4}$	3 - $3\frac{1}{2}$	3 - $3\frac{1}{4}$	3 - $3\frac{1}{4}$
Good, 4 to 6 months.....	$4\frac{1}{4}$ - $4\frac{3}{4}$	4 - $4\frac{3}{4}$	$3\frac{3}{4}$ - 4	$3\frac{1}{4}$ - $3\frac{3}{4}$	$3\frac{1}{4}$ - $3\frac{1}{2}$	$3\frac{1}{4}$ - $3\frac{1}{2}$

¹ Sixty to ninety day paper no longer quoted, as little or no paper of these short maturities is now being made. As rates previously, however, for sixty to ninety day paper were identical with those for four to six months paper, present rates are properly comparable with previous rates, the standard for all recent years being four to six months paper.

Rates for sterling bills

	60-day	Sight	Cable transfers
1923			
November.....	4.23 $\frac{3}{4}$ - 4.46 $\frac{1}{8}$	4.26 - 4.48 $\frac{3}{8}$	4.26 $\frac{1}{4}$ - 4.48 $\frac{3}{8}$
December.....	4.29 $\frac{5}{8}$ - 4.37 $\frac{5}{8}$	4.31 $\frac{5}{8}$ - 4.39 $\frac{5}{8}$	4.32 $\frac{5}{8}$ - 4.39 $\frac{5}{8}$
1924			
January.....	4.18 $\frac{1}{8}$ - 4.29 $\frac{1}{8}$	4.20 $\frac{3}{8}$ - 4.31 $\frac{1}{8}$	4.20 $\frac{3}{8}$ - 4.31 $\frac{1}{8}$
February.....	4.26 $\frac{1}{8}$ - 4.34 $\frac{1}{8}$	4.28 $\frac{3}{8}$ - 4.36 $\frac{1}{8}$	4.28 $\frac{3}{8}$ - 4.36 $\frac{1}{8}$
March.....	4.23 - 4.28 $\frac{3}{8}$	4.25 $\frac{1}{4}$ - 4.30 $\frac{3}{8}$	4.25 $\frac{1}{4}$ - 4.30 $\frac{3}{8}$
April.....	4.27 $\frac{1}{8}$ - 4.37 $\frac{1}{8}$	4.29 $\frac{3}{8}$ - 4.40	4.30 $\frac{3}{8}$ - 4.40 $\frac{1}{4}$
May.....	4.27 $\frac{1}{8}$ - 4.36 $\frac{3}{8}$	4.30 $\frac{1}{4}$ - 4.38 $\frac{3}{8}$	4.30 $\frac{1}{4}$ - 4.39 $\frac{3}{8}$
June.....	4.28 $\frac{1}{8}$ - 4.32 $\frac{1}{8}$	4.29 $\frac{1}{4}$ - 4.34 $\frac{1}{8}$	4.30 $\frac{3}{8}$ - 4.34 $\frac{1}{8}$
July.....	4.29 $\frac{1}{4}$ - 4.39 $\frac{3}{8}$	4.31 $\frac{1}{2}$ - 4.41 $\frac{3}{8}$	4.31 $\frac{1}{4}$ - 4.41 $\frac{3}{8}$
August.....	4.38 - 4.54 $\frac{1}{4}$	4.40 $\frac{1}{4}$ - 4.57	4.40 $\frac{1}{4}$ - 4.57 $\frac{1}{4}$
September.....	4.39 $\frac{1}{4}$ - 4.48 $\frac{1}{8}$	4.41 $\frac{1}{4}$ - 4.49 $\frac{1}{8}$	4.42 $\frac{1}{4}$ - 4.49 $\frac{1}{8}$
October.....	4.42 $\frac{1}{4}$ - 4.50 $\frac{3}{8}$	4.45 $\frac{1}{4}$ - 4.52 $\frac{3}{8}$	4.45 $\frac{1}{4}$ - 4.53 $\frac{1}{8}$

Comparison of the range of rates for call loans, 60-day time loans, and two-name commercial paper loans in New York annually for 1915 to 1924 is shown in the statement following:

Range of rates for money in New York annually, 1915 to 1924

	1915				1916				1917				1918				1919			
	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December
Call loans.....	1½-3	3	1	1½-2½	1½-3	15	1½	2¼-15	1½-3	10	1¼	3 -6	2½-6	6	2	3½-6	3¼-6	30	2	5½-25
Time loans (60 days).....	2½-3½	3½	2¼	2¼-2½	2¼-2¾	4½	2½	4 - 4½	2½-4	5¾	2½	5¼-5½	5 -6	6	5	5½-6	5 -5½	7	5	6 - 7
Commercial (2-name).....	3½-4	4	2¾	3 -3¼	3 -3¼	4¼	3	3¾- 4¼	3¼-4¼	5¾	3¼	5¼-5¾	5¼-5¾	6	5¼	5½-6	5 -5¾	6	5	5¾- 6

	1920				1921				1922				1923				1924			
	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range to October
Call loans.....	6-20	25	5	6 -7	6 -8	9	3½	4½-6	3 -6	6	2¾	¾-5½	3½-5½	6	3½	4½-6	3¼-6	6	2	2 -3
Time loans (60 days).....	7- 8	8¾	7	7 -7½	6 -7½	7½	5	5 -5¼	4½-5¼	5¼	3¾	4¾-5	4½-5	5¾	4½	4¾-5	4½-5	5	2	2¼-2¾
Commercial (2-name).....	6	8	6	7¾-8	7½-8	8	5	5 -5¼	3¾-4	5¼	3¾	4½-4¾	4½-4¾	5¼	4½	4¾-5	4¾-5	5	3	3 -3¼

NEW YORK CLEARING HOUSE

Statistics furnished by Mr. W. J. Gilpin, manager of the New York Clearing House Association, covering the year ended September 30, 1924, show capital stock of 40 member banks of \$312,650,000. No increase in the membership of the association is shown, but the increase in capital in the year was \$3,525,000. The amount of clearings in the year was \$235,498,649,045; balances aggregated, \$26,-389,851,778; and the average daily clearings were \$774,666,609; the average daily balances, \$86,808,723; and the percentage of balances to clearings was 11.20.

The increase in aggregate clearings in the year was \$20,877,218,238, and the increase in aggregate balances was \$3,108,086,420. All balances of these associations since 1918 have been settled through the Federal reserve bank of New York.

CLEARING-HOUSE ASSOCIATIONS IN THE 12 FEDERAL RESERVE BANK CITIES AND ELSEWHERE

In the year ended September 30, 1924, the transactions of clearing-house associations in the 12 Federal reserve bank cities amounted to \$350,880,390,000, and show a gain in the year of \$23,589,660,000, while the transactions of associations in 21 other principal cities, each of which was in excess of \$1,000,000,000, amounted to \$57,053,377,000 and were \$2,108,376,000 greater than a year ago.

The transactions of associations in the Federal reserve bank cities and the 21 other principal cities aggregated \$407,933,767,000, and were equal to 92.97 per cent of the total transactions of 217 cities throughout the United States, aggregating \$438,778,113,000.

Statements showing the transactions of associations in various cities throughout the United States, in the 12 Federal reserve bank cities, and 21 other principal cities, in years ended September 30, 1923 and 1924, with statistics relative to the activities of the New York Clearing House Association since 1854; in the year ended September 30, 1924, and since 1893, are published in the appendix of this report.

BANKS OTHER THAN NATIONAL

STATE (COMMERCIAL) BANKS

Statistics received through the cooperation of the banking departments of the several States show an increase in the resources of State (commercial) banks in the fiscal year ended June 30, 1924, of \$653,149,000 despite a reduction in the number of reporting banks of 607, due to consolidations, failures, and liquidations.

The loans and discounts of these banks amounted to \$8,865,968,000, an increase in the year of \$142,302,000, while overdrafts were reduced in the year \$1,031,000, and amounted to \$40,089,000.

Investments in United States Government securities and other miscellaneous bonds and securities totaled \$2,718,155,000, an increase of \$131,153,000.

Banking houses, furniture, and fixtures amounted to \$400,633,000, compared with \$353,702,000 a year ago, and other real estate owned,

amounting to \$121,166,000, shows an increase in the year of \$14,824,000.

Balances due from other banks, including lawful reserve with Federal reserve banks and other authorized reserve agents, amounted to \$1,638,885,000, showing an increase in the year of \$79,830,000, and checks and other cash items (including exchanges for clearing house) of \$428,635,000, an increase of \$151,369,000. Cash on hand shows an increase of \$32,584,000, and amounted to \$346,641,000 June 30, 1924.

Other miscellaneous assets amounted to \$255,839,000, and were \$55,187,000 in excess of the amount a year ago.

The paid-in capital stock of these banks, amounting to \$1,061,619,000, shows an increase in the year of \$20,206,000; surplus funds an increase of \$31,325,000, and undivided profits a reduction of \$8,621,000.

Total deposit liabilities amounted to \$12,312,713,000, an increase in the year of \$644,479,000. In the classification of deposit liabilities, balances due to other banks and bankers show an increase of \$20,556,000; certified checks and cashiers' checks an increase of \$7,638,000; individual deposits, consisting of time and demand deposits, an increase of \$625,091,000; and United States deposits a reduction of \$8,806,000.

By reason of the increase in deposits, liabilities for money borrowed show reductions. The amount of notes and bills rediscounted was \$24,966,000 less than a year ago, and the liability for bills payable shows a reduction of \$36,815,000.

Other liabilities amounted to \$291,731,000, compared with \$264,190,000 June 30, 1923.

A summary of the resources and liabilities of these banks, with classifications of loans, investments, cash, and deposits, follows:

Summary of reports of condition of 17,436 State (commercial) banks in the United States and island possessions at the close of business June 30, 1924

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate).....	173, 814
On demand (not secured by collateral).....	53, 022
On time (secured by collateral other than real estate).....	199, 680
On time (not secured by collateral).....	329, 515
Secured by farm land.....	19, 252
Secured by other real estate.....	246, 989
Not classified.....	7, 843, 696

Total.....	8, 865, 968
Overdrafts.....	40, 089

Investments (including premiums on bonds):

United States Government securities.....	462, 507
State, county, and municipal bonds.....	201, 513
Railroad bonds.....	61, 246
Bonds of other public service corporations (including street and interurban railway bonds).....	102, 036
Other bonds, stocks, warrants, etc.....	1, 890, 853

Total.....	2, 718, 155
------------	-------------

Banking house (including furniture and fixtures).....	400, 633
Other real estate owned.....	121, 166
Due from banks.....	1, 032, 954
Lawful reserve with Federal reserve bank or other reserve agents.....	605, 931
Checks and other cash items.....	273, 143
Exchanges for clearing house.....	155, 492
Cash on hand:	
Gold coin.....	16, 117
Silver coin.....	11, 557
Paper currency.....	156, 889
Nickels and cents.....	1, 012
Not classified.....	161, 066
Total.....	346, 641
Other resources.....	255, 839
Total resources.....	14, 816, 011

LIABILITIES

Capital stock paid in.....	1, 061, 619
Surplus.....	602, 786
Undivided profits (less expenses and taxes paid).....	208, 756
Due to all banks.....	466, 373
Certified checks and cashiers' checks.....	83, 217
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	3, 853, 205
Demand certificates of deposit.....	193, 472
Dividends unpaid.....	9, 836
Time deposits—	
Savings deposits, or deposits in interest or savings department.....	2, 748, 465
Time certificates of deposit.....	1, 291, 685
Postal savings deposits.....	3, 897
Not classified.....	3, 654, 673
Total.....	11, 755, 233
United States deposits (exclusive of postal savings).....	7, 890
Notes and bills rediscounted.....	105, 477
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	232, 929
Other liabilities.....	291, 731
Total liabilities.....	14, 816, 011

LOAN AND TRUST COMPANIES

Returns were received as of June 30, 1924, from 1,664 loan and trust companies, with resources of \$10,323,777,000. The increase in the number of reporting banks was 21, and resources show a gain of \$824,518,000.

Loans and discounts of \$5,293,820,000 show an increase of \$234,-866,000, and overdrafts of \$5,196,000 were \$50,000 greater than a year ago.

Investments in United States Government securities and other miscellaneous bonds and securities amounted to \$2,748,425,000, compared with \$2,423,803,000 June 30, 1923.

The investment in banking houses, furniture, and fixtures was increased \$20,492,000 in the year and other real estate owned increased \$1,316,000.

Balances due from other trust companies and banks, including lawful reserve with Federal reserve banks and other authorized reserve agents, show an increase of \$119,941,000, and checks and other cash items, including exchanges for clearing house, an increase

of \$198,963,000. Cash in vault increased \$22,924,000, and amounted to \$146,362,000 June 30, 1924.

Other resources of \$300,807,000 show a reduction of \$98,656,000.

The paid-in capital stock of these companies was \$621,015,000, compared with \$591,431,000 a year ago; surplus shows an increase of \$65,617,000 and undivided profits an increase of \$7,602,000.

Total deposit liabilities were \$843,035,000 greater than a year ago, and amounted to \$8,470,734,000 June 30, 1924. In the classification of deposits, bank balances show a reduction of \$106,326,000, certified checks and cashiers' checks outstanding an increase of \$3,185,000, individual deposits an increase of \$954,313,000, and United States deposits a reduction of \$8,137,000.

Liabilities for money borrowed on account of notes and bills rediscounted show a reduction of \$19,151,000 and bills payable a reduction of \$50,939,000.

Other liabilities not accounted for in the foregoing classification were reduced from \$370,387,000 to \$319,157,000.

Summary of the resources and liabilities of these companies follows:

Summary of reports of condition of 1,664 loan and trust companies in the United States at the close of business June 30, 1924

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate).....	583, 488
On demand (not secured by collateral).....	155, 136
On time (secured by collateral other than real estate).....	252, 626
On time (not secured by collateral).....	726, 904
Secured by farm land.....	11, 233
Secured by other real estate.....	692, 624
Not classified.....	2, 871, 809

Total..... 5, 293, 820

Overdrafts..... 5, 196

Investments (including premiums on bonds):

United States Government securities.....	349, 574
State, county, and municipal bonds.....	75, 664
Railroad bonds.....	254, 772
Bonds of other public service corporations (including street and interurban railway bonds).....	173, 809
Other bonds, stocks, warrants, etc.....	1, 894, 606

Total..... 2, 748, 425

Banking house (including furniture and fixtures)..... 236, 762

Other real estate owned..... 41, 423

Due from banks..... 440, 582

Lawful reserve with Federal reserve bank or other reserve agents... 633, 392

Checks and other cash items..... 446, 103

Exchanges for clearing house..... 30, 905

Cash on hand:

Gold coin.....	5, 045
Silver coin.....	3, 964
Paper currency.....	87, 710
Nickels and cents.....	633
Not classified.....	49, 010

Total..... 146, 362

Other resources..... 300, 807

Total resources..... 10, 323, 777

LIABILITIES

Capital stock paid in.....	621, 015
Surplus.....	672, 265
Undivided profits (less expenses and taxes paid).....	140, 948
Due to all banks.....	638, 348
Certified checks and cashiers' checks.....	30, 273
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	2, 507, 384
Demand certificates of deposit.....	83, 788
Dividends unpaid.....	6, 108
Time deposits—	
Savings deposits, or deposits in interest or sav-	
ings department.....	1, 590, 135
Time certificates of deposit.....	155, 136
Postal savings deposits.....	6, 220
Not classified.....	3, 436, 560
Total.....	7, 785, 331
United States deposits (exclusive of postal savings).....	16, 782
Notes and bills rediscounted.....	22, 082
Bills payable (including advances received from War Finance	
Corporation and certificates of deposit representing money	
borrowed).....	77, 576
Other liabilities.....	319, 157
Total liabilities.....	10, 323, 777

**PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF LOAN
AND TRUST COMPANIES IN JUNE OF EACH YEAR, 1914 TO 1924**

The principal items of resources and liabilities of loan and trust companies for years ended June 30, 1914 to 1924, inclusive are shown in the statement following:

[In millions of dollars]

Year	Number	Loans ¹	Invest- ments	Capital	Surplus and profits	All deposits	Aggregate resources
1914.....	1, 564	2, 905. 7	1, 261. 3	462. 2	564. 4	4, 289. 1	5, 489. 5
1915.....	1, 664	3, 048. 6	1, 349. 6	476. 8	577. 4	4, 604. 0	5, 873. 1
1916.....	1, 606	3, 704. 3	1, 605. 4	475. 8	605. 5	5, 732. 4	7, 028. 2
1917.....	1, 608	4, 311. 7	1, 789. 7	505. 5	641. 8	6, 413. 1	7, 899. 8
1918.....	1, 669	4, 403. 8	2, 115. 6	525. 2	646. 9	6, 493. 3	8, 317. 4
1919.....	1, 377	4, 091. 0	2, 069. 9	450. 4	588. 6	6, 157. 2	7, 959. 9
1920.....	1, 408	4, 601. 5	1, 902. 1	475. 7	612. 1	6, 518. 0	8, 320. 0
1921.....	1, 474	4, 277. 1	1, 942. 6	515. 5	649. 5	6, 175. 0	8, 181. 0
1922.....	1, 550	4, 345. 4	2, 311. 1	532. 3	680. 2	6, 861. 2	8, 533. 8
1923.....	1, 643	5, 064. 1	2, 423. 8	591. 4	739. 9	6, 831. 0	9, 499. 2
1924.....	1, 664	5, 299. 0	2, 748. 4	621. 0	813. 2	7, 785. 3	10, 323. 8

¹ Includes overdrafts.

STOCK SAVINGS BANKS

The returns from stock savings banks show a reduction of 39 banks in the last year and an increase of \$132,701,000 in aggregate resources.

Loans and discounts show an increase of \$120,262,000, and overdrafts, a reduction of \$59,000.

The investments of these banks in bonds and securities were reduced in the year from \$370,077,000 to \$367,243,000.

Banking houses, furniture, and fixture investments show an increase of \$2,904,000, and other real estate owned, an increase of \$6,778,000.

Balances due from other banks and bankers show an increase of \$3,345,000 and checks and other cash items an increase of \$1,416,000.

Cash in vault increased by \$4,259,000 and other miscellaneous assets show a reduction of \$3,370,000.

The paid-in capital stock of these banks amounting to \$86,387,000, compares with \$81,120,000 a year ago; surplus funds were increased to the extent of \$2,968,000 and undivided profits to the amount of \$1,718,000.

Total deposit liabilities amounting to \$1,752,702,000, show an increase of \$128,250,000. In the classification of deposits, bank balances show a reduction of \$7,497,000; certified checks and cashiers' checks outstanding, a reduction of \$1,156,000; individual deposits, an increase of \$137,251,000, and United States deposits, a reduction of \$348,000.

Notes and bills rediscounted were reduced in the year \$8,910,000 and bills payable were increased \$6,743,000.

Other liabilities amounted to \$5,750,000 and show a reduction of \$3,335,000.

Summary of the resources and liabilities of these banks follows:

*Summary of reports of condition of 990 stock savings banks in the United States
at the close of business June 30, 1924*

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate).....	9, 581
On demand (not secured by collateral).....	1, 407
On time (secured by collateral other than real estate).....	4, 290
On time (not secured by collateral).....	11, 399
Secured by farm land.....	3, 306
Secured by other real estate.....	21, 829
Not classified.....	1, 250, 298

Total..... 1, 302, 110

Overdrafts..... 446

Investments (including premiums on bonds):

United States Government securities.....	139, 084
State, county, and municipal bonds.....	5, 506
Railroad bonds.....	11, 323
Bonds of other public service corporations (including street and interurban railway bonds).....	5, 731
Other bonds, stocks, warrants, etc.....	205, 599

Total..... 367, 243

Banking house (including furniture and fixtures)..... 54, 610

Other real estate owned..... 17, 076

Due from banks..... 107, 641

Lawful reserve with Federal reserve bank or other reserve agents..... 27, 254

Checks and other cash items..... 8, 923

Exchanges for clearing house..... 4, 756

Cash on hand:

Gold coin.....	3, 228
Silver coin.....	72
Paper currency.....	1, 053
Nickels and cents.....	3
Not classified.....	24, 757

Total..... 29, 113

Other resources..... 4, 212

Total resources..... 1, 923, 384

LIABILITIES

Capital stock paid in	86, 387
Surplus	44, 330
Undivided profits (less expenses and taxes paid)	19, 043
Due to all banks	957
Certified checks and cashiers' checks	826
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check	15, 824
Demand certificates of deposit	717
Dividends unpaid	78
Time deposits—	
Savings deposits, or deposits in interest or savings department	1, 411, 502
Time certificates of deposit	4, 103
Postal savings deposits	186
Not classified	314, 199
Total	1, 746, 609
United States deposits (exclusive of postal savings)	4, 310
Notes and bills rediscounted	49
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed) ..	15, 123
Other liabilities	5, 750
Total liabilities	1, 923, 384

MUTUAL SAVINGS BANKS

The aggregate resources of 613 mutual savings banks June 30, 1924, were \$7,364,656,000, and show a reduction of 5 in the number of reporting banks, but an increase in resources of \$459,831,000.

Loans and discounts were increased in the year from \$3,360,898,000 to \$3,775,746,000; investments in bonds and securities, \$3,217,543,000, show an increase of \$30,671,000; banking houses, an increase of \$10,671,000, and other real estate owned, a reduction of \$1,801,000.

Balances due from other banks and bankers were increased to the extent of \$26,892,000, and checks and other cash items declined to the amount of \$41,000.

Cash on hand (\$40,297,000) shows an increase of \$886,000 and other resources a reduction of \$22,295,000.

Surplus funds amounted to \$558,786,000 and were \$62,273,000 greater than a year ago, while undivided profits show a reduction in the year of \$8,119,000.

Total deposits of \$6,693,395,000 were \$404,492,000 more than a year ago. Individual deposits, which constitute the bulk of deposit liabilities of these banks, show an increase in the year of \$404,695,000; balances due to other banks show a reduction of \$186,000, and certified checks and cashiers' checks, a reduction of \$17,000.

These banks had no liabilities incident to the rediscount of paper, and the amount of money borrowed represented by bills payable, was reduced in the year from \$269,000 to \$248,000. Other liabilities show an increase of \$1,206,000.

Summary of the resources and liabilities of these banks follows:

*Summary of reports of condition of 613 mutual savings banks in the United States
at the close of business June 30, 1924*

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):		
On demand (secured by collateral other than real estate)-----	5, 417	
On time (secured by collateral other than real estate)-----	12, 273	
On time (not secured by collateral)-----	17, 367	
Secured by farm land-----	544	
Secured by other real estate-----	2, 192, 606	
Not classified-----	1, 547, 539	
Total-----		3, 775, 746
Investments (including premiums on bonds):		
United States Government securities-----	1, 167, 455	
State, county, and municipal bonds-----	611, 602	
Railroad bonds-----	1, 008, 853	
Bonds of other public service corporations (including street and interurban railway bonds)-----	214, 072	
Other bonds, stocks, warrants, etc-----	215, 561	
Total-----		3, 217, 543
Banking house (including furniture and fixtures)-----		66, 321
Other real estate owned-----		5, 481
Due from banks-----		208, 547
Checks and other cash items-----		787
Exchanges for clearing house-----		485
Cash on hand:		
Gold coin-----	1, 244	
Silver coin-----	77	
Paper currency-----	4, 944	
Nickels and cents-----	14	
Not classified-----	34, 018	
Total-----		40, 297
Other resources-----		49, 449
Total resources-----		7, 364, 656

LIABILITIES

Surplus-----		558, 786
Undivided profits (less expenses and taxes paid)-----		99, 854
Due to all banks-----		131
Certified checks and cashiers' checks-----		18
Individual deposits (including dividends unpaid and postal savings):		
Demand deposits—		
Individual deposits subject to check-----	6, 420	
Time deposits—		
Savings deposits, or deposits in interest or savings department-----	6, 685, 967	
Time certificates of deposit-----	399	
Not classified-----	460	
Total-----		6, 693, 246
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)-----		248
Other liabilities-----		12, 373
Total liabilities-----		7, 364, 656

**DEPOSITORS AND DEPOSITS IN MUTUAL AND STOCK
SAVINGS BANKS**

The combined individual deposits in mutual and stock savings banks, June 30, 1924, were \$8,439,855,000, and represented 28.75 per cent of the total deposits of all reporting banks other than national. The increase in these deposits in the year was \$541,946,000, and the number of depositors were increased in the same period from 13,340,333 to 13,971,793.

The average amount due each depositor in the mutual savings banks was \$642.98, compared with \$625.26 in 1923, and the average amount due each depositor in the stock savings banks was increased from \$490.22 in 1923 to \$490.34 in 1924. The range of interest credited to savings accounts by these banks is from 3 to 5 per cent.

Statements showing information relative to these banks in each State, as of June 30, 1923 and 1924, and since June 30, 1914, follow:

[In thousands of dollars]

States	1923					1924				
	Number of banks	Depositors	Deposits	Average due each depositor	Per cent rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Per cent rate of interest paid
Maine.....	40	233, 187	108, 092	463. 54	4. 00	37	231, 844	107, 470	463. 54	4. 00
New Hampshire.....	44	239, 009	132, 481	554. 29	4. 00	42	237, 541	135, 665	571. 12	4. 07
Vermont.....	19	121, 934	74, 164	608. 23	4. 56	19	125, 987	78, 758	625. 13	4. 45
Massachusetts.....	196	2, 728, 776	1, 413, 211	517. 89	4. 57	196	2, 784, 227	1, 509, 775	542. 26	4. 58
Rhode Island.....	14	200, 163	131, 844	658. 68	4. 17	14	212, 945	140, 305	658. 88	4. 17
Connecticut.....	79	761, 968	450, 829	591. 66	4. 50	78	796, 586	480, 728	603. 49	4. 37
Total New England States.....	392	4, 285, 037	2, 310, 621	539. 23	-----	386	4, 389, 130	2, 452, 701	558. 81	-----
New York.....	145	4, 113, 547	3, 044, 130	740. 03	4. 00	148	4, 311, 954	3, 372, 854	769. 25	4. 16
New Jersey.....	26	377, 758	196, 845	521. 09	3. 83	27	396, 180	206, 405	520. 99	3. 92
Pennsylvania.....	9	519, 795	322, 040	619. 55	3. 93	9	527, 735	337, 588	639. 69	3. 93
Delaware.....	2	43, 522	20, 105	461. 95	4. 00	2	44, 715	21, 054	470. 85	4. 00
Maryland.....	17	289, 114	140, 105	484. 60	3. 75	17	295, 885	146, 785	496. 09	4. 00
Total Eastern States.....	199	5, 343, 736	3, 723, 225	696. 75	-----	203	5, 576, 469	3, 985, 686	714. 73	-----
Ohio.....	3	99, 786	67, 632	677. 77	4. 00	3	97, 859	71, 891	734. 64	3. 81
Indiana.....	5	32, 588	17, 318	531. 42	4. 00	5	33, 241	18, 072	543. 67	4. 25
Wisconsin.....	7	13, 666	4, 736	346. 55	3. 50	6	14, 757	5, 234	354. 68	4. 00
Minnesota.....	9	143, 809	65, 907	458. 30	4. 00	7	145, 884	55, 363	379. 50	4. 00
Total Middle Western States.....	24	289, 849	155, 593	536. 81	-----	21	291, 741	150, 560	516. 06	-----
Washington.....	2	67, 051	23, 624	352. 33	5. 00	2	83, 684	29, 054	347. 19	5. 00
California.....	1	71, 763	75, 488	1, 051. 91	4. 00	1	68, 752	75, 245	1, 094. 44	4. 00
Total Pacific States.....	3	138, 814	99, 112	713. 99	-----	3	152, 436	104, 299	684. 21	-----
Total United States.....	618	10, 057, 436	6, 288, 551	625. 26	-----	613	10, 409, 776	6, 093, 246	642. 98	-----

¹Includes business of branches.

²Includes stock savings banks.

Number of stock savings banks, number of depositors, individual deposits, and average deposit account, by States, June 30, 1923 and 1924

[In thousands of dollars]

States ¹	1923					1924				
	Number of banks	Depositors	Deposits	Average due each depositor	Per cent rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Per cent rate of interest paid
New Hampshire.....	11	35,388	15,984	451.68	3.95	11	36,577	16,922	462.64	4.00
New Jersey.....	1	43,200	22,419	518.96	3.50	1	45,419	21,958	483.45	3.50
Pennsylvania.....	1	4,280	2,044	477.57	3.00	1	4,235	2,086	492.56	3.00
District of Columbia.....	28	100,299	29,110	290.23	3.36	25	105,442	29,505	279.82	3.00
Total Eastern States.....	30	147,779	53,573	362.52	-----	27	155,096	53,549	345.26	-----
Florida.....	2	2,500	1,302	520.80	4.00	2	² 2,550	1,333	522.75	4.00
Michigan.....	³ 4	19,597	11,103	566.57	3.75	4	21,035	12,577	597.91	3.75
Minnesota.....						2	20,296	11,364	559.91	3.79
Iowa.....	891	⁴ 977,340	384,386	393.30	4.28	855	² 983,400	386,787	393.32	4.00
Total Middle Western States.....	895	996,937	395,489	396.70	-----	861	1,024,731	410,728	400.82	-----
Wyoming.....	2	1,875	1,159	618.13	4.00	2	1,956	1,271	649.80	4.00
New Mexico.....	2	2,021	769	380.50	4.50	1	1,202	255	212.15	4.00
Total Western States.....	4	3,896	1,928	494.87	-----	3	3,158	1,526	483.22	-----
Oregon.....	6	8,268	4,234	512.09	3.50	⁵ 9	17,900	8,982	501.79	4.00
California.....	⁶ 76	2,015,182	1,114,091	552.85	4.00	⁶ 69	2,237,781	1,228,356	548.92	4.00
Utah.....	3	67,362	18,420	273.45	3.80	3	68,426	19,129	279.56	3.81
Nevada.....	1	3,253	3,160	971.41	4.00	(⁷) 3				
Arizona.....	1	² 2,332	² 1,177	504.72	4.00	5	15,798	6,084	385.11	4.00
Total Pacific States.....	87	2,096,397	1,141,082	544.31	-----	86	2,339,905	1,262,551	539.57	-----
Total United States.....	1,029	3,282,897	1,609,358	490.22	-----	990	3,562,017	1,746,609	490.34	-----

¹ No separate returns received from stock savings banks in any other States.

² Estimated.

³ Returns as of June 23, 1923.

⁴ Partially estimated.

⁵ Includes trust companies.

⁶ Includes savings business of departmental banks.

⁷ No stock savings bank in 1924.

Number of savings banks (mutual and stock) in the United States, number of depositors, amount of individual deposits, and average amount due each depositor in years ended June 30, 1914 to 1924, inclusive

Year	Banks	Depositors	Deposits ¹	Average due each depositor
1914—Mutual savings banks.....	634	8,277,359	\$3,915,555,286	\$473.04
Stock savings banks.....	1,466	2,832,140	1,018,330,071	359.56
1915—Mutual savings banks.....	630	8,307,787	3,950,585,631	475.53
Stock savings banks.....	1,529	2,977,968	1,046,096,917	351.28
1916—Mutual savings banks.....	622	8,592,271	4,187,916,941	487.40
Stock savings banks.....	1,242	2,556,121	901,936,188	352.85
1917—Mutual savings banks.....	622	8,935,055	4,422,439,344	494.96
Stock savings banks.....	1,185	2,431,958	996,165,031	409.61
1918—Mutual savings banks.....	625	9,011,464	4,422,092,991	490.72
Stock savings banks.....	1,194	2,368,089	1,049,694,890	443.27
1919—Mutual savings banks.....	622	8,948,808	4,751,300,000	530.94
Stock savings banks.....	1,097	2,486,073	1,152,127,000	463.43
1920—Mutual savings banks.....	620	9,445,327	5,186,952,000	549.16
Stock savings banks.....	1,087	1,982,229	1,351,242,000	681.68
1921—Mutual savings banks.....	623	9,619,260	5,575,147,000	579.58
Stock savings banks.....	978	1,118,583	442,851,000	395.90
1922—Mutual savings banks.....	619	9,655,861	5,779,506,000	598.55
Stock savings banks.....	1,066	2,883,136	1,401,742,000	486.19
1923—Mutual savings banks.....	618	10,057,436	6,288,551,000	625.26
Stock savings banks.....	1,029	3,282,897	1,609,358,000	490.22
1924—Mutual savings banks.....	613	10,409,776	6,693,246,000	642.98
Stock savings banks.....	990	3,562,017	1,746,609,000	490.34

¹ Dividends unpaid included.

PRIVATE BANKS

The returns from private banks, including individual statements received from these banks in the States of Texas, Michigan, and Iowa, where they are not subject to State supervision, show the condition of 560 banks, with total resources of \$150,943,000. The reduction in the number of reporting banks in the year was 44 and the reduction in resources was \$14,573,000.

The reduction in the number of reporting banks, due in part to failures and incomplete returns from banks not subject to State supervision, is reflected in the statistics with respect to these banks for the last year, which show reductions in all items of assets and liabilities, with the exception of capital stock, which shows an increase of \$1,659,000; liabilities for money borrowed on account of bills payable show an increase of \$44,000, and other miscellaneous liabilities, an increase of \$322,000.

Summary of the resources and liabilities of these banks follows:

Summary of reports of condition of 560 private banks in the United States at the close of business June 30, 1924

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate).....	1,091
On demand (not secured by collateral).....	1,306
On time (secured by collateral other than real estate).....	5,176
On time (not secured by collateral).....	6,774
Secured by farm land.....	4,080
Secured by other real estate.....	3,669
Not classified.....	53,420

Total.....	75,516
Overdrafts.....	528

Investments (including premiums on bonds):

United States Government securities	13, 966
State, county, and municipal bonds	1, 409
Railroad bonds	467
Bonds of other public service corporation (including street and interurban railway bonds)	11, 407
Other bonds, stocks, warrants, etc.	7, 802
Total	35, 051
Banking house (including furniture and fixtures)	4, 777
Other real estate owned	4, 652
Due from banks	20, 438
Lawful reserve with Federal reserve bank or other reserve agents	3, 561
Checks and other cash items	441
Exchanges for clearing house	155
Cash on hand:	
Gold coin	227
Silver coin	139
Paper currency	2, 238
Nickels and cents	27
Not classified	1, 237
Total	3, 868
Other resources	1, 956
Total resources	150, 943

LIABILITIES

Capital stock paid in	11, 171
Surplus	8, 614
Undivided profits (less expenses and taxes paid)	1, 473
Due to all banks	1, 482
Certified checks and cashiers' checks	188
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check	42, 516
Demand certificates of deposit	11, 653
Dividends unpaid	8
Time deposits—	
Savings deposits, or deposits in interest or savings department	12, 188
Time certificates of deposit	21, 061
Not classified	33, 093
Total	120, 519
United States deposits (exclusive of postal savings)	2
Notes and bills rediscounted	894
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	2, 976
Other liabilities	3, 624
Total liabilities	150, 943

ALL REPORTING BANKS OTHER THAN NATIONAL

Returns were received as of June 30, 1924, from the State banking departments of the several States, and from individual private banks not under State supervision, relative to 21,263 banks, showing a reduction in the number of reporting banks since June 30, 1923, of 674. Notwithstanding this reduction in the number of banks, aggregate resources of \$34,578,771,000, June 30, 1924, were greater by \$2,055,626,000 than a year ago.

Loans and discounts show an increase of \$901,385,000, and investments in bonds and other securities, an increase of \$483,573,000.

Capital stock shows an increase of \$56,716,000; surplus and undivided profits, \$150,037,000; and individual deposits, \$2,110,203,000.

Liabilities for money borrowed on account of notes and bills rediscounted and bills payable were reduced \$53,403,000 and \$80,988,000, respectively.

Summary of the resources and liabilities of these banks, as of June 30, 1924, follows:

Summary of reports of condition of 21,263 State, savings, private banks, and loan and trust companies in the United States, Alaska, and insular possessions at the close of business, June 30, 1924

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate)-----	773, 391
On demand (not secured by collateral)-----	210, 871
On time (secured by collateral other than real estate)-----	474, 045
On time (not secured by collateral)-----	1, 091, 959
Secured by farm land-----	38, 415
Secured by other real estate-----	3, 157, 717
Not classified-----	13, 566, 762

Total-----	19, 313, 160
Overdrafts-----	46, 259

Investments (including premiums on bonds):

United States Government securities-----	2, 132, 586
State, county, and municipal bonds-----	895, 694
Railroad bonds-----	1, 336, 661
Bonds of other public service corporation (including street and interurban railway bonds)-----	507, 055
Other bonds, stocks, warrants, etc-----	4, 214, 421

Total-----	9, 086, 417
------------	-------------

Banking house (including furniture and fixtures)-----

Other real estate owned-----	763, 103
------------------------------	----------

Due from banks-----	189, 798
---------------------	----------

Lawful reserve with Federal reserve bank or other reserve agents-----	1, 810, 162
---	-------------

Checks and other cash items-----	1, 270, 138
----------------------------------	-------------

Exchanges for clearing house-----	729, 397
-----------------------------------	----------

Cash on hand:-----	191, 793
--------------------	----------

Gold coin-----	25, 861
Silver coin-----	15, 809
Paper currency-----	252, 834
Nickels and cents-----	1, 689
Not classified-----	270, 088

Total-----	566, 281
------------	----------

Other resources-----	612, 263
----------------------	----------

Total resources-----	34, 578, 771
----------------------	--------------

LIABILITIES

Capital stock paid in-----	1, 780, 192
----------------------------	-------------

Surplus-----	1, 886, 781
--------------	-------------

Undivided profits (less expenses and taxes paid)-----	470, 074
---	----------

Due to all banks-----	1, 107, 291
-----------------------	-------------

Certified checks and cashiers' checks-----	114, 522
--	----------

Individual deposits (including dividends unpaid and postal savings):

Demand deposits—

Individual deposits subject to check-----	6, 425, 349
Demand certificates of deposit-----	289, 630
Dividends unpaid-----	16, 030

Time deposits—

Savings deposits, or deposits in interest or savings department-----	12, 448, 257
Time certificates of deposit-----	1, 472, 384
Postal savings deposits-----	10, 303
Not classified-----	7, 438, 985

Total-----	28, 100, 938
------------	--------------

United States deposits (exclusive of postal savings)-----	28, 984
Notes and bills rediscounted-----	128, 502
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)-----	328, 852
Other liabilities-----	632, 635

Total liabilities----- 34, 578, 771

The resources and liabilities of each class of reporting banks, June 30, 1924, are shown in the following statement:

Resources and liabilities of 21,263 State (commercial) banks, loan and trust companies, savings and private banks, June 30, 1924

[In thousands of dollars]

	17, 436 State (com- mercial) banks	1, 664 loan and trust companies	613 mutual savings banks	990 stock savings banks	560 private banks	21, 263 total banks
RESOURCES						
Loans and discounts-----	8, 865, 968	5, 293, 820	3, 775, 746	1, 302, 110	75, 516	19, 313, 160
Overdrafts-----	40, 089	5, 196	-----	446	528	46, 259
Investments (including premiums on bonds)-----	2, 718, 155	2, 748, 425	3, 217, 543	367, 243	35, 051	9, 086, 417
Banking house (including furniture and fixtures)-----	400, 633	236, 762	66, 321	54, 610	4, 777	763, 103
Other real estate owned-----	121, 166	41, 423	5, 481	17, 076	4, 652	189, 798
Due from banks-----	1, 032, 954	440, 582	208, 547	107, 641	20, 438	1, 810, 162
Lawful reserve with Federal reserve bank or other reserve agents-----	605, 931	633, 392	-----	27, 254	3, 561	1, 270, 138
Checks and other cash items-----	273, 143	446, 103	787	8, 923	441	729, 397
Exchanges for clearing house-----	155, 492	30, 905	485	4, 756	155	191, 793
Cash on hand-----	346, 641	146, 362	40, 297	29, 113	3, 868	566, 281
Other resources-----	255, 839	300, 807	49, 449	4, 212	1, 956	612, 263
Total resources-----	14, 816, 011	10, 323, 777	7, 364, 656	1, 923, 384	150, 943	34, 578, 771
LIABILITIES						
Capital stock paid in-----	1, 061, 619	621, 015	-----	86, 387	11, 171	1, 780, 192
Surplus-----	602, 786	672, 265	558, 786	44, 330	8, 614	1, 886, 781
Undivided profits (less expenses and taxes paid)-----	208, 756	140, 948	99, 854	19, 043	1, 473	470, 074
Due to all banks-----	466, 373	638, 348	131	957	1, 482	1, 107, 291
Certified checks and cashiers' checks-----	83, 217	30, 273	18	826	188	114, 522
Individual deposits (including dividends unpaid and postal savings)-----	11, 755, 233	7, 785, 331	6, 693, 246	1, 746, 609	120, 519	28, 100, 938
United States deposits (exclusive of postal savings)-----	7, 890	16, 782	-----	4, 310	2	28, 984
Notes and bills rediscounted-----	105, 477	22, 082	-----	49	894	128, 502
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)-----	232, 929	77, 576	248	15, 123	2, 976	328, 852
Other liabilities-----	291, 731	319, 157	12, 373	5, 750	3, 624	632, 635
Total liabilities-----	14, 816, 011	10, 323, 777	7, 364, 656	1, 923, 384	150, 943	34, 578, 771

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF ALL REPORTING BANKS OTHER THAN NATIONAL, ON OR ABOUT JUNE 30, 1919-1924

The principal items of resources and liabilities of reporting banks other than national, for years ended on or about June 30, 1919 to 1924, are shown in the statement following.

Consolidated returns from State (commercial), savings, private banks, and loan and trust companies

[In thousands of dollars]

Items	1919	1920	1921	1922	1923	1924
Loans ¹	14,061,698	17,263,796	16,761,088	16,501,393	18,459,327	19,359,419
Investments.....	7,177,605	7,201,060	7,356,842	7,984,242	8,602,844	9,086,417
Cash.....	572,898	626,027	572,218	503,711	505,993	566,281
Capital.....	1,318,762	1,478,473	1,630,081	1,636,734	1,723,476	1,780,192
Surplus and undivided profits.....	1,653,440	1,853,435	1,930,364	2,090,012	2,206,818	2,356,855
Deposits (individual).....	20,774,154	23,609,798	22,438,941	23,929,952	25,990,735	28,100,938
Resources.....	26,380,529	29,667,855	29,153,528	29,719,357	32,523,145	34,578,771

¹ Including overdrafts.

RESOURCES AND LIABILITIES OF ALL REPORTING BANKS IN EACH STATE, ALASKA, AND INSULAR POSSESSIONS

The number of reporting banks in the United States, Alaska, and the insular possessions June 30, 1924, shows a reduction in the year of 830, but aggregate resources amounted to \$57,144,690,000, a gain of \$3,109,779,000.

Loans and discounts show an increase in the year of \$1,011,140,000 and overdrafts were curtailed to the extent of \$1,648,000.

Investments in bonds and securities show an increase of \$556,198,000; banking houses, furniture, and fixtures, an increase of \$119,733,000; and other real estate owned, an increase of \$38,309,000.

Balances due from other banks and bankers, including lawful reserve with Federal reserve banks, of national banks and member State banks and trust companies, aggregated \$6,121,093,000, an increase in the year of \$523,943,000; checks and other cash items show an increase of \$357,060,000, and exchanges for clearing house an increase of \$439,235,000.

Cash in vault amounted to \$911,500,000, and was \$114,399,000 in excess of the amount June 30, 1923. Resources other than those referred to show a reduction of \$48,590,000.

The paid-in capital of these banks was \$3,114,203,000, or \$61,836,000 greater than a year ago; surplus funds show a gain of \$167,865,000 and undivided profits a gain of \$17,585,000.

The total deposit liabilities of these banks amounted to \$47,699,572,000, an increase of \$3,458,617,000. The only deposits showing a reduction were United States deposits, which were reduced \$86,137,000. Balances due to other banks were increased \$318,081,000. Increases are shown in the amount of certified checks and cashiers' checks outstanding of \$306,747,000, and in individual deposits, consisting of time and demand deposits of \$2,919,926,000.

The ability of these banks, as a whole, to meet the demands made upon them without recourse to unnecessary borrowings is disclosed by the substantial reductions in liabilities for money borrowed. Notes and bills rediscounted show a reduction in the year of \$209,426,000 and bills payable a reduction of \$308,062,000. Liabilities other than those referred to were reduced \$88,321,000.

The population, number of reporting banks, resources and liabilities, with classifications of loans and discounts, investments, cash, and deposits, of the banks in each State, with recapitulation by classes of banks, June 30, 1924, are shown in the following statement:

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1924

[Includes national, State (commercial) banks, loan and trust companies, savings, and private banks]

States and Territories, etc.	Resources (in thousands of dollars)													
	Population (approximate)	Number of banks	Loans and discounts, including rediscounts and acceptances	Overdrafts	Investments	Banking house, furniture, and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
Maine.....	776,000	150	167,319	124	203,459	4,381	1,614	16,065	4,662	506	451	5,158	886	404,625
New Hampshire.....	450,000	123	119,371	66	125,950	3,494	82	8,020	2,761	524	192	2,740	384	263,584
Vermont.....	355,000	105	144,246	66	61,063	2,407	764	9,487	2,032	522	-----	2,057	4,207	226,851
Massachusetts.....	4,136,000	448	2,203,387	385	1,006,953	57,864	6,362	133,897	123,667	24,622	28,728	32,487	24,072	3,642,424
Rhode Island.....	639,000	45	216,790	44	209,510	5,713	125	10,229	18,995	402	2,532	9,434	4,510	478,284
Connecticut.....	1,513,000	222	501,785	220	435,884	19,393	4,067	34,649	12,868	5,442	1,760	23,262	2,890	1,042,229
Total New England States.....	7,869,000	1,093	3,352,898	905	2,042,819	93,252	13,014	212,347	164,985	32,018	33,672	75,138	36,949	6,057,997
New York.....	11,440,000	1,120	7,680,537	1,925	4,015,572	196,247	5,112	436,749	873,522	659,635	689,371	141,739	428,027	15,128,436
New Jersey.....	3,674,000	479	970,318	162	682,473	44,269	5,516	88,416	58,814	6,516	8,943	31,064	13,822	1,910,313
Pennsylvania.....	9,140,000	1,650	2,559,853	748	2,002,735	156,190	32,074	302,270	257,148	19,487	61,062	91,669	43,418	5,526,654
Delaware.....	230,000	61	59,547	74	44,861	3,515	763	5,861	5,207	172	486	1,761	1,216	123,463
Maryland.....	1,573,000	250	394,675	162	255,594	15,937	5,277	42,238	39,525	2,784	12,905	8,684	4,665	782,446
District of Columbia.....	468,000	46	140,281	114	55,671	19,058	1,435	17,563	7,334	2,311	4,724	5,513	1,655	255,659
Total Eastern States.....	26,525,000	3,606	11,805,211	3,185	7,056,906	435,216	50,177	893,097	1,241,550	690,905	777,491	280,430	492,803	23,726,971
Virginia.....	2,415,000	523	438,766	339	71,987	18,056	3,418	46,876	13,258	3,624	5,671	10,124	15,834	627,953
West Virginia.....	1,548,000	350	303,050	513	65,022	15,071	2,188	33,880	7,784	1,011	2,129	8,602	1,691	441,031
North Carolina.....	2,760,000	618	331,689	600	37,908	16,806	2,858	46,589	6,939	1,625	3,445	9,642	1,316	459,417
South Carolina.....	1,789,000	411	194,238	1,097	30,352	7,772	4,543	26,903	4,984	1,524	1,084	4,378	5,160	282,035
Georgia.....	3,009,000	656	321,611	505	33,843	15,945	7,229	44,145	16,350	1,641	4,501	7,798	4,382	458,040
Florida.....	1,067,000	299	159,655	163	62,952	10,691	1,952	59,722	7,975	2,448	667	8,242	2,296	346,763
Alabama.....	2,422,000	362	191,770	183	41,571	7,988	3,146	36,209	7,212	796	2,224	8,090	1,730	300,919
Mississippi.....	1,791,000	357	146,193	1,653	36,858	4,790	1,729	29,094	2,932	598	625	4,216	3,087	231,775
Louisiana.....	1,867,000	251	307,259	1,381	46,990	21,488	4,536	52,028	14,645	2,579	8,873	8,140	1,386	469,305
Texas.....	4,969,000	1,533	692,715	2,140	142,260	40,614	16,459	155,053	40,976	5,180	6,196	30,237	12,866	1,144,726
Arkansas.....	1,835,000	485	169,701	581	22,039	7,560	3,632	31,415	6,773	792	1,280	5,529	1,377	250,679
Kentucky.....	2,480,000	612	343,563	876	58,157	11,657	1,694	47,996	12,069	1,099	2,817	9,098	2,516	522,232
Tennessee.....	2,398,000	569	321,729	789	50,212	16,141	3,815	55,981	9,274	5,682	1,683	8,788	12,478	486,572
Total Southern States.....	30,350,000	7,026	3,951,939	10,820	730,151	194,579	57,219	665,291	151,171	29,199	41,385	123,574	66,119	6,021,447

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1924—Continued

States and Territories, etc.	Resources (in thousands of dollars)													
	Population (approximate)	Number of banks	Loans and discounts, including rediscounts and acceptances	Overdrafts	Investments	Banking house, furniture, and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
Ohio.....	6,160,000	1,107	1,620,854	824	581,055	84,904	18,813	130,162	155,459	5,526	28,679	50,029	49,605	2,725,910
Indiana.....	3,050,000	1,108	593,292	842	236,627	34,909	6,051	98,285	17,000	6,599	3,380	25,390	3,631	1,026,006
Illinois.....	6,870,000	1,906	2,306,458	1,802	799,138	85,232	10,438	423,570	197,820	15,089	111,586	71,209	26,505	4,048,847
Michigan.....	4,015,000	770	640,498	2,297	731,568	49,600	7,165	50,141	140,980	10,159	22,621	31,228	23,710	1,709,967
Wisconsin.....	2,850,000	993	591,759	644	181,229	25,896	4,709	39,023	75,558	2,506	6,213	17,948	2,509	947,994
Minnesota.....	2,550,000	1,422	648,241	1,245	228,723	23,517	17,395	126,036	30,573	7,394	8,035	28,902	5,018	1,125,079
Iowa.....	2,495,000	1,692	849,150	1,315	80,589	29,941	22,799	109,863	16,621	2,197	1,701	24,833	2,941	141,950
Missouri.....	3,425,000	1,612	798,174	1,233	334,705	32,278	11,602	212,407	25,983	15,666	10,022	22,336	25,884	1,490,290
Total Middle Western States.....	31,415,000	10,610	8,048,426	10,202	3,173,634	366,277	98,972	1,189,487	659,994	65,136	192,237	271,875	139,803	14,216,043
North Dakota.....	675,000	687	131,909	232	17,864	6,186	8,014	6,963	9,800	630	238	2,953	1,524	186,313
South Dakota.....	662,000	553	148,227	586	14,959	6,290	8,175	28,868	3,384	1,126	185	4,277	4,150	220,177
Nebraska.....	1,330,000	1,100	357,422	1,402	39,865	14,339	11,259	78,508	12,242	1,658	3,006	13,790	1,252	534,743
Kansas.....	1,832,000	1,293	324,082	931	64,027	16,640	7,157	64,907	10,585	1,321	2,404	11,478	2,393	495,825
Montana.....	620,000	248	78,164	310	4,929	3,216	21,964	3,173	1,425	242	5,453	1,132	1,132	147,160
Wyoming.....	214,000	116	52,811	130	8,907	2,343	721	10,456	2,530	471	505	2,536	510	81,920
Colorado.....	995,000	342	178,500	358	81,463	7,287	2,627	38,388	28,279	3,784	2,864	9,388	1,317	354,135
New Mexico.....	374,000	76	26,023	39	4,809	1,621	854	4,795	1,399	248	115	1,342	384	41,629
Oklahoma.....	2,205,000	808	242,375	615	67,739	15,465	5,191	66,349	20,437	2,138	3,573	8,921	1,003	433,806
Total Western States.....	8,907,000	5,223	1,539,513	4,583	316,765	75,000	47,214	321,218	91,779	12,801	13,132	60,088	13,665	2,495,708
Washington.....	1,465,000	381	267,493	218	119,197	15,744	3,656	48,419	17,917	1,975	5,972	10,316	2,964	493,871
Oregon.....	832,000	277	156,317	296	71,564	8,935	2,004	24,326	20,262	1,233	3,889	7,728	4,269	310,923
California.....	3,892,000	675	1,915,840	2,453	626,291	92,254	12,586	221,719	111,026	36,307	46,340	53,304	39,714	3,157,834
Idaho.....	474,000	177	53,545	125	16,323	3,404	2,303	12,537	3,197	531	173	2,536	431	95,105
Utah.....	485,000	116	95,045	323	26,740	3,877	2,835	17,582	4,901	734	1,930	1,923	772	156,662
Nevada.....	78,000	34	23,676	89	6,647	1,485	385	6,011	766	111	43	1,485	295	40,993
Arizona.....	394,000	63	46,743	70	11,230	2,034	1,946	11,723	1,260	410	475	3,522	1,174	80,887
Total Pacific States.....	7,620,000	1,723	2,568,659	3,574	877,992	127,733	26,315	342,317	159,329	41,301	58,322	80,814	49,619	4,335,974

Alaska	91,000	17	4,477	13	3,273	300	170	1,464		66		957	3	10,723
The Territory of Hawaii	275,000	22	42,766	1,125	17,212	1,311	458	11,250		1,126		4,059	5,371	84,678
Porto Rico	1,333,000	17	32,889	233	4,282	1,012	322	5,497		2,040	1,083	3,929	981	52,268
Philippines ¹	10,810,000	11	80,939	21,694	5,711	1,151	567	10,317		417	39	10,686	11,359	142,880
Total Alaska and insular possessions	12,509,000	67	161,071	23,065	30,478	3,774	1,517	28,528		3,649	1,122	19,631	17,714	290,549
Total United States, Alaska, and insular possessions	125,195,000	29,348	31,427,717	56,334	14,228,745	1,295,831	294,428	3,652,285	2,468,808	875,009	1,117,361	911,500	816,672	57,144,690

¹ Figures for June 30, 1923.

RECAPITULATION

States and Territories, etc.	Resources (in thousands of dollars)												
	Number of banks	Loans and discounts, including rediscounts and acceptances	Overdrafts	Investments	Banking house, furniture, and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
National banks.....	8,085	12,114,557	10,075	5,142,328	532,728	104,630	1,842,123	1,198,670	145,612	925,568	345,219	204,409	22,565,919
State (commercial) banks.....	17,436	8,865,968	40,089	2,718,155	400,633	121,166	1,032,954	605,931	273,143	155,492	346,641	255,839	14,816,011
Mutual savings banks.....	613	3,775,746		3,217,543	66,321	5,481	208,547		787	485	40,297	49,449	7,304,656
Stock savings banks.....	990	1,302,110	446	367,243	54,610	17,076	107,641	27,254	8,923	4,756	29,113	4,212	1,923,384
Trust companies.....	1,664	5,293,820	5,196	2,748,425	236,762	41,423	440,582	633,392	446,103	30,905	146,362	300,807	10,323,777
Private banks.....	560	75,516	538	35,051	4,777	4,652	20,438	3,561	441	155	3,868	1,956	150,943
Grand total.....	29,348	31,427,717	56,334	14,228,745	1,295,831	294,428	3,652,285	2,468,808	875,009	1,117,361	911,500	816,672	57,144,690

States and Territories, etc.	Liabilities (in thousands of dollars)										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	National bank circulation	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
Maine.....	12,710	20,456	8,394	5,574	3,421	913	346,101	220	1,060	4,895	881
New Hampshire.....	7,783	19,803	2,782	5,006	2,849	388	220,142	210	625	2,435	1,561
Vermont.....	7,726	11,845	7,328	4,357	1,348	429	189,809	104	1,121	2,465	319
Massachusetts.....	103,217	163,961	114,188	22,664	151,635	18,615	2,986,299	21,088	9,948	7,820	42,989
Rhode Island.....	15,692	24,875	13,606	4,689	3,965	1,172	406,066	484	307	280	7,148
Connecticut.....	36,120	52,017	34,622	12,746	11,093	1,854	883,716	1,111	505	5,335	3,110
Total New England States.....	183,248	292,957	180,920	55,036	174,311	23,371	5,032,133	23,217	13,566	23,230	56,008
New York.....	498,495	972,597	129,140	79,668	1,496,541	410,800	11,123,456	15,588	37,643	44,052	320,456
New Jersey.....	86,366	92,754	32,446	20,222	26,494	8,328	1,600,806	5,213	5,952	18,135	13,597
Pennsylvania.....	310,205	474,294	140,174	95,542	349,150	25,409	3,976,687	29,194	12,345	42,203	71,451
Delaware.....	8,649	8,726	4,169	1,133	4,806	266	93,041	714	206	355	1,398
Maryland.....	38,809	55,111	14,066	9,400	45,498	2,721	599,445	4,502	2,847	5,621	4,423
District of Columbia.....	23,353	13,094	6,120	5,668	10,639	2,017	187,444	1,613	1,040	2,616	2,055
Total Eastern States.....	965,877	1,616,576	326,115	211,633	1,933,128	449,541	17,580,882	56,824	60,033	112,982	413,380
Virginia.....	57,965	38,782	14,367	23,266	39,225	6,168	396,129	2,305	16,299	15,056	18,391
West Virginia.....	33,465	24,335	9,793	10,700	11,340	1,801	329,141	531	5,139	12,031	2,755
North Carolina.....	37,274	20,021	9,361	8,959	23,592	4,655	313,100	590	16,778	21,520	3,567
South Carolina.....	27,106	13,286	5,246	7,152	10,033	1,312	198,581	625	5,212	8,917	4,565
Georgia.....	47,890	27,459	12,502	10,275	28,177	1,608	286,228	1,721	18,939	18,363	4,978
Florida.....	23,063	8,552	4,982	6,151	24,739	3,640	269,611	510	765	1,260	3,490
Alabama.....	26,720	14,790	8,491	10,585	6,393	439	219,301	767	5,638	6,425	1,370
Mississippi.....	17,160	8,999	3,121	2,895	6,729	692	170,726	318	7,038	9,076	5,021
Louisiana.....	31,870	17,879	8,197	5,348	40,893	2,554	336,176	1,369	6,500	8,375	11,144
Texas.....	117,124	49,030	24,117	43,783	93,080	12,103	764,869	5,498	8,014	19,405	7,703
Arkansas.....	24,558	9,756	4,774	3,098	13,913	1,551	175,930	261	4,745	9,728	1,365

Kentucky.....	40,873	29,635	6,432	16,263	27,534	4,087	372,544	772	7,550	1,977	14,565
Tennessee.....	42,308	22,878	3,397	13,468	21,546	1,006	344,619	760	5,256	14,090	17,249
Total Southern States.....	527,371	285,402	114,780	161,943	347,194	41,516	4,176,955	16,027	107,873	146,223	96,163
Ohio.....	172,351	121,168	44,889	46,395	117,076	17,135	2,125,848	10,718	9,400	20,383	40,547
Indiana.....	79,236	37,823	17,889	27,574	44,269	5,386	786,711	1,642	10,073	11,306	4,097
Illinois.....	250,182	160,045	106,074	33,940	475,400	42,053	2,892,384	7,315	10,124	17,380	53,950
Michigan.....	95,295	68,106	26,928	14,199	50,773	12,044	1,352,989	4,458	3,449	10,466	41,260
Wisconsin.....	61,379	29,698	17,673	16,041	44,555	4,694	759,497	2,216	4,800	5,753	1,688
Minnesota.....	70,227	36,071	15,046	16,289	88,768	12,988	850,523	3,962	6,082	14,342	10,781
Iowa.....	82,170	38,001	15,456	19,162	46,041	2,614	883,349	947	14,326	31,270	8,614
Missouri.....	124,547	64,119	24,572	19,159	197,170	5,490	993,737	1,591	19,173	8,644	32,088
Total Middle Western States.....	935,387	555,031	268,527	192,759	1,064,052	102,404	10,675,038	32,849	77,427	119,544	193,025
North Dakota.....	15,756	6,410	645	4,445	3,334	1,183	136,449	138	3,343	14,418	192
South Dakota.....	14,806	5,958	4,078	3,465	7,475	1,624	168,177	457	4,645	8,730	762
Nebraska.....	40,865	16,033	5,309	8,878	53,442	2,117	396,859	483	2,620	5,675	2,462
Kansas.....	44,108	23,199	7,222	10,778	26,250	3,078	362,088	1,047	10,663	5,869	1,523
Montana.....	13,120	4,696	1,722	2,847	5,765	1,220	112,194	170	1,657	3,360	409
Wyoming.....	5,448	3,389	1,046	2,263	3,896	523	62,967	178	1,150	1,042	18
Colorado.....	19,999	12,996	5,028	5,944	25,718	3,856	275,543	790	1,807	2,249	205
New Mexico.....	4,110	1,399	318	1,476	983	508	30,358	192	1,474	735	76
Oklahoma.....	35,930	9,300	2,916	11,104	28,315	6,393	319,682	3,312	12,364	2,102	2,388
Total Western States.....	194,142	83,380	28,284	51,200	155,178	20,502	1,864,317	6,767	39,723	44,180	8,035
Washington.....	30,183	12,424	5,269	9,110	26,733	4,001	393,994	1,989	2,776	2,658	4,734
Oregon.....	23,303	9,331	4,705	5,602	16,744	3,110	240,253	267	2,666	1,616	3,296
California.....	184,919	92,725	45,127	33,625	171,902	15,012	2,537,290	11,248	17,573	9,552	38,861
Idaho.....	8,035	2,878	2,846	2,151	954	71,442	132	1,495	4,005	245	245
Utah.....	11,470	5,652	2,581	3,143	10,615	1,702	110,181	30	227	1,287	9,774
Nevada.....	3,146	1,196	506	1,223	1,563	795	32,124	93	-----	-----	347
Arizona.....	5,779	2,891	1,147	1,066	2,408	1,101	63,131	118	346	1,700	900
Total Pacific States.....	266,835	127,097	60,257	56,615	232,116	26,675	3,448,445	13,877	25,083	20,818	58,157
Alaska.....	755	258	298	50	103	58	8,801	371	6	-----	23
The Territory of Hawaii.....	7,806	3,296	2,398	450	1,637	184	62,716	1,376	76	124	4,615
Porto Rico.....	8,418	1,408	691	-----	1,205	388	35,119	994	1,493	712	1,840
Philippines.....	24,364	1,954	10,540	-----	19,368	218	69,715	-----	-----	4,886	32,915
Total Alaska and insular possessions.....	41,343	6,916	17,153	500	22,313	848	176,351	2,741	1,575	5,722	39,393
Total United States, Alaska, and insular possessions.....	3,114,203	2,967,359	971,730	729,636	3,928,292	664,857	42,964,121	152,302	325,280	472,699	864,161

Deficit.

RECAPITULATION

States and Territories, etc.	Liabilities (in thousands of dollars)										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	National bank circulation	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
National banks.....	1,334,011	1,080,578	501,656	729,686	2,821,001	550,335	14,853,183	123,318	196,778	143,847	231,526
State (commercial) banks.....	1,061,619	602,786	208,756	-----	466,373	83,217	11,755,233	7,890	105,477	232,929	291,731
Mutual savings banks.....	-----	558,786	99,854	-----	131	18	6,693,246	-----	-----	248	12,373
Stock savings banks.....	86,387	44,330	19,043	-----	957	826	1,746,609	4,310	49	15,123	5,750
Trust companies.....	621,015	672,265	140,948	-----	638,348	30,273	7,785,331	16,782	22,082	77,576	319,157
Private banks.....	11,171	8,614	1,473	-----	1,482	188	120,519	2	894	2,976	3,624
Grand total.....	3,114,203	2,967,359	971,730	729,686	3,928,292	664,857	42,954,121	152,302	325,280	472,699	864,161

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1924—Continued

[In thousands of dollars]

States and Territories, etc.	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....	8,532	7,379	9,501	31,773	1,058	3,257	105,819	47,208	6,019	24,595	41,578	84,059
New Hampshire.....	8,784	6,067	10,587	24,712	314	808	63,099	35,036	6,730	24,534	31,986	27,664
Vermont.....	3,606	5,483	4,026	15,937	913	1,290	112,991	18,570	3,490	4,946	21,321	12,736
Massachusetts.....	165,462	78,953	185,480	564,189	450	154,144	1,054,709	460,042	7,708	245,528	126,529	167,146
Rhode Island.....	17,166	4,865	30,353	86,251	9	78,036	110	65,351	10,633	37,807	62,067	33,652
Connecticut.....	22,522	11,084	25,963	72,675	339	5,000	364,202	92,909	34,460	116,245	21,461	170,809
Total New England States.....	226,072	113,831	265,910	795,537	3,083	242,535	1,705,930	719,116	69,040	453,655	304,942	496,066
New York.....	681,949	88,060	493,219	1,198,804	5,140	2,240,055	2,973,250	1,224,599	559,593	583,657	92,154	1,555,569
New Jersey.....	168,273	57,608	58,587	410,798	2,644	253,979	18,429	164,715	114,044	203,123	62,160	138,431
Pennsylvania.....	631,303	238,470	286,557	993,657	14,750	380,915	14,201	593,996	120,830	476,456	227,668	583,785
Delaware.....	17,201	3,492	5,186	17,719	2,189	13,760	7,908	5,554	12,238	8,829	10,332	5,829
Maryland.....	79,696	23,670	44,483	157,750	1,932	10,391	76,753	60,255	25,558	73,496	38,333	57,962
District of Columbia.....	42,141	6,517	12,686	51,358	206	27,008	365	24,761	2,495	7,742	5,942	14,731
Total Eastern States.....	1,620,563	417,817	900,718	2,830,146	26,861	2,926,108	3,082,998	2,076,234	828,074	1,356,702	435,086	2,360,810
Virginia.....	10,837	11,076	65,729	163,483	4,308	6,743	176,590	35,628	3,062	2,470	2,166	28,661
West Virginia.....	7,429	4,511	34,648	79,650	781	4,301	171,730	27,891	1,779	1,676	2,767	30,709
North Carolina.....	6,689	5,670	74,395	195,154	2,423	35,511	8,847	25,023	4,122	668	51	8,044
South Carolina.....	3,955	2,386	30,955	39,455	3,494	1,978	112,015	16,463	2,015	536	641	10,697
Georgia.....	7,262	4,573	32,010	70,928	5,521	3,062	198,260	18,063	1,356	256	260	13,908
Florida.....	4,348	2,322	21,631	49,682	1,453	2,995	107,224	20,373	8,633	2,451	2,145	29,350
Alabama.....	4,110	2,857	32,411	48,461	3,103	2,202	98,626	18,948	4,504	1,908	960	15,251
Mississippi.....	950	346	14,665	22,333	2,451	2,573	102,875	8,767	6,045	915	351	20,780
Louisiana.....	2,935	6,156	16,582	40,901	2,389	1,180	237,116	13,737	1,578	57	72	31,546
Texas.....	45,272	26,666	278,704	259,792	27,040	28,750	26,491	108,696	7,618	1,583	1,314	23,049
Arkansas.....	91,183	1,101	20,011	28,825	3,333	24,843	405	12,878	6,959	-----	67	2,135

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1924—Continued

[In thousands of dollars]

States and Territories, etc.	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Kentucky.....	15,049	8,275	35,757	98,448	4,653	2,815	178,566	29,781	2,067	4,194	2,701	49,414
Tennessee.....	4,304	3,991	32,597	94,723	2,381	3,260	180,473	19,887	2,327	502	1,107	26,389
Total Southern States.....	204,323	79,935	690,095	1,191,835	63,330	123,203	1,599,218	356,135	52,065	17,416	14,602	289,933
Ohio.....	76,133	60,230	84,274	220,262	10,868	21,113	1,147,974	185,386	136,559	17,893	10,947	230,270
Indiana.....	7,003	11,493	39,456	143,789	10,105	7,370	374,076	78,291	8,586	7,061	8,685	134,004
Illinois.....	180,359	64,660	174,820	486,395	14,598	6,141	1,379,485	350,134	134,373	15,200	77,604	221,827
Michigan.....	15,133	5,327	71,871	135,031	6,757	14,279	392,100	42,284	24,382	6,980	9,069	648,853
Wisconsin.....	16,933	16,647	52,589	145,755	7,118	5,909	346,808	67,631	11,073	3,848	8,552	90,125
Minnesota.....	43,692	24,908	85,321	156,766	22,683	7,232	307,639	96,971	14,018	5,220	4,377	108,137
Iowa.....	7,764	13,743	52,184	154,044	23,407	5,448	592,560	58,622	5,190	1,272	3,617	11,888
Missouri.....	46,210	25,531	95,686	135,861	3,881	3,831	487,174	51,245	11,849	6,631	3,979	261,001
Total Middle Western States.....	393,227	222,539	656,201	1,577,903	99,417	71,323	5,027,816	930,564	346,030	64,105	126,330	1,706,105
North Dakota.....	1,615	2,088	24,591	18,705	8,892	1,732	74,286	8,835	807	120	186	7,916
South Dakota.....	672	996	20,123	22,446	5,321	1,154	97,515	7,913	207	187	443	6,209
Nebraska.....	3,430	5,763	54,422	72,656	6,205	1,233	213,713	17,008	2,293	1,743	688	18,133
Kansas.....	3,587	5,766	46,726	60,184	6,355	2,270	199,194	26,596	9,540	272	258	17,361
Montana.....	9,500	7,708	29,322	21,575	3,060	6,871	128	13,296	1,646	203	417	11,570
Wyoming.....	295	673	17,744	11,892	3,453	732	18,022	4,514	332	153	247	3,661
Colorado.....	8,268	1,946	61,519	47,536	6,349	3,087	49,795	40,054	11,970	3,794	3,829	21,816
New Mexico.....	1,010	1,271	11,296	9,250	1,493	1,514	189	3,279	370	68	30	1,062
Oklahoma.....	3,449	5,379	98,346	73,601	8,228	6,338	47,034	30,375	12,608	177	517	24,062
Total Western States.....	31,826	31,590	364,089	337,845	49,356	24,931	699,876	151,870	39,773	6,717	6,615	111,790

Washington.....	10,647	6,828	41,432	85,665	4,136	2,386	116,399	39,783	9,608	3,056	3,440	63,310
Oregon.....	5,150	8,076	28,868	44,500	3,100	2,146	74,477	34,335	8,486	1,592	733	26,418
California.....	60,019	50,875	110,834	265,695	15,864	11,574	1,400,979	273,058	37,325	4,015	7,453	304,440
Idaho.....	806	780	10,670	16,271	4,357	734	19,927	6,209	807	31	195	9,081
Utah.....	6,574	2,108	26,137	28,724	8,907	22,022	573	10,367	3,834	1,544	1,742	9,253
Nevada.....	1,419	2,022	1,523	2,677	675	385	14,975	2,493	750	102	68	3,294
Arizona.....	5,698	1,679	12,776	16,704	3,297	6,181	408	5,750	1,816	132	696	2,536
Total Pacific States.....	90,313	72,368	232,240	460,236	40,336	45,428	1,627,738	371,995	62,626	10,472	14,327	418,572
Alaska.....	50	274	23	716	3	907	2,504	1,919	398	135	212	609
The Territory of Hawaii.....	11,213	2,418	1,577	2,704	7	8,068	16,779	4,679	2,464	519	1,746	7,804
Porto Rico.....	2,461	3,401	8,029	15,303	844	2,851	1,852	502	115	-----	-----	1,813
Philippines.....	2,586	4,257	1,957	3,338	340	2,338	66,123	250	396	-----	255	4,810
Total Alaska and insular possessions.....	16,310	10,350	11,586	22,061	1,194	14,164	85,406	8,450	3,614	1,165	2,213	15,036
Total United States, Alaska, and insular possessions.....	2,582,634	948,430	3,120,839	7,215,563	283,577	3,447,692	13,828,982	4,614,364	1,401,222	1,910,232	904,615	5,398,312

RECAPITULATION

National banks.....	1,809,243	737,559	2,646,794	6,123,604	245,162	289,975	262,220	2,481,778	505,528	573,571	397,560	1,183,891
State (commercial) banks.....	173,814	53,022	199,680	329,515	19,252	246,989	7,843,696	462,507	201,513	61,246	102,036	1,890,853
Mutual savings banks.....	5,417	-----	12,273	17,367	544	2,192,606	1,547,539	1,167,455	611,602	1,008,853	214,072	215,561
Stock savings banks.....	9,581	1,407	4,290	11,399	3,306	21,829	1,250,298	139,084	5,506	11,323	5,731	205,599
Trust companies.....	583,488	155,136	252,626	726,904	11,233	692,624	2,871,809	349,574	75,664	254,772	173,809	1,894,606
Private banks.....	1,091	1,306	5,176	6,774	4,080	3,669	53,420	13,966	1,409	467	11,407	7,802
Grand total.....	2,582,634	948,430	3,120,839	7,215,563	283,577	3,447,692	13,828,982	4,614,364	1,401,222	1,910,232	904,615	5,398,312

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1924—Continued

[In thousands of dollars]

States and Territories, etc.	Cash					Demand deposits			Time deposits			Not classified
	Gold coin	Silver coin ¹	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department ²	Time certificates of deposit	Postal savings deposits	
Maine.....	90	153	1,638	-----	3,277	67,656	2,098	409	255,647	1,702	124	18,465
New Hampshire.....	103	158	1,739	-----	740	35,076	1,396	186	181,827	1,301	295	61
Vermont.....	63	86	795	-----	1,113	25,024	216	238	163,112	559	90	570
Massachusetts.....	618	1,168	14,472	-----	16,229	1,126,947	12,925	2,518	1,755,865	32,928	5,361	49,755
Rhode Island.....	740	462	8,144	57	31	119,339	18,883	160	265,763	1,166	755	-----
Connecticut.....	239	434	5,838	2	16,749	243,192	6,786	888	627,143	3,976	1,208	523
Total New England States.....	1,853	2,461	32,626	59	38,139	1,617,234	42,304	4,399	3,249,357	41,632	7,833	69,374
New York.....	1,161	3,099	107,501	-----	29,978	2,254,413	23,469	5,839	3,889,113	85,872	16,631	4,848,119
New Jersey.....	1,550	1,924	27,338	201	61	650,029	13,137	2,685	916,155	11,378	3,046	4,376
Pennsylvania.....	5,864	6,537	78,795	473	-----	1,882,274	25,926	7,798	1,800,572	196,439	11,874	51,804
Delaware.....	79	117	1,552	13	-----	45,665	8	192	46,466	533	177	-----
Maryland.....	447	767	7,385	6	79	244,899	209	1,117	338,963	3,926	89	10,245
District of Columbia.....	132	308	5,073	-----	-----	111,252	849	337	63,861	5,434	831	4,580
Total Eastern States.....	9,233	12,752	227,644	693	30,108	5,188,532	63,598	17,968	7,055,130	303,582	32,648	4,919,424
Virginia.....	357	654	4,991	-----	4,122	172,230	9,594	2,037	148,406	59,655	200	4,007
West Virginia.....	199	319	2,841	-----	5,333	171,524	3,457	1,229	99,333	48,226	236	5,136
North Carolina.....	529	1,219	7,894	-----	-----	156,757	14,263	797	84,074	52,123	47	5,039
South Carolina.....	142	682	3,554	-----	-----	90,600	710	591	82,682	32,778	100	1,120
Georgia.....	134	432	2,638	-----	4,594	139,041	5,196	733	88,482	49,122	85	3,569
Florida.....	111	382	2,671	-----	5,078	148,476	2,198	467	83,038	8,417	648	26,367
Alabama.....	289	405	3,035	-----	4,361	61,953	1,935	285	38,378	8,091	352	108,307
Mississippi.....	242	704	882	-----	2,388	67,347	1,241	237	37,678	37,333	36	26,854
Louisiana.....	337	1,154	6,649	-----	-----	198,537	3,076	958	91,084	27,045	114	15,362
Texas.....	4,612	4,533	17,974	237	2,881	592,265	12,568	1,330	99,834	48,781	664	39,437
Arkansas.....	343	809	4,477	-----	-----	107,767	9,817	394	32,175	21,128	154	4,995
Kentucky.....	235	448	3,115	-----	5,900	240,025	1,941	551	34,200	34,254	214	101,359
Tennessee.....	201	397	3,145	-----	5,045	188,446	2,046	418	123,586	27,121	101	2,901
Total Southern States.....	7,731	12,138	63,766	237	39,702	2,254,968	67,532	10,027	1,042,950	454,074	2,951	344,453

Ohio.....	3,597	3,527	42,445	386	74	887,521	39,674	3,054	917,786	160,830	2,623	114,360
Indiana.....	925	1,070	9,357	-----	14,038	348,574	105,378	1,075	197,734	50,006	596	82,848
Illinois.....	4,127	2,818	60,772	-----	3,492	1,572,370	57,442	6,577	966,541	213,022	3,408	73,024
Michigan.....	405	674	6,722	5	23,422	170,975	8,766	826	159,776	30,795	1,419	1,080,434
Wisconsin.....	1,767	1,857	14,113	211	-----	282,643	23,762	1,139	239,400	191,074	1,127	20,352
Minnesota.....	497	1,091	7,158	-----	20,166	253,036	14,261	801	225,691	278,420	1,922	46,392
Iowa.....	620	1,027	6,409	5	16,772	110,749	13,591	399	200,715	90,112	-----	466,961
Missouri.....	359	673	4,830	-----	16,474	624,289	15,171	519	176,001	166,865	1,086	6,806
Total Middle Western States.....	12,297	12,737	151,806	607	94,428	4,280,157	281,545	14,390	3,063,644	1,181,122	13,003	1,841,177
North Dakota.....	97	313	1,211	-----	1,332	39,736	4,539	28	10,614	77,036	166	4,330
South Dakota.....	77	291	1,534	-----	2,375	57,265	4,596	54	11,407	90,219	212	4,424
Nebraska.....	259	657	2,776	-----	10,098	180,935	8,161	178	21,709	175,784	249	9,843
Kansas.....	1,018	2,188	8,272	-----	-----	216,117	20,915	326	9,935	99,565	580	14,650
Montana.....	375	249	4,566	-----	263	53,833	3,193	74	20,062	26,210	2,714	6,108
Wyoming.....	87	156	1,367	-----	926	31,755	2,040	33	9,761	13,896	373	5,109
Colorado.....	2,226	632	6,049	-----	381	139,432	6,787	249	92,575	24,434	1,435	10,631
New Mexico.....	66	187	1,083	5	1	16,380	1,540	9	3,709	4,957	188	3,575
Oklahoma.....	258	1,162	5,348	-----	2,153	150,889	7,948	158	30,741	30,986	1,020	97,940
Total Western States.....	4,463	5,835	32,206	5	17,529	886,342	59,719	1,109	210,513	543,087	6,937	156,610
Washington.....	534	1,039	4,510	-----	4,233	144,134	3,501	390	164,571	27,068	5,810	48,520
Oregon.....	436	549	2,671	-----	4,072	123,150	5,095	334	76,432	20,198	1,668	13,406
California.....	7,077	2,068	10,452	-----	33,707	371,824	7,151	1,388	1,393,562	24,684	1,496	737,185
Idaho.....	82	253	985	-----	1,216	37,640	2,059	62	11,932	11,205	1,038	7,506
Utah.....	401	344	1,161	10	7	47,045	1,115	104	47,807	9,650	584	3,876
Nevada.....	53	58	356	-----	1,018	14,779	349	30	14,204	1,452	215	1,095
Arizona.....	305	469	2,736	12	-----	34,893	662	35	18,713	5,309	468	3,051
Total Pacific States.....	8,888	4,780	22,871	22	44,253	773,465	19,962	2,343	1,727,221	99,566	11,279	814,639
Alaska.....	208	53	684	3	9	4,648	98	9	3,074	365	567	40
The Territory of Hawaii.....	116	163	1,915	1	1,864	17,855	1,076	86	11,254	4,200	21	28,224
Porto Rico.....	204	397	2,853	56	419	19,435	1,171	34	11,270	1,709	128	1,372
Philippines.....	121	62	6,860	6	3,637	19,308	948	-----	6,301	4,751	-----	38,407
Total Alaska and insular possessions.....	649	675	12,312	66	5,929	61,246	3,293	129	31,899	11,025	716	68,043
Total United States, Alaska, and insular possessions.....	45,114	51,378	543,231	1,689	270,088	15,061,944	537,923	50,365	16,380,714	2,634,088	75,367	8,213,720

¹ Includes minor coin of National Banks.

² Includes other time deposits reported by national banks.

RECAPITULATION

[In thousands of dollars]

States and Territories, etc.	Cash					Demand deposits			Time deposits			Not classified
	Gold coin	Silver coin ¹	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department ²	Time certificates of deposit	Postal savings deposits	
National banks.....	19,253	35,569	290,397			8,636,595	248,293	34,335	3,932,457	1,161,704	65,064	774,735
State (commercial) banks.....	16,117	11,557	156,889	1,012	161,066	3,853,205	193,472	9,836	2,748,465	1,291,685	3,897	3,654,673
Mutual savings banks.....	1,244	77	4,944	14	24,018	6,420			6,685,967	399		460
Stock savings banks.....	3,228	72	1,053	8	24,757	15,824	717	78	1,411,502	4,108	186	314,199
Trust companies.....	5,045	3,964	87,710	633	49,010	2,507,384	83,788	6,108	1,590,135	155,136	6,220	3,436,560
Private banks.....	227	139	2,238	27	1,237	42,516	11,653	8	12,188	21,061		33,093
Grand total.....	45,114	51,378	543,231	1,689	270,088	15,061,944	537,923	50,365	16,380,714	2,634,088	75,367	8,213,720

¹ Includes minor coin of national banks.² Includes other time deposits reported by national banks.

SUMMARY OF THE COMBINED RETURNS FROM ALL REPORTING BANKS IN THE UNITED STATES, ALASKA, AND INSULAR POSSESSIONS, JUNE 30, 1924

The following statement shows the resources and liabilities of all reporting banks, June 30, 1924, with classifications of loans and discounts, investments, cash and deposits:

Summary of reports of condition of 29,348 reporting banks in the United States, Alaska and insular possessions at the close of business June 30, 1924

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

On demand (secured by collateral other than real estate).....	2, 582, 634
On demand (not secured by collateral).....	948, 430
On time (secured by collateral other than real estate).....	3, 120, 839
On time (not secured by collateral).....	7, 215, 563
Secured by farm land.....	283, 577
Secured by other real estate.....	3, 447, 692
Not classified.....	13, 828, 982

Total..... 31, 427, 717

Overdrafts..... 56, 334

Investments (including premiums on bonds):

United States Government securities.....	4, 614, 364
State, county, and municipal bonds.....	1, 401, 222
Railroad bonds.....	1, 910, 232
Bonds of other public service corporations (including street and interurban railway bonds).....	904, 615
Other bonds, stocks, warrants, etc.....	5, 398, 312

Total..... 14, 228, 745

Banking house (including furniture and fixtures)..... 1, 295, 831

Other real estate owned..... 294, 428

Due from banks..... 3, 652, 285

Lawful reserve with Federal reserve bank or other reserve agents..... 2, 468, 808

Checks and other cash items..... 875, 009

Exchanges for clearing house..... 1, 117, 361

Cash on hand:

Gold coin.....	45, 114
Silver coin.....	51, 378
Paper currency.....	543, 231
Nickels and cents.....	1, 689
Not classified.....	270, 088

Total..... 911, 500

Other resources..... 816, 672

Total resources..... 57, 144, 690

LIABILITIES

Capital stock paid in..... 3, 114, 203

Surplus..... 2, 967, 359

Undivided profits (less expenses and taxes paid)..... 971, 730

National bank circulation..... 729, 686

Due to all banks..... 3, 928, 292

Certified checks and cashiers' checks..... 664, 857

Individual deposits:

Demand deposits—

Individual deposits subject to check	15, 061, 944
Demand certificates of deposit	537, 923
Dividends unpaid	50, 365

Time deposits—

Savings deposits, or deposits in interest or savings department	16, 380, 714
Time certificates of deposit	2, 634, 088
Postal savings deposits	75, 367

Not classified

8, 213, 720

Total

42, 954, 121

United States deposits (exclusive of postal savings)

152, 302

Notes and bills rediscounted

325, 280

Bills payable (including advances received from War

Finance Corporation and certificates of deposit repre-

senting money borrowed)

472, 699

Other liabilities

864, 161

Total liabilities

57, 144, 690

INDIVIDUAL DEPOSITS IN ALL REPORTING BANKS

Individual deposits in all reporting banks, consisting of demand, time, and postal savings deposits, but exclusive of United States deposits, amounted to \$42,954,121,000, June 30, 1924, an increase in the year of \$2,919,926,000. Individual deposits subject to check were increased in the year from \$14,248,370,000 to \$15,061,944,000; demand certificates show a reduction of \$113,522,000; dividends unpaid, a reduction of \$181,000; savings deposits, an increase of \$1,251,426,000; time certificates, a reduction of \$204,591,000; postal savings, an increase of \$25,058,000, and deposits not classified, an increase of \$1,148,162,000.

Classification of these deposits in each class of banks follows:

Individual deposits in each class of banks June 30, 1924

[In thousands of dollars]

	Number of banks	Indi- vidual deposits subject to check	De- mand cer- tifi- cates of de- posit	Divi- dends un- paid	Savings deposits	Time certifi- cates of deposit	Postal sav- ings de- posits	Deposits not classified	Total
State (commercial) banks.....	17, 436	3, 853, 205	193, 472	9, 836	2, 748, 465	1, 291, 685	3, 897	3, 654, 673	11, 755, 233
Stock savings banks.....	990	15, 824	717	78	1, 411, 502	4, 103	186	314, 199	1, 746, 609
Mutual savings banks.....	613	6, 420			6, 685, 967	399		460	6, 693, 246
Loan and trust companies.....	1, 664	2, 507, 384	83, 788	6, 108	1, 590, 135	155, 136	6, 220	3, 436, 560	7, 785, 331
Private banks.....	560	42, 516	11, 653	8	12, 188	21, 061		33, 093	120, 519
Total	21, 263	6, 425, 349	289, 630	16, 030	12, 448, 257	1, 472, 384	10, 303	7, 438, 985	28, 100, 938
National banks.....	8, 085	8, 636, 595	248, 293	34, 335	3, 932, 457	1, 161, 704	65, 064	774, 735	14, 853, 183
Grand total.....	29, 348	15, 061, 944	537, 923	50, 365	16, 380, 714	2, 634, 088	75, 367	8, 213, 720	42, 954, 121

¹ Reported as other time deposits.

RESOURCES AND LIABILITIES OF ALL REPORTING BANKS, 1919-1924

The principal items of resources and liabilities of all banks other than Federal reserve banks, for the six years 1919 to 1924, are shown in the following statement:

[In thousands of dollars]

Classification	1919 (29,123 banks)	1920 (30,139 banks)	1921 (30,812 banks)	1922 (30,389 banks)	1923 (30,178 banks)	1924 (29,348 banks)
RESOURCES						
Loans and discounts (including rediscounts) ¹	25,255,171	31,208,142	28,932,011	27,860,443	30,416,577	31,427,717
Overdrafts	94,293	109,186	81,849	74,600	57,982	56,334
Bonds, stocks, and other securities	12,229,528	11,387,525	11,381,923	12,547,567	13,672,547	14,228,745
Due from other banks and bankers ²	5,865,414	5,833,241	4,794,205	5,414,241	5,597,150	6,121,093
Real estate, furniture, etc. ³	936,707	1,000,976	1,147,521	1,276,631	1,432,217	1,590,259
Checks and other cash items ⁴	1,420,800	1,457,778	1,290,667	1,574,068	1,196,075	1,992,370
Cash on hand	997,353	1,076,378	946,567	829,892	797,101	911,500
Other resources	816,172	1,005,882	1,096,647	847,385	865,262	816,672
Total	47,615,447	53,079,108	49,671,390	50,425,367	54,034,911	57,144,690
LIABILITIES						
Capital stock paid in	2,437,365	2,702,639	2,903,961	2,943,950	3,052,367	3,114,203
Surplus fund	2,181,994	2,410,346	2,542,032	2,697,409	2,799,494	2,967,359
Other undivided profits	825,880	976,261	910,743	933,843	964,145	971,730
Circulation (national banks)	677,162	688,178	704,147	725,748	720,001	729,686
Certified checks and cashiers' checks	546,345	514,862	614,583	552,505	358,110	664,857
Individual deposits	32,665,286	37,315,123	34,844,572	37,194,318	40,034,195	42,954,121
United States deposits	566,793	175,788	390,230	128,887	238,439	152,302
Due to other banks and bankers	3,890,487	3,708,302	2,809,414	3,244,386	3,610,211	3,928,292
Other liabilities ⁵	3,824,126	4,587,609	3,951,708	2,004,321	2,267,949	1,662,140
Total	47,615,447	53,079,108	49,671,390	50,425,367	54,034,911	57,144,690

¹ Includes acceptances reported by national banks.

² Includes lawful reserve with Federal reserve bank.

³ Includes real estate owned other than banking house.

⁴ Includes exchanges for clearing house.

⁵ Includes bills payable and rediscounts.

ASSETS AND LIABILITIES OF ALL BANKS, INCLUDING FEDERAL RESERVE BANKS

The total resources of 29,360 reporting banks, including the 12 Federal reserve banks, June 30, 1924, aggregated \$61,935,471,000, and exceeded the amount a year ago by \$2,863,058,000.

Loans and discounts were increased in the year from \$31,395,765,000 to \$31,822,882,000, and investments show a gain in the year of \$850,961,000.

Capital stock was increased in the year from \$3,161,794,000 to \$3,225,623,000, surplus from \$3,017,863,000 to \$3,188,274,000, and undivided profits from \$954,145,000 to \$971,730,000.

Total deposit liabilities amounted to \$50,298,788,000, and show a gain in the year of \$3,596,069,000.

Statement of the combined resources and liabilities of all reporting banks, including the 12 Federal reserve banks, with the grand totals, follows:

Statement of resources and liabilities of 30,190 reporting banks, including Federal reserve banks, June, 1924

[In thousands of dollars]

	29,348 reporting banks, June 30, 1924	12 Federal reserve banks	Total, 29,360 banks
RESOURCES			
Loans and discounts, including rediscounts.....	1 31,427,717	395,165	31,822,882
Overdrafts.....	56,334		56,334
Investments.....	14,228,745	429,794	14,658,539
Banking house (including furniture and fixtures).....	1,295,831	57,772	1,353,603
Other real estate owned.....	294,428		294,428
Due from banks.....	3,652,285	1 556,594	4,208,879
Lawful reserve with Federal reserve bank or other reserve agents.....	2,468,808		2,468,808
Checks and other cash items.....	875,009		875,009
Exchanges for clearing house.....	1,117,361		1,117,361
Cash on hand.....	911,500	3,325,409	4,236,909
Other resources.....	816,672	26,047	842,719
Total resources.....	57,144,690	4,790,781	61,935,471
LIABILITIES			
Capital stock paid in.....	3,114,203	111,420	3,225,623
Surplus.....	2,967,359	220,915	3,188,274
Undivided profits (less expenses and taxes paid).....	971,730		971,730
National bank circulation.....	729,686		729,686
Federal reserve note circulation.....		1,843,922	1,843,922
Due to all banks.....	3,028,292	2 526,099	6,454,391
Certified checks and cashiers' checks.....	664,857		664,857
Individual deposits.....	42,954,121	21,007	42,975,128
United States deposits (exclusive of postal savings).....	152,302	52,110	204,412
Notes and bills rediscounted.....	325,280		325,280
Bills payable (including all obligations representing money borrowed).....	472,699		472,699
Other liabilities.....	864,161	15,308	879,469
Total liabilities.....	57,144,690	4,790,781	61,935,471

¹ Includes acceptances of national banks.

² Uncollected items.

³ Due to members, reserve account, and deferred availability items.

CASH IN ALL REPORTING BANKS

The cash holdings of all reporting banks, June 30, 1924, including 8,085 national banks, 21,263 State (commercial) banks and trust companies, etc., and the 12 Federal reserve banks, amounted to \$4,236,909,000, which was \$165,299,000 in excess of the amount a year ago. Of the total cash, national banks held \$345,219,000; banks other than national, \$566,281,000; and Federal reserve banks, including amounts held by agents, in the redemption fund with United States Treasurer, and the gold settlement fund with the Federal Reserve Board, \$3,325,409,000.

Classification of cash in all banks follows:

Cash in banks. June 30, 1924

[In thousands of dollars]

Classification	8,055 national banks	21,263 State, etc., banks	Total 29,360 banks ¹
Gold coin.....	19, 253	25, 861	45, 114
Gold certificates.....	² 37, 522		37, 522
Silver coin.....	³ 35, 531	15, 809	51, 340
Silver certificates.....	26, 662		26, 662
Legal tender notes.....	23, 879		23, 879
National bank notes.....	68, 251	⁴ 252, 834	321, 085
Federal reserve notes ⁵	134, 121		134, 121
Nickels and cents.....		1, 689	1, 689
Cash not classified.....		270, 088	270, 088
Total.....	345, 219	566, 281	911, 500
Cash in Federal reserve banks June 25, 1924:			
Gold coin and certificates (reserve).....			3, 155, 570
Reserves other than gold.....			115, 833
Nonreserve cash ⁶			54, 006
Grand total.....			4, 236, 909

¹ Number of banks includes 12 Federal reserve banks.² Includes clearing-house certificates.³ Includes nickels and cents.⁴ Includes all paper currency.⁵ Includes Federal reserve bank notes.⁶ Not shown separately prior to this date.**MONEY IN THE UNITED STATES**

On June 30, 1924, the total stock of coin and other money in the United States was \$8,746,500,000, compared with \$8,603,700,000 a year ago. Of the total stock, coin and other money held in the Treasury as assets, represented 4.08 per cent; reporting banks, with the exception of those in the insular possessions, held 10.30 per cent; Federal reserve banks or their agents, 41.56 per cent; and the balance, or 44.06 per cent, was in general circulation. The per capita money in circulation was \$34.20 compared with \$35.52 in 1923.

Gold coin and bullion exceeded 50 per cent of the total stock of money June 30, 1924, and amounted to \$4,490,807,000; Federal reserve notes amounted to \$2,339,048,000; gold certificates, \$1,218,350,000; and national bank notes, \$778,012,000. The balance represented standard silver dollars, silver certificates, Treasury notes and subsidiary silver.

In connection with the increase in the stock of money during the past year, and since 1914, it is interesting to note the increase in the excess of imports over exports of gold in the calendar year 1923, and the nine months' period ended September 30, 1924, also the excess of exports over imports of merchandise in this period, and the excess of exports over imports of silver in the nine months' period ended September 30 last, as disclosed by the following statements showing the stock of money in the United States, in the Treasury, in reporting banks, etc., for years ended June 30, 1914 to 1924; United States circulation statement for the year ended July 1, 1924, prepared by Division of Loans and Currency, Treasury Department, and figures furnished by the Bureau of Foreign and Domestic Commerce, Department of Commerce, with respect to the imports and exports

of merchandise, gold and silver, in calendar years from 1914 to 1923, and in the nine months' period ended September 30, 1924:

Stock of money in the United States, in the Treasury, in reporting banks, Federal reserve banks, and in general circulation, years ended June 30, 1914 to 1924

Year ending June 30	Coin and other money in the United States	Coin and other money in Treas- ury as assets ¹		Coin and other money in report- ing banks ²		Held by or for Federal reserve banks and agents ³		In general circulation, ex- clusive of amounts held by reporting banks and Federal reserve banks		
		Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Per capita
	<i>Millions</i>	<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		
1914.....	3,738.3	336.3	9.00	1,630.0	43.60			1,772.0	47.40	\$17.89
1915.....	3,989.4	345.4	8.66	1,447.9	36.29	386.2	9.68	1,809.9	45.37	17.97
1916.....	4,482.9	298.2	6.65	1,472.2	32.84	592.7	13.22	2,119.8	47.29	20.69
1917.....	5,408.0	268.4	4.96	1,487.3	27.50	1,280.9	23.69	2,371.4	43.85	22.77
1918.....	6,741.0	360.3	5.34	882.7	13.10	2,018.4	29.94	3,479.6	51.62	32.87
1919.....	7,518.8	584.2	7.77	981.3	13.05	2,167.3	28.83	3,786.0	50.35	35.67
1920.....	7,894.5	489.7	6.20	1,047.3	13.27	2,021.3	25.60	4,336.2	54.93	40.47
1921.....	8,066.0	461.2	5.70	926.3	11.44	2,795.2	34.52	3,913.3	48.34	36.21
1922.....	8,177.5	402.5	4.92	814.0	9.95	3,401.0	41.59	3,560.0	43.54	32.44
1923.....	8,603.7	383.5	4.46	777.1	9.03	3,490.8	40.57	3,952.3	45.94	35.52
1924.....	8,746.5	356.6	4.08	900.8	10.30	3,635.1	41.56	3,854.0	44.06	34.20

¹ Public money in national-bank depositories to the credit of the Treasurer of the United States not included.

² Includes national banks and all reporting State banks with exception of banks in island possessions.

³ Includes gold reserve held by banks against issues and gold or other funds deposited by banks with agents to retire Federal reserve notes in circulation and own Federal reserve notes held by Federal reserve banks.

NOTE.—Population estimated at 105,869,000 in 1918, 106,136,000 in 1919, 107,155,000 in 1920, 108,087,000 in 1921, 109,743,000 in 1922, 111,268,000 in 1923, and 112,686,000 in 1924.

United States circulation statement July 1, 1924

Kind of money	Stock of money ¹	Money held in the Treasury					Money outside of the Treasury					Population of continental United States (estimated)
		Total	Amount held in trust against gold and silver certificates (and Treasury notes of 1890)	Reserve against United States notes (and Treasury notes of 1890)	Held for Federal reserve banks and agents	All other money	Total	Held by Federal reserve banks and agents ²	In circulation			
									Amount	Per capita		
Gold coin and bullion	\$4,490,807,303	\$3,786,060,989	\$1,218,350,659	\$152,979,026	\$2,260,891,035	\$153,840,269	\$704,746,314	\$308,999,350	\$395,746,934	\$3.51		
Gold certificates	³ 1,213,350,659						1,218,350,659	416,960,840	801,380,819	7.11		
Standard silver dollars	533,734,851	427,694,079	409,788,036				76,060,772	22,045,847	54,014,925	.43		
Silver certificates	³ 408,365,410					17,906,043	408,365,410	43,951,198	364,414,212	3.23		
Treasury notes of 1890	³ 1,422,626						1,422,626		1,422,626	.01		
Subsidiary silver	277,614,378	8,073,621				8,073,621	269,540,757	16,545,502	252,995,255	2.25		
United States notes	346,681,016	4,260,547				4,260,547	312,420,469	44,629,977	297,790,492	2.64		
Federal reserve notes	2,839,048,030	1,124,848				1,124,848	2,337,923,182	494,817,077	1,843,106,105	16.36		
Federal reserve bank notes	10,596,170	193,898				193,898	10,402,272	335,924	10,066,348	.09		
National bank notes	778,011,779	18,291,051				18,291,051	759,720,728	25,885,690	732,835,038	6.51		
Total July 1, 1924	8,746,513,527	4,245,699,033	1,628,138,695	152,979,026	2,260,891,035	203,690,277	6,128,953,189	1,374,180,435	4,754,772,754	42.19	112,686,000	
Comparative totals:												
July 1, 1923	8,603,732,716	4,818,882,894	1,150,167,965	152,979,026	2,285,169,046	230,566,257	5,935,017,787	1,205,639,271	4,729,378,516	42.50	111,268,000	
July 1, 1922	8,177,477,105	4,511,962,691	1,000,577,605	152,979,026	2,108,880,911	249,519,149	5,666,092,019	1,292,076,982	4,374,015,037	39.86	109,743,000	
Nov. 1, 1920	8,326,338,267	4,406,801,772	696,854,226	152,979,026	1,206,341,990	350,626,530	6,616,390,721	987,962,989	5,628,427,732	52.36	107,491,000	
Apr. 1, 1917	5,312,169,272	3,942,908,527	2,684,800,085	152,979,026		105,219,416	5,053,910,830	953,326,126	4,100,590,704	33.51	103,716,000	
July 1, 1914	3,738,288,871	1,843,452,323	1,607,178,879	150,000,000		186,273,444	3,492,015,427		3,402,015,427	34.35	99,027,000	
Jan. 1, 1879	1,007,084,833	213,420,402	21,602,640	100,000,000		90,817,762	816,266,721		816,266,721	16.92	48,231,000	

¹ Includes United States paper currency in circulation in foreign countries and the amount held by the Cuban agencies of the Federal reserve banks.

² Does not include gold bullion or foreign coin outside of vaults of the Treasury, Federal reserve banks, and Federal reserve agents.

³ These amounts are not included in the total since the money held in trust against gold and silver certificates and Treasury notes of 1890 is included under gold coin and bullion and standard silver dollars, respectively.

⁴ The amount of money held in trust against gold and silver certificates and Treasury notes of 1890 should be deducted from this total before combining it with total money outside of the Treasury to arrive at the stock of money in the United States.

⁵ This total includes \$18,700,175 of notes in process of redemption, \$140,640,438 of gold deposited for redemption of Federal reserve notes, \$12,214,192 deposited for redemption of National bank notes, \$8,745 deposited for retirement of additional circulation (act of May 30, 1908), and \$6,624,305 deposited as a reserve against postal savings deposits.

⁶ Includes money held by the Cuban agencies of the Federal reserve banks of Boston and Atlanta.

NOTE.—Gold certificates are secured dollar for dollar by gold held in the Treasury for their redemption; silver certificates are secured dollar for dollar by standard silver dollars held in the Treasury for their redemption; United States notes are secured by a gold reserve of \$152,979,025.63 held in the Treasury. This reserve fund may also be used for the redemption of Treasury notes of 1890, which are also secured dollar for dollar by standard silver dollars, held in the Treasury. Federal reserve notes are obligations of the United States and a first lien on all the assets of the issuing Federal reserve bank. Federal reserve notes are secured by the deposit with Federal reserve agents of a like amount of gold or of gold and such discounted or purchased paper as is eligible under the terms of the Federal reserve act. Federal reserve banks must maintain a gold reserve of at least 50 per cent, including the gold redemption fund which must be deposited with the United States Treasurer, against Federal reserve notes in actual circulation. Federal reserve bank notes and National bank notes are secured by United States Government obligations, and a 5 per cent fund for their redemption is required to be maintained with the Treasurer of the United States in gold or lawful money.

Imports and exports of merchandise, calendar years 1914 to 1923, inclusive, and from January 1 to September 30, 1924

	Imports of merchandise	Exports of merchandise	Excess of exports over imports
1914.....	\$1,789,276,001	\$3,113,624,050	\$1,324,348,049
1915.....	1,778,596,695	3,554,670,847	1,776,074,152
1916.....	2,391,635,335	5,482,641,101	3,091,005,766
1917.....	2,952,465,955	6,226,255,654	3,273,789,699
1918.....	3,031,304,721	6,149,241,951	3,117,937,230
1919.....	3,904,364,932	7,920,425,990	4,016,061,058
1920.....	5,278,481,490	8,228,016,307	2,949,534,817
1921.....	2,509,147,570	4,485,031,356	1,975,883,786
1922.....	3,112,746,833	3,831,777,469	719,030,636
1923.....	3,792,065,963	4,167,493,080	375,427,117
1924 (9 months).....	2,667,893,336	3,124,146,417	456,253,081
Total, 10 years and 9 months.....	33,207,978,831	56,283,324,222	23,075,345,391

Gold and silver imports and exports in period indicated

GOLD

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$57,387,741	\$222,616,156	\$165,228,415	-----
1915.....	451,954,590	31,425,918	-----	\$420,528,672
1916.....	685,990,234	155,792,927	-----	530,197,307
1917.....	552,454,374	371,883,884	-----	180,570,490
1918.....	62,042,748	41,069,818	-----	20,972,930
1919.....	76,534,046	368,185,248	291,651,202	-----
1920.....	417,068,273	322,091,208	-----	94,977,065
1921.....	691,248,297	23,891,377	-----	667,356,920
1922.....	275,169,785	36,874,894	-----	238,294,891
1923.....	322,715,812	28,643,417	-----	294,072,395
1924 (9 months).....	269,782,031	11,159,210	-----	258,622,821
Total, 10 years and 9 months.....	3,862,347,931	1,613,634,057	456,879,617	2,705,593,491

SILVER

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$25,959,187	\$51,603,060	\$25,643,873	-----
1915.....	34,453,954	53,596,884	19,142,930	-----
1916.....	32,203,289	70,595,037	38,391,748	-----
1917.....	55,340,477	84,130,870	30,790,399	-----
1918.....	71,375,699	252,846,464	181,470,765	-----
1919.....	89,410,018	239,021,051	149,611,033	-----
1920.....	88,060,041	113,616,224	25,556,183	-----
1921.....	65,242,671	51,575,399	-----	\$11,667,272
1922.....	70,806,653	62,807,286	-----	7,999,367
1923.....	74,433,530	72,468,789	-----	1,964,741
1924 (9 months).....	55,604,462	79,744,974	24,140,512	-----
Total, 10 years and 9 months.....	658,999,981	1,132,008,044	494,659,443	21,651,380

BANKING POWER OF THE UNITED STATES

The combined banking power of banks in the United States June 30, 1924, including national banks, banks other than national, with estimated figures for nonreporting private banks, and the 12 Federal reserve banks, was \$3,163,700,000 greater than a year ago, and amounted to \$56,446,500,000.

Of the total banking power representing capital, surplus, and profits, deposits and circulation, the amount shown by these items in the returns from national banks was \$19,172,700,000, the amount contributed by banks other than national was \$32,498,400,000, and Federal reserve banks contributed \$4,775,400,000.

The amount of banking power of each class of banks is shown in the following statement:

Banking power of the United States June 30, 1924

[Money columns in millions]

	Num- ber of banks	Capital paid in	Surplus and profits	De- posits ¹	Nat- ional bank circu- lation, Federal reserve notes, and Federal reserve bank notes	Total June, 1924	Total June, 1923	In- crease over 1923
National banks.....	8, 085	\$1, 334. 0	\$1, 582. 2	\$15, 526. 8	\$729. 7	\$19, 172. 7	\$18, 084. 5	\$1, 088. 2
Reporting State banks, sav- ings banks, trust com- panies, and private banks.....	21, 263	1, 780. 2	2, 356. 9	28, 244. 4	-----	32, 381. 5	30, 072. 3	2, 309. 2
Nonreporting private banks (estimated).....	461	9. 2	8. 3	99. 4	-----	116. 9	107. 9	9. 0
Total.....	29, 809	3, 123. 4	3, 947. 4	43, 870. 6	729. 7	51, 671. 1	48, 264. 7	3, 406. 4
Federal reserve banks.....	² 12	111. 4	220. 9	2, 599. 2	1, 843. 9	4, 775. 4	5, 018. 1	³ 242. 7
Grand total.....	29, 821	3, 234. 8	4, 168. 3	46, 469. 8	2, 573. 6	56, 446. 5	53, 282. 8	3, 163. 7

¹ Includes dividends unpaid, postal savings and United States deposits, certified checks and cashiers' checks outstanding, but not amounts due to other banks, except deposits of Federal reserve banks, which are reported gross.

² June 25, 1924.

³ Decrease.

NOTE.—Information for nonreporting private banks has been estimated by using as a basis for the calculation statements of reporting private banks. Only such institutions as are performing the functions of a bank are included in the total number of private banks. Concerns whose business is confined to the selling of investments are not included in the list of private bankers.

BANKS IN DISTRICT OF COLUMBIA

Although the number of banking institutions in the District of Columbia subject to the supervision of the Comptroller of the Currency was reduced, through liquidations, in the fiscal year ended June 30, 1924, from 72 to 69, aggregate assets were increased \$7,699,000, or to \$296,126,000. Capital stock shows an increase of \$1,258,000 and individual deposits, an increase of \$10,580,000.

Classification of these banks is shown in the following statement:

	Number	Capital	Individual deposits ¹	Aggregate assets
National banks.....	14	\$ 9, 527, 000	\$92, 474, 000	\$131, 504, 000
Loan and trust companies.....	7	11, 400, 000	65, 465, 000	89, 531, 000
Savings banks.....	25	2, 426, 000	29, 505, 000	34, 624, 000
Building and loan associations.....	23	-----	² 35, 472, 000	40, 467, 000
Total.....	69	23, 353, 000	222, 916, 000	296, 126, 000

¹ Amount due to banks not included.

² Share payments mainly.

EARNINGS, EXPENSES, AND DIVIDENDS OF BANKS OTHER THAN NATIONAL, IN THE DISTRICT OF COLUMBIA

Trust companies and savings banks in the District of Columbia accumulated gross earnings in the fiscal year ended June 30, 1924, of \$7,470,000, an increase in the year of \$3,000.

Expenses paid on account of salaries and wages, interest on deposits, and on borrowed money, together with other miscellaneous expenditures, amounted to \$5,262,000, and show an increase of \$259,000.

These institutions appear to have been fortunate in the past year in that they were required to charge off only \$438,000 on account of worthless assets, compared with \$594,000 in the previous year. They recovered, however, \$117,000 from charged off assets, compared with \$135,000 in the previous year, leaving net addition to profits of \$1,887,000, which shows a slight reduction in the year, out of which dividends were declared to the amount of \$1,155,000, compared with dividends of \$1,211,000 in the previous year.

The net addition to profits of these companies and banks to capital and surplus was 8.85 per cent compared with 9.75 per cent in 1923, and the percentage of dividends to capital and surplus, 5.42, compares with 5.89 in the year 1923.

Statement of earnings, expenses, and dividends of these companies and banks for years ended June 30, 1923 and 1924, follows:

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia
[In thousands of dollars]

	June 30, 1923, 35 banks	June 30, 1924, 32 banks
Capital stock.....	13,668	13,826
Total surplus fund.....	6,891	7,496
Dividends declared.....	1,211	1,155
Gross earnings:		
Interest and discount.....	5,551	6,041
Domestic exchange and collection charges.....	21	25
Profits of foreign exchange department.....	29	22
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	279	187
Trust department profits.....		448
Other earnings.....	1,287	747
Total.....	7,467	7,470
Expenses paid:		
Salaries and wages.....	1,669	1,899
Interest and discount on borrowed money.....	68	52
Interest on deposits.....	1,795	1,871
Taxes.....	589	660
Other expenses.....	882	870
Total.....	5,003	5,262
Net earnings during the year.....	2,464	2,208
Recoveries on charged-off assets.....	135	117
Total.....	2,599	2,325
Losses charged off:		
On loans and discounts.....	182	131
On bonds, securities, etc.....	181	168
On trust department operations.....		
Other losses.....	220	131
On foreign exchange.....	11	18
Total.....	594	438
Net addition to profits during the year.....	2,005	1,887

BUILDING AND LOAN ASSOCIATIONS IN THE DISTRICT OF COLUMBIA

On June 30, 1924, there were 23 building and loan associations in the District of Columbia subject to the supervision of the Comptroller of the Currency, with aggregate assets of \$40,467,000, compared with assets of the same number of associations a year ago of \$37,589,000.

Sixteen of these associations operate on the permanent plan, 6 on the serial plan, and 1 on the terminating plan. Twenty-one associations require installment dues of \$1, one requires payments of \$2, and one payments of \$2.50.

The number of borrowing members June 30, 1924, was 14,794, an increase of 485 in the year, and the number of nonborrowing members was 39,440, an increase of 1,544 in the year.

Information relative to these associations for years ended June 30, 1909 to 1924, inclusive, is shown in the following statement, and consolidated statements of assets and liabilities and receipts and disbursements for six months periods ended December 31, 1923, and June 30, 1924, are published in the appendix of this report.

Years	Number of associations	Loans	Installments on shares	Aggregate resources
June 30—				
1909.....	22	\$13,511,387	\$11,906,357	\$14,398,927
1910.....	19	14,415,882	13,213,644	15,250,731
1911.....	19	14,965,220	13,324,217	15,017,405
1912.....	20	16,004,700	14,529,977	17,100,293
1913.....	20	17,398,010	16,453,044	18,438,294
1914.....	20	18,582,156	17,113,899	19,029,260
1915.....	20	19,524,065	17,806,337	20,656,614
1916.....	19	20,186,662	18,663,808	21,611,007
1917.....	19	20,951,089	19,413,266	22,264,005
1918.....	20	21,507,904	20,252,005	23,215,027
1919.....	20	23,634,000	22,463,000	25,690,000
1920.....	21	27,308,000	25,373,000	29,322,000
1921.....	24	29,520,000	27,593,000	31,653,000
1922.....	22	33,233,000	30,506,000	34,879,000
1923.....	23	36,157,000	32,858,000	37,589,000
1924.....	23	38,968,000	35,432,000	40,467,000

BUILDING AND LOAN ASSOCIATIONS IN THE UNITED STATES

Building and loan associations in the United States numbered 10,744 in the year 1923-24, and had a total membership of 7,202,880, with total assets of \$3,942,939,880. The increase in assets in the year was \$600,408,927 and the increase in membership 838,736.

The largest gain in assets during the year was made by associations in the State of Pennsylvania, and amounted to \$121,000,000. The State of Ohio was second, with a gain of \$83,812,443, and increases in assets in excess of \$10,000,000 were as follows: New Jersey, \$43,460,199; Massachusetts, \$39,663,475; Illinois, \$30,164,576; New York, \$29,288,161; Indiana, \$27,037,472; Wisconsin, \$21,171,086; California, \$20,537,699; Louisiana, \$18,707,414; Nebraska, \$16,803,856; Missouri, \$14,878,242; Oklahoma, \$14,097,322; North Carolina, \$13,551,540; Washington, \$11,244,471; Kansas, \$10,996,583, and Michigan, \$10,219,198.

Statistics furnished by Mr. E. F. Cellarius, secretary United States League of Local Building and Loan Associations, follow:

Building and loan associations—Statistics for 1923-24

	States	Number of associations	Total membership	Total assets	Increase in assets	Increase in membership
1	Pennsylvania.....	3,900	1,400,000	\$745,000,000	\$121,000,000	149,000
2	Ohio.....	824	1,375,968	648,160,960	83,812,443	206,140
3	New Jersey.....	1,094	687,587	402,728,756	43,460,109	8,614
4	Massachusetts.....	211	356,636	264,755,632	39,663,475	29,479
5	Illinois.....	771	450,000	232,092,934	30,164,576	60,000
6	New York.....	291	360,094	182,449,453	29,288,161	39,050
7	Indiana.....	377	298,001	167,982,946	27,037,472	27,276
8	Nebraska.....	81	163,000	108,798,586	16,803,856	19,544
9	Wisconsin.....	140	143,460	92,992,109	21,171,086	29,281
10	Louisiana.....	86	111,072	87,896,857	18,707,414	20,072
11	California.....	132	88,039	85,270,459	20,537,699	24,214
12	Missouri.....	224	124,845	75,376,038	14,878,242	20,631
13	Michigan.....	80	26,487	68,765,435	10,219,198	11,757
14	Kansas.....	132	131,000	66,610,104	10,996,583	12,780
15	Oklahoma.....	85	102,311	65,810,618	14,097,322	13,147
16	North Carolina.....	234	76,786	57,950,374	13,551,540	11,786
17	Kentucky ¹	140	116,000	55,000,000	7,000,000	5,000
18	Washington.....	52	118,449	40,940,876	11,244,471	43,216
19	District of Columbia.....	22	52,860	38,771,000	2,941,000	1,751
20	Iowa.....	71	56,500	28,995,486	4,335,631	3,700
21	Arkansas.....	54	34,209	21,412,098	3,414,837	5,984
22	Colorado.....	51	40,520	20,246,886	5,942,556	11,885
23	Utah.....	24	38,450	19,238,090	3,628,691	7,230
24	West Virginia.....	47	42,560	17,982,752	4,202,458	7,200
25	Minnesota ¹	75	33,200	16,000,000	1,313,248	2,625
26	Maine.....	39	22,550	12,657,941	2,072,473	4,150
27	Rhode Island.....	8	23,143	12,561,164	2,015,665	2,606
28	Texas.....	82	30,090	12,036,330	4,873,335	6,545
29	Connecticut.....	25	29,112	11,701,198	2,067,816	3,512
30	Montana.....	26	32,000	10,447,187	4,986,214	8,064
31	Oregon.....	19	24,990	10,000,000	.....	.....
32	New Hampshire.....	28	13,305	6,581,635	790,084	912
33	South Carolina.....	164	20,400	6,524,242	² 1,102,648	² 4
34	North Dakota.....	16	10,875	6,425,172	896,107	1,800
35	Delaware.....	37	10,800	5,368,670	939,285	1,850
36	South Dakota ¹	18	7,000	4,400,000	¹ 100,000	¹ 350
37	Tennessee.....	14	6,450	3,876,735	404,208	700
38	New Mexico ¹	14	5,450	2,300,000	130,000	250
39	Arizona.....	4	5,000	1,927,937	512,629	1,250
40	Vermont.....	7	2,431	1,047,192	228,671	478
	Other States ¹	1,035	431,310	224,855,028	22,282,930	35,613
	Total.....	10,744	7,202,880	3,942,939,880	600,408,927	838,736

¹ Estimated.² Decrease.**MONETARY STOCKS IN THE PRINCIPAL COUNTRIES OF THE WORLD**

Reference to the following statement furnished by the Mint Bureau, showing the stock of coin and other currency of the principal countries of the world at the end of the calendar year 1923 shows an increase in the gold stock in circulation, in banks, and public treasuries from \$9,210,007,000 at the end of the calendar year 1922 to \$9,407,761,000. The silver stock was also increased in this period from \$2,440,831,000 to \$2,733,172,000, and the per capita distribution of gold and silver was 5.31 and 1.54 per cent, respectively, to 1923, compared with 4.99 and 1.32 per cent, respectively, in 1922.

The percentage of gold stock held in the United States to the total gold stock in 1923 was 45.15, compared with 42.71 in 1922, and the percentage of silver stock held in the United States to the total in 1922 was 30.32, compared with 29.60 in 1923.

Monetary stock of principal countries of the world, end of calendar year 1923

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation in monetary unit of issuing country	Population	Per capita			
		Name	United States equivalent		In banks and public treasuries	In circulation	Total				Unclassified stock	Gold	Silver	Paper
North America:														
United States	Gold	Dollar	\$1.00		\$4,247,201		\$4,247,201	\$809,028	\$5,342,770	110,922		\$38.29	\$7.29	\$48.17
Canada	do	do	1.00		227,292		227,292	27,964	428,920	8,967		25.35	3.12	47.83
Mexico	do	Peso	.4985		¹ 22,500	¹ \$27,500	¹ 50,000	¹ 30,000	15,565	14,463		3.46	2.07	1.08
British Honduras	do	Dollar	1.00		90		90	190	318	45		2.00	4.22	7.07
Costa Rica	do	Colon	.25		334		334	417	19,132	485		.69	.86	39.82
Cuba	do	Peso	1.00		8,033	29,072	37,105	16,368	² 331,821	2,899		12.80	5.65	114.46
Dominican Republic	do	Dollar	1.00		114		114	247	1,276	897		.13	.23	1.42
Haiti	do	Gourde	.20		300		300		³ 9,600	1,631		.18		5.89
Guatemala	Silver	Peso	(⁹)		⁴ 18	⁴ 6,000	⁴ 6,018	⁴ 2,987	850,537	2,005		3.00	1.40	424.20
Newfoundland	Gold	Dollar	1.00		⁶ 1,000		1,000	⁶ 2,300	⁶ 2,000	265		3.77	8.68	7.55
Nicaragua	do	Cordoba	1.00					⁷ 315	⁷ 3,388	638			.49	11.55
Panama	do	Balboa	1.00		400	40	440	325		434		1.01	.75	
Salvador	do	Colon	.50		3,337		3,337		10,166	1,526		2.19		6.66
Virgin Islands	do	Dollar	.965		85	5	90	59	2,500	25		3.60	2.36	100.00
British West Indies														
Barbados	do	Dollar	1.0138					⁷ 53	⁸ 21	156			.34	.13
Jamaica	do	Pound	4.8665					937	243	858			1.09	.28
Trinidad	do	Dollar	1.0138					644	2,167	391			1.65	5.47
Dutch West Indies	do	Guilder	.402		101		101	179	1,198	56		1.80	3.20	21.39
French West Indies														
Guadeloupe	do	Franc	.193		324		324	94	42,806	230		1.41	.41	186.11
Martinique	do	do	.193	⁴ \$714					⁴ 20,400	240	2.98			85.00
South America:														
Argentina	do	Peso	.9648		472,161		472,161		1,362,564	8,699		54.27		156.63
Bolivia	do	Boliviana	.3893		8,225		8,225	17	41,944	2,890		2.85	.01	14.51
Brazil	do	Milreis	.5462		51,684		51,684		2,704,140	30,636		1.69		88.27
Chile	do	Peso	.365		⁴ 34,025		⁴ 34,025	⁸ 331	293,737	3,819		8.91	.09	76.91
Colombia	do	do	.9733		4,301		4,301	12,732	23,752	6,300		.68	2.02	3.77
Ecuador	do	Sucre	.4867		⁵ 4,625		4,625	⁶ 1,931	⁶ 16,000	2,000		2.31	.97	8.00
Guiana														
British	do	Pound	4.8665					676	2,000	298			2.27	6.71
Dutch	do	Guilder	.402		81		81	378	2,340	108		.75	3.50	21.67
French	do	Franc	.193	⁴ 656					⁴ 9,200	26	25.23			353.80
Paraguay	do	Peso	.9648		3,181		3,181		262,707	1,000		3.18		262.70
Peru	do	Pound	4.8665		⁴ 22,143	⁴ 730	⁴ 22,873	⁴ 4,725	5,713	7,300		3.13	.65	.78
Uruguay	do	Peso	1.0342		⁴ 56,806		⁴ 56,806	⁶ 3,000	⁶ 70,000	1,520		37.15	1.96	45.78
Venezuela	do	Bolivar	.193		⁶ 15,440		15,440	⁶ 9,071	⁶ 39,000	2,412		6.40	3.76	16.17

(See footnotes on page 130.)

Monetary stock of principal countries of the world, end of calendar year 1923—Continued

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silverstock	Paper circulation in monetary unit of issuing country	Population	Per capita				
		Name	United States equivalent		In banks and public treasuries	In circulation	Total				Unclassified stock	Gold	Silver	Paper	
Europe:															
Austria	Gold	Krone	\$0. 2026		\$1, 430		\$1, 430	\$176	\$7, 125, 755, 190	\$6, 423		\$0. 22	\$0. 03	\$1,109,412.29	
Belgium ¹⁰	do.	Franc	. 193		52, 204		52, 204	14, 494	7, 537, 191	7, 466		6. 99	2. 07	1, 009. 54	
Bulgaria ¹¹	do.	Lev	. 193		7, 635		7, 635	3, 266	4, 156, 205	4, 861		1. 57	. 67	855. 00	
Czechoslovakia ⁽¹²⁾	do.	Krone	. 2026	\$157, 121					9, 598, 903	13, 611	\$11. 54			705. 23	
Danzig, Free City of ¹³	Gold	Gulden	. 195		2	\$3	5	1, 947	13 14, 239	400		. 01	4. 87	35. 60	
Denmark	do.	Krone	. 268		56, 171		56, 171	1, 706	472, 625	3, 290		17. 07	. 52	143. 60	
Estonia ⁽¹⁴⁾	do.	Mark	. 193		2, 326		2, 326		3, 978, 844	1, 111		2. 09		3, 580. 86	
Finland	Gold	do.	. 193		8, 331		8, 331	202	1, 352, 352	3, 403		2. 45	. 06	397. 40	
France ¹⁴	do.	Franc	. 193		709, 479		709, 479	57, 229	37, 905, 434	39, 210		18. 09	1. 46	966. 73	
Germany	do.	Mark	. 2382		119, 300		119, 300	1 17, 111	(15) 59, 856	47, 262	2. 54	1. 99	. 29		
Great Britain ¹⁷	do.	Pound	4. 8665	18 120, 000	759, 174		759, 174	301, 723	425, 075	47, 262		16. 06	6. 38	9. 00	
Greece ¹⁰	do.	Drachma	. 193		6, 938		6, 938	268	4, 681, 200	5, 950		1. 17	. 05	786. 76	
Hungary	do.	Krone	. 2026		4, 614		4, 614	121	931, 337, 335	7, 951		. 58	. 02	117, 134. 62	
Iceland	do.	do.	. 268		608		608	4	6, 549	96		6. 28	. 04	68. 21	
Irish Free State ¹⁹	do.	Pound	4. 8665		51, 037		51, 037	8, 472	17, 005	4, 380		11. 65	1. 93	3. 88	
Italy	do.	Lira	. 193		215, 697		215, 697	28, 429	19, 675, 000	38, 835		5. 55	. 73	508. 63	
Latvia	do.	Lat.	. 193		3, 667		3, 667		23, 000	1, 851		1. 98		12. 48	
Lithuania	do.	Litas	. 10		25		25	21	60, 074	4, 651		. 01		12. 91	
Malta	do.	Pound	4. 8665						700	184				3. 80	
Netherlands	do.	Guilder	. 402		233, 876		233, 876	43, 326	1, 108, 035	6, 977		33. 52	6. 21	158. 81	
Norway	do.	Krone	. 268		39, 472		39, 472	6, 673	395, 800	2, 632		15. 00	2. 54	150. 38	
Poland	(12)	do.	. 2382		12, 622		12, 622	4, 986	125, 371, 955, 000	27, 179		. 46	. 18	4,612,824.43	
Portugal	Gold	Escudo	1. 0805		10, 483		10, 483	19, 012	1, 297, 248	6, 041		1. 79	3. 14	214. 74	
Rumania ¹⁰	do.	Leu	. 193		26, 207		26, 207	1, 011	17, 728, 586	16, 262		1. 61	. 06	1, 090. 18	
Russia ²⁰	do.	Ruble	. 5146		45, 043		45, 043	571	(21) 131, 299			. 34		(21)	
Spain	do.	Peseta	. 193		487, 687		487, 687	125, 242	4, 338, 123	21, 338		22. 85	5. 87	203. 30	
Sweden	do.	Krone	. 268		73, 166		73, 166	22 3, 530	576, 390	5, 988		12. 22	. 59	96. 26	
Switzerland	do.	Franc	. 193		103, 669	38, 600	142, 269	43, 182	982, 709	3, 886		36. 61	11. 11	252. 88	
Turkey	do.	Piaster	. 044	1 254, 997					16, 142, 000	14, 549	17. 53			1, 109. 49	
Yugoslavia ¹⁰	(12)	Dinar	. 193	610	13, 286		13, 286	3, 334	5, 784, 930	12, 017	. 05	1. 11	. 28	481. 40	
Brit. North Borneo	Gold	Dollar	. 5678					2, 292	2, 292	258				8. 88	
Ceylon	do.	Rupee	. 3244		14		14	9, 247	42, 707	4, 504			2. 05	9. 48	
China ²²	Silver	Dollar	(6)		8, 250		8, 250	118, 715	220, 542	431, 480		. 02	. 28	. 51	
Cyprus Island	Gold	Pound	4. 8665			292	292	710	410			. 92	2. 24	1. 29	

Fed. Malay States	do	Dollar	.5678				476	43,369	1,390			.05	2.42
India, British	do	Rupee	.4966		114,891		429,217	1,834,114	318,942		.36	1.35	5.75
Indo-China, French	Silver	Plaster	(5)				17,937	91,309	13,932			.94	4.81
Japan (including Chosen, Kwan- tung, Taiwan)	Gold	Yen	.4985	25,000	602,188	602,188	24 172,625	1,893,936	78,575	.32	7.66	2.19	24.13
Netherlands, East	do	Guilder	.402		62,869	62,869	168,919	302,057	47,204		1.33	3.58	6.40
Indies	do	Pound	4.9431		4 40	4 40	472	41,000	700		.06	.10	1.43
Palestine	do	Kran	(5)				18,654	51,296	9,500			1.96	5.39
Persia 24	Silver	Peso	.50		3,931	3,931	18,907	24 103,477	10,906		.36	1.73	9.49
Philippine Islands	do	Dollar	.5678				95	157	600			.16	.26
Sarawak	do	Tical	.4054				46,935	105,998	9,322			5.03	11.36
Siam	do	Dollar	.5678		1,624	1,624	11,487	99,096	935		1.74	12.28	105.99
Straits Settlement	do	Pound	3.860	13,703				9,776	2,140	6.40			4.57
Syria	do	Thalari	(5)				4335	215	8,000			.04	.03
Africa:	Silver	Franc	.193	15,053				1,014,527	5,806	2.59			174.74
Abyssinia	do	do	.193				3,883	39,868	13,000			.26	2.66
Algeria	do	Pound	4.9431		396	396	36,222	36,468	13,551		.03	1.67	2.69
Belgian Congo 24	do	do	4.8665					109	210				.52
Egypt	do	do	4.8665					1,093	2,299				.28
Gambia	do	Shilling	.2433				1,178	25,033	2,520			.47	9.90
Gold Coast	do	Franc	.193				3,474	111,000	3,382			1.03	32.82
Kenya Colony and Uganda 27	do	do	.193	9,553				239,800	6,000	1.59			39.97
Madagascar	do	Pound	4.8665				9,323	75	18,588			.50	
Morocco, French	do	do	4.8665		521	521	570		1,176		.44	.74	
Nigeria	do	Escudo	1.0805		332	78	410	49	88,224	3,120	.13	.02	28.28
Nyasaland	do	do	1.0805						11,300	4,000			2.82
Portuguese East Africa	do	do	.193	4 1,930				432,600	174	11.09			187.35
Portuguese West Africa	do	Pound	4.8665		950	950	90	1,867	1,867		.51	.05	5.36
Reunion Island	do	do	4.8665				387	10,000	1,541			.25	.25
Rhodesia	do	Rupee	.3244				292	300	344			.85	.87
Sierra Leone	do	do	.3244				4 1,019		450			2.26	
Somaland—	do	Shilling	.2433				4 4,357	24,214	7,200			.61	3.36
British	do	Franc	.193		3,074	3,074	6781	6 172,457	2,094		1.47	.37	82.35
Italian	do	Pound	4.8665		58,051	58,051	23,612		22,144		8.38	3.41	3.20
Tanganyika	do	do	.193	4 2,972				4 190,600	11,464	.26			16.63
Tunisia	do	Rupee	.3244				801		197			5.66	23.37
Union of South Africa 16	do	do											
West Africa, French	do	do											
Zanzibar	do	do											

See footnotes on page 130.)

Monetary stock of principal countries of the world, end of calendar year 1923—Continued

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation in monetary unit of issuing country	Population	Per capita			
		Name	United States equivalent		In banks and public treasuries	In circulation	Total				Unclassified stock	Gold	Silver	Paper
Oceania:														
Australia.....	Gold.....	Pound.....	\$4. 8665		\$215, 409	\$4, 866	\$220, 365	\$21, 899	\$52, 182	5, 635		\$39. 11	\$3. 89	\$9. 26
New Zealand.....	do.....	do.....	4. 8665	\$38, 289					6, 644	1, 206	\$30. 24			5. 25
Tahiti-Society Islands.....	do.....	Franc.....	. 193						8, 500	28				303. 57
Total.....				640, 598	9, 300, 575	107, 186	9, 407, 761	2, 733, 172		1, 771, 713	. 36	5. 31	1. 54	

¹ 1921 figures.

² All notes of American origin, as the Cuban Government does not issue paper money.

³ Exclusive of \$1,200,000 U. S. currency.

⁴ Last year's figures.

⁵ Fluctuates with prices of silver.

⁶ Estimated on basis of data considered fairly reliable.

⁷ Stock held by one of the three banks.

⁸ In Banco de Chile.

⁹ On July 31, 1924.

¹⁰ Stock in National Bank.

¹¹ On January 14, 1924.

¹² Monetary standard not established.

¹³ On February 29, 1924.

¹⁴ On December 27, 1923, in Bank of France.

¹⁵ 24,434,000 fine ounces, mostly deposited abroad.

¹⁶ 496,507,425,000,000,000 (000 omitted).

¹⁷ On December 26, 1923.

¹⁸ Estimated holdings of Scotch banks.

¹⁹ In June, 1923.

²⁰ On January 1, 1924.

²¹ 168,500,200,500,000 (000 omitted) ruble notes; per capita 1,283,331,940.89; see text for chervonetz notes and metallic cover.

²² Includes copper-nickel coin.

²³ Incomplete.

²⁴ On December 20, 1923.

²⁵ Exclusive of ₧1,257,891 U. S. bank notes.

²⁶ On November 30, 1923.

²⁷ On June 30, 1923.

NOTE.—Figures given represent each country's stock at the end of the year, except when otherwise indicated. Population figures are from the Statistical Abstract of the United States, 1922. Blanks indicate no figures available, rather than no stock. Gold held abroad as follows, not included in the above figures (presumably reported by the country having actual possession): Canada, \$13,045,889; Brazil, \$737,370; Colombia, \$5,242,914; Japan, \$221,832,500; Straits Settlements, \$3,763,686; Egypt, \$16,507,858; Philippine Islands, \$51,113,171; Czechoslovakia, \$52,206,500; Estonia, \$4,528,864; Bank of France, \$359,813,953; Germany, \$5,100,000; Lithuania, \$1,619,935; Yugoslavia, \$67,177,010 (gold and silver); Kenya Colony, \$205,045 (silver); Greece, \$4,825,000.

FEDERAL LAND BANKS

The assets of the 12 Federal land banks were increased between October 31, 1923, and September 30, 1924, from \$881,671,000 to \$983,787,000.

The principal resources of these banks at the close of business September 30, 1924, consisted of net mortgage loans to the amount of \$905,536,000. Accrued interest not yet due on these loans amounted to \$16,445,000, United States Government bonds and securities were \$43,000,000, and cash on hand and in banks, was \$11,080,000.

The capital stock of these banks was \$48,270,000, of which \$1,671,000 was held by the Government; Federal farm loan associations were stockholders to the amount of \$46,255,000; stock held by borrowers through agents was \$343,000; and the stock holdings of individual subscribers was \$1,000. The legal reserves of these banks amounted to \$5,734,000 and surplus reserves, etc., plus undivided profits, were \$4,158,000.

The net earnings of these banks to September 30, 1924, were \$23,920,000.

The majority of the liabilities of these banks consisted of farm loan bonds outstanding to the amount of \$907,215,000. Interest accrued but not due on these bonds was \$14,981,000; accounts and notes payable aggregated \$87,000, and dividends declared, but unpaid, amounted to \$443,000.

Statement of the assets and liabilities of these banks, with related data, follows:

*Consolidated statement of condition of the 12 Federal land banks at close of business
September 30, 1924.*

Assets:	
Net mortgage loans ¹	\$905, 536, 367. 56
Interest accrued but not yet due on mortgage loans.....	16, 445, 068. 17
United States Government bonds and securities.....	43, 146, 252. 05
Interest accrued but not yet due on bonds and securities.....	212, 917. 81
Other interest accrued but not yet due.....	2, 559. 48
Cash on hand and in banks.....	11, 079, 845. 40
Notes receivable, acceptances, etc.....	1, 201, 764. 35
Accounts receivable.....	724, 436. 08
Installments matured (in process of collection).....	1, 426, 650. 22
Banking houses.....	1, 889, 842. 55
Furniture and fixtures.....	260, 864. 28
Other assets.....	1, 860, 183. 89
Total assets	983, 786, 751. 84
Liabilities:	
Farm loan bonds outstanding.....	907, 214, 780. 00
Interest accrued but not yet due on farm loan bonds.....	14, 981, 429. 27
Notes payable.....	50, 647. 10
Accounts payable.....	36, 147. 04
Due borrowers on uncompleted loans.....	488, 655. 62
Amortization installments paid in advance.....	1, 213, 091. 80
Farm loan bond coupons outstanding.....	625, 390. 89
Dividends declared but unpaid.....	443, 169. 31
Other liabilities.....	570, 193. 21
Total liabilities	925, 623, 504. 24

¹ Unpledged mortgages (gross), \$13,954,449.44.

Net worth:

Capital stock, United States Government	\$1, 670, 965. 00	
National farm loan associations	46, 254, 932. 50	
Borrowers through agents	342, 865. 00	
Individual subscribers	1, 680. 00	
Total capital stock	48, 270, 442. 50	
Reserve (legal)	5, 734, 400. 00	
Surplus, reserves, etc.	102, 600. 00	
Undivided profits	4, 055, 805. 10	
		58, 163, 247. 60
Total liabilities and net worth		983, 786, 751. 84

Memoranda:

Net earnings to Sept. 30, 1924		23, 920, 043. 59
Less—		
Dividends paid	9, 539, 597. 42	
Carried to suspense account	1, 255, 421. 20	
Real estate charged off	3, 232, 219. 87	
		14, 027, 238. 49
Carried to surplus, reserve, etc.	102, 600. 00	
Carried to reserve (legal)	5, 734, 400. 00	
Undivided profits	4, 055, 805. 10	
Total reserve and undivided profits		9, 892, 805. 10
Capital stock originally subscribed by United States Government		8, 892, 515. 00
Amount of Government stock retired		7, 221, 550. 00
Capital stock held by United States Government		1, 670, 965. 00

JOINT-STOCK LAND BANKS

The resources of joint-stock land banks were increased between October 31, 1923, and September 30, 1924, \$53,000,000, and amounted on the latter date to \$475,191,000.

Mortgage loans were increased in this period from \$382,000,000 to \$430,000,000, and constituted the principal asset. Interest accrued but not yet due on these loans amounted to \$7,957,000; United States Government bonds and securities, \$14,671,000, and cash on hand and in banks was \$13,442,000.

Capital stock paid in was \$34,079,000; surplus funds paid in, \$1,395,000; legal reserve \$2,384,000, and surplus reserves, etc., and undivided profits, were \$2,004,000.

Farm loan bonds outstanding to the amount of \$419,745,000 represented the principal liability. Interest accrued but not yet due on these bonds was \$7,699,000, and notes and accounts payable were \$5,666,000.

Statement of the assets and liabilities of these banks follows:

*Consolidated statement of condition of the joint-stock land banks at the close of business
September 30, 1924*

Assets:		
Net mortgage loans.....	\$430,065,692.27	
Interest accrued but not yet due on mortgage loans.....	7,957,012.18	
United States Government bonds and securities.....	14,671,431.07	
Interest accrued but not yet due on bonds and securities.....	117,615.23	
Notes receivable, acceptances, etc.....	2,759,953.23	
Accounts receivable.....	1,005,058.63	
Other interest accrued but not yet due.....	101,268.97	
Cash on hand and in banks.....	13,441,637.56	
Installments matured (in process of collection).....	1,054,670.24	
Banking houses.....	871,985.00	
Furniture and fixtures.....	195,395.42	
Other assets.....	2,949,630.71	
Total assets.....	475,191,350.51	
Liabilities:		
Farm loan bonds outstanding.....	419,744,500.00	
Interest accrued but not yet due on farm loan bonds.....	7,698,508.26	
Notes payable.....	5,605,109.49	
Accounts payable.....	60,978.15	
Other interest accrued but not yet due.....	27,176.40	
Due borrowers on uncompleted loans.....	851,508.81	
Amortization installments paid in advance.....	589,888.16	
Farm loan bond coupons outstanding.....	438,392.97	
Other liabilities.....	312,497.31	
Total liabilities.....	435,328,559.55	
Net worth:		
Capital stock paid in.....	\$34,078,985.00	
Surplus paid in.....	1,395,218.59	
Reserve (legal).....	2,384,427.22	
Surplus, reserves, etc.....	792,836.07	
Undivided profits.....	1,211,324.08	
	39,862,790.96	
Total liabilities and net worth.....	475,191,350.51	

FEDERAL INTERMEDIATE CREDIT BANKS

Under authority of the act of March 4, 1923, providing additional credit facilities for the agricultural and livestock industries of the United States, the Federal farm loan act was amended to provide for the chartering by the Federal Farm Loan Board of 12 institutions, to be known as Federal intermediate credit banks.

In pursuance of this authority 12 banks were chartered, all of which were in operation by the latter part of May, 1924, and by September 30 had accumulated total assets of \$105,025,000.

The assets and liabilities of these banks are shown in the following statement:

*Consolidated statement of condition of the 12 Federal intermediate credit banks
as of the close of business September 30, 1924*

Assets:	
Direct loans.....	\$31, 448, 485. 91
Rediscounts.....	20, 831, 270. 56
Accrued interest on loans and rediscounts.....	263, 791. 78
United States Government bonds and securities.....	2, 300, 000. 00
Accrued interest on United States Government bonds and securities.....	24, 747. 10
Other securities.....	-----
Accrued interest on other securities.....	\$2, 452. 91
Other accrued interest.....	-----
Rediscounts for other Federal intermediate credit banks.....	6, 950, 043. 07
Cash on hand and in banks.....	7, 163, 225. 72
Capital stock callable from United States Treasury.....	36, 000, 000. 00
Furniture and fixtures.....	25, 200. 02
Documentary stamps.....	24. 57
Other assets.....	15, 436. 56
Total assets.....	105, 024, 678. 20
<hr/>	
Liabilities:	
Capital stock subscribed.....	60, 000, 000. 00
Surplus.....	152, 271. 20
Undivided profits.....	983, 823. 59
Debentures outstanding.....	35, 112, 000. 00
Accrued interest on debentures outstanding.....	328, 226. 44
Notes and bills payable.....	375, 000. 00
Notes and bills rediscounted.....	7, 450, 000. 00
Bonds and securities borrowed.....	-----
Partial payments.....	4, 152. 17
Interest collected not earned.....	404, 713. 93
Deferred rediscounts.....	86, 173. 99
Other accrued interest.....	69, 981. 37
Other liabilities.....	58, 335. 51
Total liabilities.....	105, 024, 678. 20

UNITED STATES POSTAL SAVINGS SYSTEM

Statistics with respect to activities of the Postal Savings System in the United States in the fiscal year ended June 30, 1924, furnished by the Third Assistant Postmaster General, Post Office Department, show total assets of \$137,470,000, and a reduction in assets in the year of \$3,542,000.

Working cash, consisting of funds in depository banks, and with postmasters, amounted to \$96,406,000, compared with \$62,066,000 in 1923, and special funds, consisting of reserve funds with the Treasurer of the United States and other miscellaneous funds, aggregated \$7,888,000, and show an increase in the year of \$1,207,000. Accounts receivable show a reduction of \$399,000 in the year, and amounted to \$450,000.

Investments, consisting of United States bonds, postal savings, and Liberty loan bonds, show a reduction in the year of \$38,689,000, and amounted to \$32,726,000, June 30, 1924.

Deposit liabilities amounted to \$136,465,000, and were \$2,007,000 greater than a year ago, while accounts payable representing interest and profits due the postal service show a reduction in the year of \$4,665,000 and amounted to \$780,000.

Surplus funds amounted to \$225,000, showing a reduction in the year of \$884,000.

Balances to the credit of depositors at the end of the fiscal year June 30, 1923, amounted to \$131,671,000. Deposits in the last fiscal year were \$96,986,000, and withdrawals \$95,843,000, leaving a balance to the credit of 412,584 depositors, June 30, 1924, of \$132,814,000.

Statistics with respect to the operation of the Postal Savings System in the last fiscal year follow:

17688°—24‡——10

Comparative balance sheet for June 30, 1924, and June 30, 1923

Items	June 30, 1924		June 30, 1923		Increase	Decrease
RESOURCES						
Working cash:						
Depository banks.....	\$96,226,670.32		\$61,734,947.92		\$34,491,722.40	
Postmasters.....	179,815.83		331,077.99			\$151,262.16
		\$96,406,486.15		\$62,066,025.91	34,340,460.24	
Special funds:						
Treasurer of United States—reserve fund.....	6,624,100.59		6,590,402.49		33,698.10	
Treasurer of United States—miscellaneous (working) funds.....	1,264,074.02		91,252.99		1,172,821.03	
		7,888,174.61		6,681,655.48	1,206,519.13	
Accounts receivable:						
Accrued interest on bond investments.....	355,010.16		747,433.90			392,423.74
Due from discontinued depository banks.....	14.49		.49		14.00	
Due from late postmasters, including credits temporarily withheld.....	94,739.49		101,683.70			6,944.21
		449,764.14		849,118.09		399,353.95
Investments, carried at cost prices—U. S. bonds:						
Postal savings 2½'s.....	Par value \$9,504,780	9,504,780.00	9,023,680.00		481,100.00	
Fourth Liberty 4½'s.....	26,676,750	23,220,860.36	62,391,250.94			39,170,390.58
		32,725,640.36		71,414,930.94		38,689,290.58
	36,181,530					
		137,470,065.26		141,011,730.42		3,541,665.16
LIABILITIES AND SURPLUS FUNDS						
Due depositors:						
Outstanding principal, represented by certificates of deposit.....	132,814,135.00		131,671,300.00		1,142,835.00	
Interest payable on certificates of deposit.....	3,587,872.23		2,723,575.09		864,297.14	
Outstanding savings stamps.....	62,890.80		63,230.20			339.40
		136,464,898.03		134,458,105.29	2,006,792.74	
Accounts payable:						
Due Postal Service—Interest and profits.....		780,039.05		5,444,738.53		4,664,699.48
		137,244,937.08		139,902,843.82		2,657,906.74
Surplus funds:						
Interest and profits (undistributed earnings) subject to future allocation of maturing interest charges.....		225,128.18		1,108,856.60		883,728.42
		137,470,065.26		141,011,730.42		3,541,665.16

Comparative statement of interest-earning resources and liabilities for June 30, 1924, and June 30, 1923

Items	June 30, 1924		June 30, 1923		Increase	Decrease
RESOURCES						
Working cash:						
Depository banks	\$96,226,670.32		\$61,734,947.92		\$34,491,722.40	
Investments, carried at cost price	32,725,640.36		71,414,930.94			\$38,689,290.58
		\$128,952,310.68		\$133,149,878.86		4,197,568.18
LIABILITIES						
Due depositors:						
Outstanding principal, represented by certificates of deposit		132,814,135.00		131,671,300.00	1,142,835.00	
Excess of liabilities		3,561,824.32		-1,478,578.86	5,340,403.18	

Comparative statement of interest and profits for the fiscal years ended June 30, 1924, and June 30, 1923

Items	Fiscal year 1924		Fiscal year 1923		Increase	Decrease
Credits:						
Interest on bank deposits.....	\$1,743,691.89		\$1,334,094.29		\$412,597.60	
Interest on bond investments.....	2,764,373.44		3,702,838.83			\$938,465.39
Miscellaneous receipts.....	2.70		32.89			30.19
Profits realized on sale of investments.....	5,743,206.92		2,524,346.00		3,218,860.92	
		\$10,254,274.95		\$7,561,312.01	2,692,962.94	
Debits:						
Interest credited to depositors.....	3,048,631.07		2,136,961.44		911,669.63	
Allowances to postmasters—						
Losses by fire, burglary, etc.....	43.70		199.78			156.08
Miscellaneous losses.....			1.09			1.09
		3,048,674.77		2,137,162.31	911,512.46	
Excess of income.....		7,205,600.18		5,424,149.70	1,781,450.48	

Summary of postal savings business for the fiscal year ended June 30, 1924, by States

State	Balance to the credit of depositors June 30, 1923	Deposits ¹	Withdrawals ¹	Balance to the credit of depositors June 30, 1924	Increase in balances to the credit of depositors ²	Savings stamps		Amount at interest in banks June June 30, 1924	Interest received from banks	Interest paid to depositors	Amount of deposits surrendered for bonds
						Sold	Re-deemed				
United States.....	\$131,671,300	\$96,985,663	\$95,842,828	\$132,814,135	\$1,142,835	\$68,605.60	\$68,945	\$96,369,973.80	\$1,746,691.89	\$2,184,333.92	\$33,560
Alabama.....	391,776	377,961	381,646	388,091	-3,685	33.20	22	336,020.83	5,890.84	6,479.30	-----
Alaska.....	671,987	427,648	500,081	599,554	-72,433	-----	-----	568,213.80	14,742.77	9,685.14	-----
Arizona.....	284,133	617,894	363,323	538,704	254,671	12.00	17	468,888.38	7,358.17	4,691.54	-----
Arkansas.....	174,102	100,279	112,255	162,126	-11,976	19.50	23	159,685.98	3,492.37	3,393.14	-----
California.....	2,698,631	2,509,397	2,562,977	2,645,051	-53,580	337.10	484	2,301,637.29	37,667.82	49,174.02	540
Colorado.....	1,236,460	1,105,078	827,521	1,514,017	277,557	267.50	482	1,439,971.16	22,106.44	24,431.24	-----
Connecticut.....	2,180,215	1,293,873	1,459,125	2,014,963	-165,262	2,245.60	1,793	1,459,558.57	29,869.65	38,381.26	40
Delaware.....	207,782	135,599	156,448	186,933	-20,849	44.10	41	177,773.75	2,793.61	4,943.81	-----
District of Columbia.....	370,887	307,842	336,554	342,175	-28,712	537.90	597	832,537.27	14,661.55	6,043.87	2,920
Florida.....	789,138	1,008,852	922,268	875,722	86,584	84.60	74	756,737.65	14,843.71	12,410.39	-----
Georgia.....	244,522	254,037	226,653	271,906	27,384	187.30	171	243,558.22	5,351.77	4,184.16	-----
Hawaii.....	29,528	50,485	43,412	38,601	7,073	.10	-----	36,578.24	771.63	268.30	-----
Idaho.....	734,365	1,253,980	957,596	1,030,749	296,384	51.10	35	1,067,805.81	20,231.73	9,154.30	-----
Illinois.....	8,091,315	5,014,897	5,120,688	7,985,524	-105,791	2,667.90	2,035	5,607,184.90	93,250.60	142,872.94	700
Indiana.....	851,668	419,366	497,768	773,266	-78,402	215.80	233	654,314.34	12,824.25	14,918.85	-----
Iowa.....	366,570	756,004	286,218	836,356	469,786	42.00	42	820,067.97	9,750.18	6,541.37	-----
Kansas.....	554,848	501,591	339,086	717,353	162,505	105.10	109	600,665.97	9,888.87	9,130.42	200
Kentucky.....	316,999	199,662	229,296	287,365	-29,634	30.70	44	243,680.83	4,834.42	5,654.11	2,460
Louisiana.....	333,942	185,936	201,321	318,557	-15,385	32.40	32	258,530.54	5,306.85	5,871.52	-----
Maine.....	250,625	113,904	172,429	192,100	-58,523	108.40	90	157,615.05	3,633.63	4,817.37	-----
Maryland.....	204,182	163,705	184,256	183,631	-20,551	59.20	60	120,798.04	2,427.17	3,252.29	-----
Massachusetts.....	9,168,205	6,313,212	6,401,061	9,080,356	-87,849	4,603.90	4,584	7,224,623.01	156,993.01	126,344.36	500
Michigan.....	2,900,722	1,997,457	2,243,517	2,649,662	-251,060	215.20	217	2,481,393.26	43,274.64	49,549.65	2,500
Minnesota.....	1,223,265	1,606,017	796,367	2,032,915	809,650	259.70	324	1,957,634.48	19,660.11	23,148.83	1,000
Mississippi.....	63,134	56,170	49,826	69,478	6,344	29.60	28	75,068.65	1,758.35	1,083.56	3,500
Missouri.....	2,702,888	2,132,656	1,873,150	2,982,394	259,506	425.10	380	2,355,116.46	41,452.06	47,178.84	2,900
Montana.....	1,304,490	3,198,500	1,675,887	2,827,103	1,522,613	89.80	71	2,837,538.38	43,368.04	18,523.67	1,000
Nebraska.....	306,672	161,036	166,411	301,297	-5,375	166.10	163	250,260.81	4,632.81	5,056.43	-----
Nevada.....	286,421	226,268	237,746	274,943	-11,478	8.80	11	216,517.34	4,408.82	4,209.78	-----
New Hampshire.....	472,274	220,639	208,980	423,993	-48,341	288.10	277	319,552.91	6,132.73	8,293.25	-----
New Jersey.....	4,282,059	3,064,618	3,360,850	3,985,827	-296,232	3,558.60	3,762	3,051,193.20	53,697.23	73,503.64	-----
New Mexico.....	34,259	401,700	153,918	282,041	247,782	16.40	14	184,249.23	2,343.26	740.64	-----
New York.....	58,557,007	39,606,195	42,358,096	55,804,296	-2,752,711	29,907.90	30,790	30,567,117.07	552,635.62	961,740.60	1,800
North Carolina.....	54,333	63,757	63,660	54,430	97	3.20	15	56,172.72	1,431.50	596.07	-----
North Dakota.....	18,810	199,369	56,389	161,790	142,980	21.00	19	176,565.86	1,492.40	377.18	-----
Ohio.....	3,548,959	1,820,020	2,227,038	3,141,941	-407,018	802.10	744	2,583,455.00	51,664.81	65,737.62	7,400
Oklahoma.....	436,318	1,283,309	626,879	1,092,748	656,430	102.70	90	1,088,045.60	14,779.05	6,850.56	-----
Oregon.....	1,874,771	1,291,755	1,295,529	1,870,997	-3,774	95.10	91	1,674,166.34	26,706.04	33,469.13	2,440
Pennsylvania.....	11,777,919	7,682,142	7,895,896	11,564,165	-213,754	4,156.30	4,252	9,938,218.03	184,863.17	198,361.25	2,500

Porto Rico.....	145,797	242,621	233,116	155,302	9,505	15,125.60	14,945	127,180.81	3,119.24	2,117.48	-----
Rhode Island.....	958,051	793,512	816,252	935,311	-22,740	874.30	964	762,820.52	13,841.52	15,984.84	-----
South Carolina.....	118,205	129,215	127,389	120,031	1,826	160.70	175	117,654.11	2,726.00	1,277.45	-----
South Dakota.....	17,924	376,264	66,208	327,980	310,056	12.70	13	255,232.89	1,688.81	563.04	-----
Tennessee.....	200,690	139,123	140,694	199,119	-1,571	32.10	30	154,077.81	3,101.39	3,601.22	-----
Texas.....	778,749	742,104	669,066	851,787	73,038	162.40	156	681,892.62	13,373.18	12,752.68	-----
Utah.....	551,182	442,196	432,089	561,289	10,107	1.50	10	585,294.79	11,067.96	7,880.37	-----
Vermont.....	110,446	85,289	98,255	97,480	-12,966	35.60	27	91,565.31	2,470.84	1,615.36	-----
Virginia.....	296,844	207,109	235,925	268,028	-28,816	165.80	173	267,860.39	6,149.98	4,853.77	160
Virgin Islands.....	4,782	8,823	10,491	3,114	-1,668	-----	-----	-----	-----	42.53	-----
Washington.....	6,821,712	4,378,517	4,301,312	6,898,917	77,205	126.20	131	6,133,104.71	128,468.97	112,857.91	1,060
West Virginia.....	310,062	266,141	258,492	317,711	7,649	6.00	9	269,651.72	6,021.68	4,862.21	-----
Wisconsin.....	1,145,452	588,201	603,761	1,129,892	-15,560	70.70	81	1,117,532.11	15,809.10	21,771.43	-----
Wyoming.....	215,223	463,738	211,847	467,114	251,891	12.70	15	457,433.37	5,661.24	2,849.48	-----

¹ These totals include the amount of \$2,052,817 transferred between depository offices.

² A minus sign denotes decrease.

SCHOOL-SAVINGS BANKS

Considerable progress in the cultivation of thrift among school children is disclosed by statistics compiled by the savings bank division of the American Bankers' Association with respect to school-savings banking in the school year 1923-24.

The data for the current year, compared with revised statistics for the year 1922-23, shows 3,095,012 enrollments, an increase of 33,959, while the number of pupils enrolled and actually participating in the benefits of the system was 2,236,326, an increase of 328,475.

The amount of collections during the past year was \$14,991,535, showing an increase of 41 per cent over the amount collected in the previous year, and balances in banks to the credit of the system amounted to \$20,435,144, showing an increase in the year of 73 per cent.

The number of reporting school systems increased in the year from 494 to 683, and the number of schools from 6,868 to 9,080.

Statistics relative to the activities of school-savings banks in the several States, are shown in the following statement:

School-savings banking for the school year 1923-24

State	Number				Collections	Interest credited	Bank balances June 30, 1924
	Towns	School buildings	Enrollment	Participating			
Maine.....	6	68	12,910	8,741	\$23,016.41	\$542.12	\$35,526.26
New Hampshire.....	5	35	14,604	8,813	21,953.05	402.64	27,892.84
Vermont.....	2	14	4,723	1,348	6,712.45	211.13	10,003.67
Massachusetts.....	58	759	297,310	132,191	797,557.00	7,697.80	1,069,192.93
Rhode Island.....	8	302	80,179	75,416	715,122.95	12,077.73	825,681.30
Connecticut.....	24	423	86,805	63,349	496,601.35	8,009.17	737,624.44
Total New England States.....	103	1,601	496,531	289,858	2,060,963.21	28,940.59	2,705,921.44
New York.....	51	815	167,444	376,031	2,008,371.96	31,236.31	2,163,982.63
New Jersey.....	28	274	96,256	69,294	552,109.13	12,319.77	804,686.65
Pennsylvania.....	129	1,074	409,192	294,836	2,817,869.62	60,092.49	3,902,344.50
Delaware.....	2	38	14,458	147	105,446.38	2,035.54	120,014.95
Maryland.....	2	20	16,156	8,972	27,157.08	53.54	14,906.06
District of Columbia.....	1	86	41,380	-----	45,580.74	-----	45,580.74
Total Eastern States.....	213	2,307	744,886	749,280	5,536,534.91	105,737.65	7,051,515.53
Virginia.....	7	129	59,932	49,090	247,170.53	2,904.86	189,237.14
West Virginia.....	11	73	29,599	20,887	129,067.19	2,320.71	180,096.36
North Carolina.....	9	39	18,898	11,761	42,910.02	541.22	50,182.19
South Carolina.....	2	7	830	400	1,500.37	16.23	3,078.07
Georgia.....	4	86	50,904	31,936	139,298.13	1,761.27	137,415.28
Florida.....	1	-----	-----	-----	639.69	-----	639.69
Alabama.....	1	7	2,892	2,753	9,479.85	.07	6,769.21
Louisiana.....	1	87	44,726	-----	59,507.06	-----	101,783.69
Arkansas.....	2	25	11,606	6,350	15,998.11	-----	15,817.04
Kentucky.....	7	169	57,737	33,994	292,823.08	2,163.69	234,342.74
Tennessee.....	2	45	28,912	27,726	136,795.03	2,412.10	209,674.50
Total Southern States.....	47	667	306,056	184,897	1,075,189.06	12,120.15	1,120,035.91
Ohio.....	66	669	297,901	229,017	1,369,129.64	32,278.17	1,711,553.93
Indiana.....	16	170	61,684	37,830	302,008.95	3,898.40	345,025.64
Illinois.....	54	480	166,833	107,079	801,823.68	10,280.26	923,989.87
Michigan.....	45	388	142,195	78,123	518,278.77	12,939.50	751,887.41
Wisconsin.....	32	269	83,033	61,606	403,790.26	6,541.63	513,697.34
Minnesota.....	11	370	159,845	116,824	558,182.12	16,672.11	1,129,093.33
Iowa.....	17	181	103,800	48,962	304,247.27	6,960.36	408,605.30
Missouri.....	3	109	65,319	33,863	114,841.37	218.59	100,836.80
Total Middle Western States.....	244	2,636	1,080,610	713,304	4,372,302.06	89,789.02	5,884,689.62

School-savings banking for the school year 1923-24—Continued

State	Number				Collections	Interest credited	Bank balances June 30, 1924
	Towns	School buildings	Enrollment	Participating			
Nebraska.....	4	63	46,608	22,330	\$156,835.72	\$3,714.55	\$230,560.25
Kansas.....	8	92	33,279	24,111	84,474.19	1,401.82	88,838.08
Wyoming.....	1	11	3,450	-----	91.50	-----	186.34
Colorado.....	3	41	25,667	4,716	25,749.80	38.11	33,933.12
New Mexico.....	1	11	1,835	906	3,009.35	144.67	3,206.74
Oklahoma.....	3	37	20,615	14,158	83,555.01	521.84	454,216.34
Total Western States.....	20	255	131,544	66,221	353,715.48	5,820.99	819,970.87
Washington.....	8	212	94,306	59,161	336,204.39	9,606.45	395,308.34
Oregon.....	2	29	3,411	1,993	7,375.01	158.78	10,393.39
California.....	25	1,379	237,068	171,253	1,227,456.29	58,678.64	2,437,373.83
Nevada.....	1	3	600	359	1,791.99	13.70	845.71
Total Pacific States.....	36	1,614	335,385	232,766	1,572,830.68	68,457.57	2,844,011.27
Total United States.....	663	9,080	3,095,012	2,236,326	11,991,535.40	310,865.97	20,435,144.64

NOTE.—No reports received from States omitted.

SAVINGS BANKS IN PRINCIPAL COUNTRIES OF THE WORLD

Statistics relative to savings banks, including postal savings banks in specified countries, with other related data furnished by the Bureau of Foreign and Domestic Commerce, Department of Commerce, supplemented by information relative to banks in the United States, etc., obtained from reports received in the Currency Bureau from other sources, are shown in the following statement as of the most recent dates for which the data is available.

Savings banks, including postal savings banks, number of depositors, amount of deposits, average deposits per deposit account and per inhabitant, by specified countries

[Source: Official reports of the respective countries]

Country	Population †	Date of report	Form of savings bank	Number of depositors	Deposits	Average deposit account	Average deposit per inhabitant
Argentina.....	8,699,000	Dec. 31, 1922	Postal.....	681,000	\$15,164,000	\$22.28	\$1.74
Austria.....	6,527,000	Dec. 31, 1923	Communal and private.....		11,284,000		1.73
Belgium.....	7,466,000	Dec. 31, 1922	General.....	3,858,000	124,353,000	32.23	16.66
Brazil.....	30,636,000	Dec. 31, 1921	Federal.....		43,390,000		1.42
Bulgaria.....	4,861,000	Dec. 31, 1923	Postal.....		1,151,000		.24
Chile ²	3,819,000	Dec. 31, 1922	Public.....	1,135,000	43,177,000	38.04	11.31
Czechoslovakia.....	13,611,000	Dec. 31, 1923	Communal and private.....		303,590,000		22.30
Denmark ³	3,289,000	Mar. 31, 1921	Communal and corporate.....	1,538,000	276,033,000	179.53	83.93
Egypt.....	13,717,000	Dec. 31, 1923	Postal.....		7,102,000		.52
Finland.....	3,403,000	Dec. 31, 1921	Private.....	529,000	22,470,000	42.46	6.60
		do.....	Postal.....	122,000	1,658,000	13.62	.49
France.....	39,210,000	do.....	Private.....	8,829,000	559,691,000	63.39	14.27
		Dec. 31, 1922	Postal.....	7,189,000	223,986,000	31.16	5.71
Algeria.....	5,564,000	Dec. 31, 1918	Municipal.....	21,000	886,000	43.19	.16
Tunis.....	2,095,000	Dec. 31, 1922	Postal.....	4,000	1,624,000	423.00	.78
Hungary ⁴	7,987,000	Dec. 31, 1923	do.....		5,444,000		.68
Italy.....	38,836,000	do.....	Communal and corporate.....		417,639,000		10.75
		do.....	Postal.....		381,349,000		9.82
Japan.....	58,697,000	Dec. 31, 1920	Private.....	12,427,000	199,527,000	16.06	3.40
		Mar. 31, 1922	Postal.....	24,978,000	431,722,000	17.28	7.35
Formosa.....	3,655,000	do.....	do.....	422,000	3,572,000	8.45	.98
Chosen.....	17,264,000	do.....	do.....	1,416,000	8,878,000	6.27	.51
Netherlands.....	6,977,000	Dec. 31, 1921	Private.....	656,000	88,743,000	159.49	12.72
		do.....	Postal.....	1,915,000	104,819,000	54.74	15.02
Dutch East Indies.....	49,351,000	do.....	do.....	226,000	7,376,000	32.68	.15
Dutch Guiana.....	95,000	do.....	do.....	14,000	400,000	28.57	4.20
Dutch West Indies.....	55,000	do.....	do.....	5,000	82,000	16.46	1.50
Norway.....	2,670,000	do.....	Communal and private.....	1,756,000	366,628,000	208.84	137.31
Spain.....	21,338,000	do.....	Private.....	1,133,000	115,591,000	102.02	5.42
		Dec. 31, 1920	Postal.....	355,000	11,544,000	32.53	.54
Sweden.....	5,988,000	Dec. 31, 1921	Communal and trustee.....	2,298,000	537,107,000	233.70	89.70
		Dec. 31, 1922	Postal.....	691,000	32,105,000	46.43	5.36
Switzerland.....	3,886,000	Dec. 31, 1918	Communal and private.....	2,818,000	545,738,000	193.68	140.44
United Kingdom.....	47,452,000	Nov. 20, 1920	Trustee.....	2,262,000	260,918,000	115.36	5.50
		Dec. 31, 1922	Postal.....	18,032,000	1,243,916,000	68.64	26.21
British India ⁵	246,947,000	Mar. 31, 1922	do.....	1,958,000	61,578,000	31.44	.25
Australia.....	5,633,000	Mar. 31, 1923	Government and private.....	3,542,000	767,358,000	216.65	136.23
New Zealand.....	1,289,000	do.....	Postal.....	691,000	207,469,000	300.26	160.89
		do.....	Private.....	110,000	21,812,000	197.83	16.84

Canada.....	9, 148, 000	do.....	Government, postal, and special.....		89, 495, 000		9. 78
Union of South Africa.....	6, 929, 000	{ Mar. 31, 1922	Postal.....	302, 000	25, 582, 000	84. 67	3. 69
British West Indies.....	1, 867, 000	do.....	Private.....	17, 000	4, 086, 000	242. 10	. 59
British colonies, n. e. s.....	39, 412, 000	{ 1919-20.....	Government and post office.....	99, 000	5, 477, 000	55. 11	2. 93
		1919-20.....	do.....	292, 000	13, 681, 000	46. 83	. 35
Foreign countries, total.....	718, 373, 000			102, 436, 000	7, 595, 195, 000	74. 15	10. 57
United States and possessions.....	⁶ 114, 385, 000	{ June 30, 1924	Postal Savings System.....	413, 000	132, 814, 000	321. 58	1. 16
Philippines.....	⁷ 10, 810, 000	do.....	Mutual and stock.....	13, 972, 000	8, 439, 855, 000	604. 05	73. 78
		do.....	Postal.....	165, 000	2, 661, 000	16. 13	. 25
Grand total.....	843, 568, 000			116, 985, 000	16, 170, 525, 000	138. 23	19. 17

¹ The figures of population are for the nearest date to which the statistics of savings banks relate.

² Includes savings deposits in ordinary banks.

³ Including the Faroe Islands.

⁴ Includes deposits in checking account.

⁵ Exclusive of the feudatory States.

⁶ Exclusive of Philippines. Estimated by Government actuary.

⁷ Information from Bureau of Insular Affairs, War Department.

RESOURCES OF LEADING FOREIGN BANKS OF ISSUE

The total assets of 22 principal central banks of issue, on or about June 30, 1924, converted at existing rates of exchange, amounted to \$10,733,463,000, compared with \$10,011,165,000 a year ago.

Obligations in the rate of exchange due to economical conditions prevailing throughout Europe during the past year is accountable for the reduction of the assets of these banks, converted at the par of exchange, from \$8,455,379,797,000 in 1923 to \$4,086,471,148,000 in 1924.

Statement prepared by the Federal Reserve Board, showing total assets of each bank of issue, on or about June 30, 1924, the par of exchange and conversions at the par of exchange and prevailing rates of exchange, follows:

Total assets of principal central banks about June 30, 1924

[In thousands of local currency and of dollars]

	Date, 1924	Local currency	Total assets	Par of ex- change	Total assets converted at par of exchange	Rate of ex- change on given date	Total as- sets con- verted at rate of exchange on given date
				<i>Cents</i>		<i>Cents</i>	
Austrian National Bank.....	June 30	Kronen.....	12, 270, 343, 111	20. 26	2, 483, 971, 512	0. 0014	171, 785
Bank of Belgium.....	June 26	Francs.....	8, 067, 809	19. 30	1, 557, 087	4. 6200	372, 733
Czechoslovakian Banking office.....	June 30	Kronen.....	14, 354, 168	20. 26	2, 908, 154	2. 9349	421, 280
Bank of Denmark.....	do.....	Kroner.....	759, 849	26. 80	203, 640	15. 9900	121, 500
Bank of England.....	June 25	Pounds.....	276, 691	436. 65	1, 346, 517	432. 3700	1, 196, 329
Bank of Finland.....	June 30	Marks.....	1, 992, 595	19. 30	384, 571	2. 5031	49, 877
Bank of France.....	June 26	Francs.....	44, 228, 511	19. 30	8, 536, 103	5. 2000	2, 344, 111
German Reichsbank.....	June 30	Gold marks.....	13, 087, 818	23. 82	735, 518	23. 9000	737, 989
Bank of Greece.....	June 14	Drachmas.....	12, 020, 415	19. 30	2, 319, 940	1. 7454	209, 804
National Bank of Hungary ¹	June 30	Kronen.....	7, 733, 046, 841	20. 26	1, 566, 715, 290	0. 0012	92, 797
Banks of Italy, Naples, and Sicily.....	do.....	Lire.....	25, 382, 058	19. 30	4, 898, 737	4. 3100	1, 093, 967
Bank of Netherlands.....	do.....	Florins.....	1, 071, 015	50. 20	430, 548	37. 5700	402, 380
Bank of Norway.....	do.....	Kroner.....	680, 175	26. 80	182, 287	13. 4200	91, 279
Bank of Roumania.....	July 5	Lei.....	24, 994, 725	19. 30	4, 823, 982	0. 4054	101, 329
Russian State Bank.....	May 1	Chervontsi.....	145, 098	514. 60	746, 674	518. 0000	751, 608
Bank of Spain.....	June 28	Pesetas.....	5, 984, 630	19. 30	1, 155, 034	13. 4300	803, 736
Bank of Sweden.....	June 30	Kronor.....	877, 873	26. 80	235, 270	26. 5400	232, 987
Bank of Switzerland.....	do.....	Francs.....	996, 599	19. 30	192, 344	17. 7600	176, 996
Bank of Yugoslavia.....	July 15	Dinars.....	8, 488, 938	19. 30	1, 638, 365	1. 1845	100, 551
Reserve Bank of Peru.....	June 30	Pounds.....	6, 639	436. 65	32, 309	414. 0000	27, 485
Bank of Japan.....	June 28	Yen.....	2, 628, 089	49. 85	1, 310, 102	41. 7600	1, 097, 490
Bank of Java.....	do.....	Florins.....	366, 080	40. 20	147, 164	37. 0000	135, 450
Total.....					4, 086, 471, 148		10, 733, 463

¹In thousands of gold marks, converted at official rate, 1 gold mark=1,000,000,000 paper marks.

²Per Reichsmarks 1,000,000,000,000.

³First statement of the new National Bank of Hungary, opened June 24, 1924.

Assessments on national banks to pay salaries and expenses of national bank examiners, year ended October 31, 1924

Amount on hand Nov. 1, 1923.....	\$154, 025. 74
Receipts from Nov. 1, 1923 to Oct. 1, 1924.....	2, 352, 044. 48
Expenses Nov. 1, 1923, to Oct. 31, 1924.....	\$2, 506, 070. 22
Balance on hand Nov. 1, 1924.....	2, 202, 518. 61
	303, 551. 61

**EXPENSES INCIDENT TO MAINTENANCE OF CURRENCY
BUREAU AND NET PROFIT DERIVED BY GOVERNMENT
FROM TAXES ON NATIONAL AND FEDERAL RESERVE BANK
NOTES, FISCAL YEAR ENDED JUNE 30, 1924**

The expense incident to the operation of the Currency Bureau during the fiscal year 1923 was \$5,226,751.46 as against \$5,109,184.37 for the past year, showing a net saving of \$117,567.09 for 1924 over that for 1923.

Of this total expense of \$5,109,184.37 for the maintenance of this bureau for the past year, \$1,119,152.45, represents the amount paid by the Government and \$3,990,031.92 that reimbursed by the National and Federal reserve banks.

The amount paid by the Government in 1923 was \$1,012,454.99, while that for the past year was \$1,119,152.45, which shows an increased expenditure of \$106,697.46 for 1924.

This increase for 1924 was occasioned by the greater volume of national bank notes printed, the cost of which in 1923 was \$741,944.99, while for 1924 it was \$859,209.39, an increase of \$117,264.40, more than the entire additional operating expenses paid by the Government over those incurred in 1923.

There were decreases in the expenses paid by the Government in 1924 over those for 1923 as follows: Salaries, \$7,616.53, and printing, binding, and stationery, \$3,304.98. The increases for the same period were: General expenses, \$354.57, and paper and printing of national bank currency, \$117,264.40, or a net increase of \$106,697.46, as shown above.

The expenses of this bureau reimbursed by the banks in 1923 were \$4,214,296.47, while those for 1924 were \$3,990,031.92, a decrease of \$224,264.55. The items representing this reduction in expenses were as follows: Plates, paper, and printing, \$262,614.62, and postage and insurance on currency shipments from Washington, \$41,447.55, or a gross decrease of \$304,062.17. The increases were: Salaries, \$4,786.17; general expenses, \$3,432.48; and expenses on account of national bank examining service, \$71,578.97, a gross increase of \$79,797.62, or a net decrease of \$224,264.55, as above shown.

The revenue resulting from the tax on national and Federal reserve bank notes was \$4,066,599.20, of which sum the national banks paid \$4,063,708.32 and the Federal reserve banks \$2,890.88. Deducting from this sum the entire expense paid by the Government for the maintenance of this bureau, amounting to \$1,119,152.45, there remains a net revenue of \$2,947,446.75.

Expenses incident to maintenance of Currency Bureau and net profit derived by Government from taxes on National and Federal reserve bank notes, fiscal year ended June 30, 1924

	Expenses paid from appropriation	Expenses reimbursed by banks	Total expenses
Salaries:			
Regular roll, including bonus and retirement fund.....	\$221, 760. 13		
National currency reimbursable roll, including bonus and retirement fund.....		\$71, 072. 04	
Federal reserve issue and redemption division, including salary of comptroller as member of Federal Reserve Board.....		62, 216. 80	
Insolvent national bank division.....		32, 475. 59	
Total salaries.....			\$387, 524. 56
General expenses:			
Printing and binding.....	18, 778. 13	2, 516. 84	
Stationery.....	13, 879. 61	1, 175. 05	
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	4, 446. 79	2, 639. 89	
Special examination of national banks, repairs to macerator, etc.....	1, 078. 40		
Total general expenses.....			44, 514. 71
Currency issues:			
National bank notes—			
Paper.....	108, 686. 32		
Printing, etc.....	750, 523. 07		
Plates (reimbursed).....		53, 700. 00	
Federal reserve notes—			
Paper.....		231, 501. 60	
Plates, printing, etc.....		1, 024, 320. 40	
Total currency issues.....			2, 168, 731. 39
Expenses on account of national bank examining service paid by banks.....		2, 216, 970. 82	2, 216, 970. 82
Postage on shipments of national-bank notes.....		88, 140. 06	88, 140. 06
Postage on shipments of Federal reserve notes and Federal reserve bank notes.....		69, 361. 00	69, 361. 00
Insurance on shipments of national-bank notes.....		49, 347. 45	49, 347. 45
Insurance on shipments of Federal reserve notes and Federal reserve bank notes.....		84, 594. 38	84, 594. 38
Total expenses paid from appropriations.....	1, 119, 152. 45		
Total expenses reimbursed by banks.....		3, 960, 031. 92	
Total expenses.....			5, 109, 184. 37
Tax paid by national banks on circulating notes.....			\$4, 063, 708. 32
Tax paid by Federal reserve banks on Federal reserve bank notes.....			2, 890. 88
Total.....			4, 066, 599. 20
Total expenses of Currency Bureau paid from congressional appropriations.....			1, 119, 152. 45
Net profit to Government from taxes on circulation.....			2, 947, 446. 75

CONCLUSION

The operations of the bureau are now conducted under a system of careful and continuous budgeting. Expenses have been materially reduced, while at the same time the efficiency of the service has improved.

The work of supervision of the national banks requires a personnel not only of character and ability but also a technical training and experience which can only be acquired through years of contact with the work. In order to attain this end it has always been recognized that continuity in the service should be maintained. This governmental policy constitutes one of the outstanding advantages of the national-banking system.

During the past year adverse financial conditions in certain sections of the country caused unusual demands to be made upon the officials

and employees of the Bureau of the Comptroller of the Currency. The response in constructive effort by the national-bank examiners in the territory affected and by the office personnel at Washington is worthy of the best traditions of this bureau. Were it feasible the Comptroller of the Currency would like to mention by name, with an expression of appreciation, each of those who have made signal contributions to the success of the work for the period covered by this report.

In the appendix of this report will be found statistics relating in detail to the assets and liabilities of national banks; data relative to the affairs of national banks in charge of receivers; information with reference to the condition of banks under the supervision of the banking departments of the several States, and clearing-house transactions, etc.

Respectfully submitted.

HENRY M. DAWES,
Comptroller of the Currency.

TO THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

PROPOSED REVISION OF SECTION 5200, REVISED STATUTES

SEC. 5200. The total obligations to any national banking association of any person, copartnership, association, or corporation shall at no time exceed 10 per centum of the amount of the capital stock of such association actually paid in and unimpaired and 10 per centum of its unimpaired surplus fund. The term "obligations" shall mean the direct liability of the maker or acceptor of paper discounted with or sold to such association and the liability of the indorser, drawer, or guarantor who obtains a loan from or discounts paper with or sells paper under his guaranty to such association and shall include in the case of obligations of a copartnership or association the obligations of the several members thereof. Such limitation of 10 per centum shall be subject to the following exceptions:

(1) Obligations in the form of drafts or bills of exchange drawn in good faith against actually existing values shall not be subject under this section to any limitation based upon such capital and surplus.

(2) Obligations arising out of the discount of commercial or business paper actually owned by the person, copartnership, association, or corporation negotiating the same shall not be subject under this section to any limitation based upon such capital and surplus.

(3) Obligations drawn in good faith against actually existing values and secured by goods or commodities in process of shipment shall not be subject under this section to any limitation based upon such capital and surplus.

(4) Obligations as indorser or guarantor of notes, other than commercial or business paper excepted under (2) hereof, having a maturity of not more than six months, and owned by the person, corporation, association, or copartnership indorsing and negotiating the same, shall be subject under this section to a limitation of 15 per centum of such capital and surplus in addition to such 10 per centum of such capital and surplus.

(5) Obligations in the form of bankers' acceptances of other banks of the kind described in section 13 of the Federal reserve act shall not be subject under this section to any limitation based upon such capital and surplus.

(6) Obligations of any person, copartnership, association, or corporation, in the form of notes or drafts secured by shipping documents, warehouse receipts or other such documents transferring or securing title covering readily marketable nonperishable staples when such property is fully covered by insurance shall be subject under this section to a limitation of 15 per centum of such capital and surplus in addition to such 10 per centum of such capital and surplus when the market value of such staples securing such obligation is not at any time less than 115 per centum of the face amount of such obligation, and to an additional increase of limitation of 5 per centum of such capital and surplus in addition to such 25 per centum of such capital and surplus when the market value of such staples securing such additional obligation is not at any time less than 120 per centum of the face amount of such additional obligation, and to a further additional increase of limitation of 5 per centum of such capital and surplus in addition to such 30 per centum of such capital and surplus when the market value of such staples securing such additional obligation is not at any time less than 125 per centum of the face amount of such additional obligation, and to a further additional increase of limitation of 5 per centum of such capital and surplus in addition to such 35 per centum of such capital and surplus when the market value of such staples securing such additional obligation is not at any time less than 130 per centum of the face amount of such additional obligation, and to a further additional increase of limitation of 5 per centum of such capital and surplus in addition to such 40 per centum of such capital and surplus when the market value of such staples securing such additional obligation is not at any time less than 135 per centum of the face amount of such additional obligation, and to a further additional increase of limitation of 5 per centum of such capital and surplus in addition to such 45 per centum of such capital and surplus when the market value of such staples securing such additional obligation is not at any time less than 140 per centum of the face amount of such additional obligation,

but this exception shall not apply to obligations of any one person, copartnership, association, or corporation arising from the same transactions and secured upon the identical staples for more than ten months.

(7) Obligations of any person, copartnership, association, or corporation in the form of notes or drafts secured by shipping documents or instruments transferring or securing title covering livestock or giving a lien on livestock when the market value of the livestock securing the obligation is not at any time less than 115 per centum of the face amount of the notes covered by such documents shall be subject under this section to a limitation of 15 per centum of such capital and surplus in addition to such 10 per centum of such capital and surplus.

(8) Obligation of any person, copartnership, association, or corporation in the form of notes secured by not less than a like amount of bonds or notes of the United States issued since April 24, 1917, or certificates of indebtedness of the United States, shall (except to the extent permitted by rules and regulations prescribed by the Comptroller of the Currency, with the approval of the Secretary of the Treasury) be subject under this section to a limitation of 15 per centum of such capital and surplus in addition to such 10 per centum of such capital and surplus.

(9) Obligations of the kind described in section 24 (b) of the Federal reserve act as amended shall be subject to a limitation of 15 per centum of such capital and surplus in addition to such 10 per centum of such capital and surplus; except that obligations of the United States or general obligations of any State or of any political subdivision thereof, or obligations issued under authority of the Federal farm loan act, shall not be subject under this section to any limitation based on such capital and surplus: *Provided*, That purchases completed before the passage of this act shall not be subject to the limitation imposed by this subdivision until the 31st day of December, 1925.

EXPLANATORY DATA ON ABOVE DRAFT OF SECTION 5200

The first paragraph of the bill limits the total amount for which any one person may become liable to a national bank to not more than 10 per cent of the bank's capital and surplus. This is the same provision as that of the existing law. The language of the existing law is, however, clarified by this section by defining the term "obligations" so as to include under the 10 per cent limitation both the person who is primarily liable upon paper discounted as well as the indorser, drawer, or guarantor where such indorser, drawer or guarantor where such indorser, drawer or guarantor is the person who obtains the money from the bank for his own benefit. Under the existing law there is a twilight zone which makes it difficult to define or enforce this 10 per cent limitation against the person who although indirectly liable to the bank on the paper is in fact the person who is the real borrower. Such a borrower, however, may obtain an additional 15 per cent of the bank's capital and surplus under exception number 4.

Exception No. 1 is the same as the existing law and has been a part of the national bank act since 1864.

Exception No. 2 remains also unchanged.

Exception No. 3 is the same in substance as the existing law. The word "demand" is omitted in front of the word "obligations." Under the language in the bill both demand and time obligations would be eligible for exemption from the 10 per cent limitation.

Exception No. 4 places a limitation of 15 per cent in addition to the 10 per cent of capital and surplus upon indorsed or guaranteed paper other than commercial paper. In other words, it allows a customer to discount in addition to his 10 per cent line an additional line of 15 per cent of notes not arising directly out of commercial transactions. This would include such paper as renewed commercial

paper, personal loans, notes in settlement of past due debts, notes given for the purchase of livestock, notes given for personal services and the like. At the present time there is no definite legal limitation upon the amount of this character of paper which a national bank may discount for any one customer. It would seem that 15 per cent additional of such paper is regarded as ample latitude for any national bank. As to renewed commercial paper this exception is a liberalization since renewed commercial paper now under the comptroller's rulings is thrown back upon the regular 10 per cent limitation. As to other notes indicated above, this exception may be regarded as a restriction since now they are regarded as exempt entirely from the 10 per cent limitation and can only be controlled through collateral pressure brought by the comptroller.

Exception No. 5 makes no change in the existing law. Bankers' acceptances are regarded as a highly desirable form of investment. They have a low discount rate. The following may be given as an example of a commercial transaction involving a banker's acceptance. The seller of goods in a foreign country, having made the necessary credit arrangements, draws on a New York bank. When the New York bank accepts the draft it becomes the direct obligation of that bank and is known as a banker's acceptance and as such may be purchased by any national bank without regard to the 10 per cent limitation of Section 5200. Again a merchant in Chicago buying goods in New York may make arrangements with the Chicago bank to accept drafts drawn by him. He usually takes with him a letter of credit from the Chicago bank, showing his authority to draw. He buys goods from a New York wholesaler, draws on his Chicago bank, and the wholesaler through his New York bank transmits the draft for formal acceptance by the Chicago bank. The paper thus accepted becomes negotiable paper subject to the exemption provided in this exception.

Exception No. 6 covers transactions involving the marketing or temporary storage of readily nonmarketable perishable staples. It would cover such staples as cotton and wheat. It makes no restrictive change in the existing law but makes the following liberalizations:

(1) It changes the time limit at the end of the paragraph from six months in the existing law to 10 months and adds the words "arising from the same transaction and secured upon the identical staples." Under the existing law, a customer may not have in the bank this class of paper for six months in any consecutive 12 months. In other words, he must be absolutely clear of the bank with this class of commodity paper for six months out of any 12 regardless of the amount of such commodities he may have. In other words, having one loan with the bank upon certain staples would bar him from making another loan upon different staples. A customer of the bank who may have cotton, tobacco, and livestock available for security at different times within the year could only have one loan running for six months and no others until the lapse of six months. The bill would permit as many loans as there were staples to secure them to the extent of 115 per cent of the face amount of the notes and each such loan could run for a period of 10 months. Under the bill there must be a period of two months in any consecutive 12 months in which the customer must be clear as to the particular loan. In

other words, the section particularly prevents the renewal of commodity paper in order that such commodities may be held for speculation. The customer must clean up each loan after a 10 months' period.

(2) This exception also makes another change in existing law by permitting an additional 5 per cent of capital and surplus exemption for each additional 5 per cent increase in the value of such staples by a gradual gradation until the value of the staples is not less than 140 per cent of the final additional obligation. The increase in the exemption only applies as to the amount of money obtained each time additional security is put up.

Exception No. 7 is substantially the same as existing law. Two changes in language are made as follows:

(1) The requirement for insurance upon livestock is omitted. This requirement has been impossible of application and practice, as no insurance is carried on livestock. Insurance requirements in the existing law relate primarily to readily marketable staples.

(2) The six months' limitation in any consecutive 12 months which was also intended by the existing law to apply primarily to readily marketable staples has been omitted so far as livestock is concerned. No time limit is put in this exception at all, that being a matter which should be left to the bankers who are familiar with the local conditions involving fattening and shipment of livestock.

Exception No. 8 is the same as the existing law and is self-explanatory with an additional 5 per cent increase in the limitation.

Exception No. 9 is new language. National banks at the present time are engaged to a greater or lesser extent in buying and selling investment securities. There is no express power given in the national banking laws authorizing the conduct of this character of business. Nevertheless this is a form of service demanded by banks and it has come to be recognized as a legitimate banking service.

APPENDIX

(NOTE:—Digest of Decisions with reference to national banks, heretofore incorporated in the annual report, is published separately for the current year.)

APPENDIX

TABLE NO. 1.—*Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed*

No.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh.....	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman.....	Mar. 21, 1865	July 24, 1866	New York.
3	Hulburd, Hiland R.....	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay.....	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W.....	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L.....	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S.....	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A. Barton.....	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckels, James H.....	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G.....	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret.....	Oct. 1, 1901	Mar. 28, 1908	Do.
12	Murray, Lawrence O.....	Apr. 28, 1908	Apr. 27, 1913	New York.
13	Williams, John Skelton.....	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D. R.....	Mar. 17, 1921	Apr. 30, 1923	Ohio.
15	Dawes, Henry M.....	May 1, 1923		Illinois.
DEPUTY COMITROLLERS OF THE CURRENCY				
1	Howard, Samuel T.....	May 9, 1863	Aug. 11, 1865	New York.
2	Hulburd, Hiland R.....	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay.....	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.....	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.....	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.....	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.....	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.....	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.....	Mar. 12, 1896	Apr. 30, 1898	South Carolina.
10	Murray, Lawrence O.....	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.....	June 29, 1899	Mar. 2, 1923	District of Colum- bia.
12	Fowler, Willis J.....	July 1, 1908		Indiana.
13	McIntosh, J. W.....	May 21, 1923		Illinois.
14	Collins, Charles W.....	July 1, 1923		Do.

¹ Term expired.

² Died Mar. 2, 1923.

TABLE NO. 2.—*Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1924*

Name	Designation	Salary
Quinn, Edmund F.....	Administrative officer.....	\$4, 400
Herndon, John G.....	Senior administrative assistant.....	3, 300
Gross, Clyde E.....	Administrative assistant.....	3, 000
Yeatman, John P.....	do.....	3, 000
Schreiner, Edmund E.....	Junior administrative assistant.....	3, 000
Avery, Antoinette.....	do.....	2, 700
Burton, Russell O.....	do.....	2, 700
Davenport, William S.....	do.....	2, 400
Kane, William A.....	do.....	2, 400
Thompson, George.....	do.....	2, 400
Wanamaker, William H.....	Principal clerk.....	2, 400
Bock, Carl.....	do.....	2, 300
Ellis, Harrie B.....	Senior clerk.....	2, 300
Fuller, Jane L.....	Principal clerk.....	2, 300
Hicks, Tunis.....	Senior clerk.....	2, 300
Pennock, Carrie L.....	do.....	2, 300
Frye, Ruby M.....	Principal clerk.....	2, 100
Johnston, Edna E.....	do.....	2, 100
Poultney, William W.....	Senior clerk.....	2, 100
Reese, William H.....	Principal clerk.....	2, 100

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1924—Continued

Name	Designation	Salary
Sithens, Charles H.	Senior clerk	\$2, 100
Verrill, Harry M.	Senior clerk-stenographer	2, 100
Wilson, Gordon K.	do	2, 100
Bulger, John C.	Clerk	2, 040
Force, Laura	Head operator, office devices	2, 040
Lewis, John O.	Clerk	2, 040
Marble, George R.	do	2, 040
O'Mara, Vera L.	Clerk-stenographer	2, 040
Spencer, Norma H.	Clerk	2, 040
Wilcox, Ephraim S.	do	2, 040
Allred, Nell H.	Clerk-stenographer	1, 860
Bentley, Thomas B.	Assistant clerk-stenographer	1, 860
Dalzell, Howard H.	Senior clerk-stenographer	1, 860
Fitzgerald, May E.	Senior operator, office devices	1, 860
Friedrichs, Minna K.	Assistant clerk	1, 860
Hanlon, Margaret T.	Senior clerk	1, 860
Herdon, John W.	Senior clerk-stenographer	1, 860
Herdon, Paul H.	Assistant clerk	1, 860
Hubbard, Opal D.	Clerk	1, 860
Hunt, Herman	Assistant clerk	1, 860
Jones, Margaret E.	Clerk	1, 860
Jump, Mollie C.	Assistant clerk	1, 860
Moyer, Alta T.	Clerk-stenographer	1, 860
Murphy, Desmond F.	do	1, 860
Pumphrey, Carrie B.	do	1, 860
Reed, Samuel E.	Assistant clerk	1, 860
Scheele, Frances B.	Senior stenographer	1, 860
Sullivan, Warren E.	Assistant clerk	1, 860
Tucker, Samuel M.	Senior clerk-stenographer	1, 860
Whelan, Marjorie B.	do	1, 860
Andrews, Ettie F.	Junior clerk	1, 680
Baldwin, Wallace N.	do	1, 680
Beall, Clara M.	Senior typist	1, 680
Buckley, Regina C.	Senior operator, office devices	1, 680
Burlingame, Della J.	Junior clerk	1, 680
Deal, Jessie F.	do	1, 680
Erickson, Bertha V.	Senior operator, office devices	1, 680
Haley, John R.	Junior clerk	1, 680
Heizer, Nannie B.	do	1, 680
Hewson, Ella	do	1, 680
Hilheary, Rua	Clerk	1, 680
Jamieson, William G.	Junior operator, office devices	1, 680
Johns, Francis W.	Assistant clerk-stenographer	1, 680
Jorgenson, John A.	Junior clerk	1, 680
Kelly, George	do	1, 680
Larson, Cornelius A.	Assistant clerk-stenographer	1, 680
Lavole, Raymond E.	do	1, 680
Lowell, Harriet P.	Junior clerk	1, 680
Mortimer, Mary H.	Assistant clerk-stenographer	1, 680
Munnery, Joseph A.	Junior clerk	1, 680
Murphy, Clara M.	do	1, 680
Murphy, Maud V.	Assistant clerk	1, 680
McBride, Olga M.	do	1, 680
Nolan, Lida A.	Junior clerk	1, 680
Schiller, Ernestine H.	Assistant clerk	1, 680
Smith, Helen M.	Junior clerk-typist	1, 680
Snyder, Dolly F. M.	Senior stenographer	1, 680
Walker, Johanna S.	Senior operator, office devices	1, 680
Young, Grace E.	Junior clerk	1, 680
Kestler, Mabel F.	Junior clerk-stenographer	1, 500
Barry, Gertrude I.	Junior clerk	1, 500
Bates, Mary E.	Underclerk	1, 500
Chisholm, Elizabeth	Junior clerk	1, 500
Clagett, Dorothy L.	Junior stenographer	1, 500
Crocker, Henry A. D.	Assistant clerk	1, 500
Dailey, William	do	1, 500
Elnore, Annie L.	Underclerk	1, 500
Heizer, Helen V.	Junior clerk	1, 500
Magruder, Edith P.	do	1, 500
Mallet, Katherine H.	Junior operator, office devices	1, 500
Mueller, Pauline	Junior clerk	1, 500
McCrone, Clara O'B.	do	1, 500
Nichols, Sada C.	Assistant clerk	1, 500
Stewart, Walter H.	Junior operator, office devices	1, 500
Taylor, Mathilde S.	Junior clerk	1, 500
Wallace, Virgil P.	Senior stenographer	1, 500
Wigginton, Norval F.	do	1, 500
Willard, Clara L.	Underclerk	1, 500
Wilson, Mildred C.	Assistant clerk	1, 500
Trumbull, Annette	Senior stenographer	1, 500
Anderson, Gunhilde C.	Underclerk	1, 440
Bales, Anna S.	Junior clerk	1, 440

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1924—Continued

Name	Designation	Salary
Bell, Juliet P.	Underclerk	\$1,440
Bullis, Sadie C.	do	1,440
Chiles, Charles R.	do	1,440
Colburn, Nellie A.	Junior clerk	1,440
Cook, George M.	Underclerk	1,440
Deerson, Everett W.	Junior stenographer	1,440
Dillard, John	Underclerk	1,446
Dodge, Victor H.	Junior stenographer	1,440
Frock, Annie C.	Underclerk	1,440
Gleason, Josephine	Junior clerk	1,446
Haymon, N. Mabel	do	1,440
Hopkins, Edna L.	Underclerk	1,440
Lockwood, Rosa L.	Junior stenographer	1,440
Moncreur, Frances W.	Junior clerk	1,440
McKinney, Elva L.	do	1,440
Parsons, Edith N.	Junior typist	1,440
Phillips, Lena B.	Junior operator, office devices	1,440
Rogers, Marie L.	Junior stenographer	1,440
Tschidely, Lacey B. R.	Junior clerk	1,446
Weeks, Katherine	do	1,440
Wood, Kathleen	Underclerk	1,440
Yarborough, Eva M.	Junior clerk	1,440
Brumbaugh, Delia L.	do	1,380
Curtin, Anna E.	do	1,380
Haight, Phoebe E.	do	1,380
Kemether, Eva C.	Junior operator, office devices	1,380
Koontz, Clara E.	Junior clerk	1,380
Marks, Grace J.	do	1,380
Smith, Charles A.	do	1,380
Watts, Metta F.	do	1,380
Brown, Madeline A.	Junior operator, office devices	1,320
Burdge, A. Maud	Junior clerk	1,320
Chamberlain, Robert J.	do	1,320
Chapman, Mac	Junior operator, office devices	1,320
Davidson, Julia	Junior clerk	1,320
Easterday, William A.	Undermechanic	1,320
Frank, Myrtle	Junior operator, office devices	1,320
Gaylord, Alice E.	do	1,320
Huegardner, Elizabeth C.	do	1,220
Hueter, Marion R.	do	1,320
Kelm, Charles C.	Junior clerk	1,320
O'Donnell, Josephine A.	do	1,320
Quackenbush, Dorothy S.	do	1,320
Wright, Evelyn	Junior operator, office devices	1,320
Braxton, Henry	Messenger, CU 3-1	1,290
Brown, Edith L.	Underclerk	1,260
Burke, Madeline V.	do	1,240
Dillon, Minnie L.	do	1,260
Dowden, Eleanor C.	do	1,260
DuRant, Anna K.	do	1,260
Dutrow, Mary H.	do	1,260
Duvall, Grace N.	do	1,260
Harleston, Catherine A.	do	1,260
Kellam, Margaret M.	do	1,260
Kennett, Edna	do	1,260
Miller, Bellum	do	1,260
Pennock, Emily E.	do	1,260
Reese, Aline	do	1,260
Roberts, Victoria	do	1,260
Settle, May C. W.	do	1,260
Sheward, Adelaide H.	do	1,260
Sinns, Harry E.	Messenger, CU 3-1	1,260
Thayer, Olive M.	Underclerk	1,260
White, Grace M.	Underclerk-typist	1,260
Wolfe, Alice M.	Underclerk	1,260
Zoll, Theresa	do	1,260
Shelby, Magnus J.	do	1,200
Blount, Silas A.	Messenger, CU 3-1	1,140
Mann, Harry C.	do	1,140
Carroll, John I.	do	1,080
Hall, James	do	1,080
Taylor, John H.	do	1,080
Whiteman, Edgar	do	1,080
Bland, Richard H.	do	1,020
Cover, Thomas A.	do	1,020
Holland, Thomas	do	1,020
Mims, Alvin E.	do	1,020
Power, Conrad N.	Minor mechanic	1,020
Parsons, Raymond C.	Junior messenger, CU 1-1	720
Mundie, James F.	do	660
Taylor, Mary F.	Minor domestic attendant	376

TABLE NO. 3.—*Number of national banks organized since February 25, 1863, number passed out of the system, and number in operation October 31, 1924*

Under act of Feb. 25, 1863.....	456
Under act of June 3, 1864.....	7,677
Under gold currency act of July 12, 1870.....	10
Under act of Mar. 14, 1900.....	4,447
Total number of national banks organized.....	12,590
Number reported in voluntary liquidation.....	3,371
Number passed into liquidation upon expiration of corporate existence.....	208
Number consolidated under act of Nov. 7, 1918.....	121
Number placed in charge of receivers.....	792
Total number passed out of the system.....	4,492
Number now in operation.....	8,098

¹ Exclusive of those restored to solvency.

TABLE NO. 4.—*Authorized capital stock of national banks on the first day of each month from January 1, 1914, to November 1, 1924, United States bonds and miscellaneous securities (act May 30, 1908) on deposit to secure circulation, circulation secured by bonds on deposit, circulation secured by miscellaneous securities, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks*

[For prior years see annual report 1920]

Date	Num- ber of banks	Authorized capital stock	United States bonds on deposit to secure circulation	Circulation secured by United States bonds	Circulation secured by miscel- laneous securities	Lawful money on deposit to redeem circulation	Total national- bank notes outstand- ing
1914							
January.....	7,509	\$1,070,139,175	\$743,066,500	\$740,633,645	-----	\$17,209,316	\$757,842,961
February.....	7,501	1,069,684,675	741,645,500	736,194,233	-----	17,528,533	754,022,766
March.....	7,500	1,069,864,675	741,445,500	736,509,838	-----	16,658,993	753,168,831
April.....	7,500	1,069,969,675	740,603,400	735,445,281	-----	16,605,018	752,050,299
May.....	7,519	1,069,706,675	741,213,210	736,180,040	-----	15,585,726	751,765,706
June.....	7,528	1,075,711,675	740,818,360	735,423,425	-----	16,131,271	751,554,606
July.....	7,539	1,074,239,175	740,796,910	735,528,960	-----	15,142,939	750,671,899
August.....	7,548	1,073,734,175	740,220,660	735,222,801	-----	15,684,220	750,907,021
September.....	7,551	1,073,524,175	870,289,600	735,851,383	\$126,241,760	15,447,138	877,540,281
October.....	7,561	1,075,684,175	1,089,281,290	737,109,983	325,007,900	15,766,893	1,077,844,776
November.....	7,578	1,072,492,175	1,099,989,665	739,716,693	361,119,940	20,632,278	1,121,468,911
December.....	7,584	1,074,074,675	1,017,177,241	740,500,821	270,078,236	101,420,019	1,111,999,076
1915							
January.....	7,593	1,074,382,175	897,146,922	720,332,713	150,836,692	168,541,616	1,039,711,021
February.....	7,603	1,074,959,175	810,508,055	723,174,853	67,307,165	191,724,115	982,206,133
March.....	7,610	1,076,434,175	770,139,524	716,818,068	31,133,734	190,078,639	938,080,441
April.....	7,606	1,075,359,175	751,289,635	718,984,138	15,154,695	165,409,147	899,547,980
May.....	7,612	1,075,186,175	742,687,871	722,193,808	6,582,581	139,016,678	867,703,067
June.....	7,613	1,077,436,175	738,666,230	725,677,969	2,508,940	112,101,038	840,287,947
July.....	7,614	1,076,301,175	736,743,751	725,313,141	719,561	93,240,891	819,273,593
August.....	7,613	1,076,421,175	735,867,775	723,617,314	185,245	80,798,814	804,601,373
September.....	7,623	1,077,016,375	735,698,808	722,978,831	181,778	70,626,198	793,786,807
October.....	7,629	1,078,566,375	735,793,393	722,769,381	172,203	63,794,876	786,736,460
November.....	7,632	1,079,321,375	735,146,743	722,754,924	171,203	56,991,554	779,917,681
December.....	7,632	1,077,601,375	731,496,540	720,633,061	55,492	55,677,100	776,365,653
1916							
January.....	7,621	1,077,501,375	730,337,740	719,571,758	-----	51,765,450	771,337,208
February.....	7,609	1,074,111,375	724,104,340	718,923,400	-----	47,468,578	766,302,068
March.....	7,607	1,073,831,375	715,256,090	711,129,418	-----	51,866,895	762,906,313
April.....	7,593	1,072,838,375	706,454,690	702,730,413	-----	55,706,278	758,436,691
May.....	7,587	1,071,025,875	696,750,590	693,132,610	-----	60,622,296	753,754,906
June.....	7,596	1,070,713,375	690,044,400	686,634,103	-----	62,045,070	748,679,173
July.....	7,588	1,070,858,375	690,440,930	686,583,635	-----	57,501,025	744,174,660
August.....	7,588	1,071,380,875	689,774,660	685,996,918	-----	54,324,278	740,321,196
September.....	7,597	1,071,870,875	689,739,180	683,786,698	-----	50,707,153	734,493,851
October.....	7,604	1,069,763,375	687,931,240	684,409,881	-----	48,900,332	733,310,213
November.....	7,608	1,074,853,375	687,957,990	679,650,913	-----	46,418,377	726,069,290
December.....	7,604	1,076,038,375	682,853,740	675,006,203	-----	49,199,416	724,205,619
1917							
January.....	7,597	1,075,733,375	677,315,840	674,659,613	-----	52,165,627	726,825,240
February.....	7,593	1,075,438,375	675,415,840	670,717,615	-----	50,540,476	721,258,091
March.....	7,602	1,078,037,875	674,992,080	671,001,858	-----	47,118,057	718,119,915

¹ Subsequent to this date, and to December, 1916, miscellaneous securities included with United States bonds.

TABLE No. 4.—*Authorized capital stock of national banks on the first day of each month from January 1, 1914, to November 1, 1924, United States bonds and miscellaneous securities (act May 30, 1908) on deposit to secure circulation, circulation secured by bonds on deposit, circulation secured by miscellaneous securities, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks—Contd.*

Date	Number of banks	Authorized capital stock	United States bonds on deposit to secure circulation	Circulation secured by United States bonds	Circulation secured by miscellaneous securities	Lawful money on deposit to redeem circulation	Total national-bank notes outstanding
1917							
April	7,600	\$1,078,377,865	\$964,526,370	\$661,371,468		\$56,191,132	\$717,562,600
May	7,607	1,083,307,865	967,587,120	664,245,448		53,245,374	717,490,822
June	7,616	1,085,662,865	969,392,710	666,344,773		50,241,202	716,585,975
July	7,635	1,087,287,865	971,333,060	667,670,433		47,749,577	715,420,010
August	7,641	1,091,197,865	973,121,730	670,367,175		45,416,747	715,783,922
September	7,661	1,094,627,865	977,818,430	674,514,656		43,223,059	717,737,715
October	7,664	1,094,952,865	978,134,370	675,182,077		41,396,305	716,578,382
November	7,671	1,096,637,865	979,440,210	676,703,103		39,573,272	716,276,375
December	7,676	1,097,270,065	981,565,810	678,948,778		38,103,287	717,052,065
1918							
January	7,688	1,097,555,065	983,581,260	681,814,981		37,397,649	719,212,630
February	7,687	1,098,240,065	984,508,260	681,521,546		36,311,669	717,833,215
March	7,688	1,095,700,065	985,349,410	680,992,731		37,047,274	718,040,005
April	7,696	1,097,015,065	988,060,510	684,667,148		36,252,359	720,919,507
May	7,703	1,097,505,065	988,969,710	686,098,360		36,189,817	722,288,177
June	7,707	1,098,215,065	991,579,160	687,998,070		35,989,575	723,987,645
July	7,718	1,099,170,065	990,384,150	687,326,508		36,878,977	724,205,485
August	7,730	1,101,840,065	990,831,260	687,577,695		36,150,417	723,728,112
September	7,745	1,104,675,065	982,411,730	680,209,970		44,108,682	721,318,652
October	7,764	1,107,364,065	983,026,300	678,465,863		43,467,367	721,933,170
November	7,765	1,108,124,065	984,446,440	679,637,575		41,833,662	721,471,137
December	7,776	1,110,761,165	984,468,950	676,431,533		40,421,622	716,833,155
1919							
January	7,781	1,110,936,165	984,648,950	683,661,878		39,867,332	723,529,210
February	7,781	1,108,250,165	983,004,450	680,025,471		41,903,027	721,928,498
March	7,777	1,107,404,165	983,342,450	679,799,125		42,080,347	721,879,472
April	7,785	1,110,104,165	988,183,250	684,292,440		40,194,752	724,487,192
May	7,792	1,111,809,165	989,878,300	686,157,475		38,973,647	725,131,122
June	7,803	1,115,054,165	991,052,300	685,612,243		37,152,677	722,764,920
July	7,824	1,123,819,165	992,252,950	683,086,600		36,190,333	719,276,933
August	7,829	1,135,149,165	993,343,210	686,278,555		34,629,207	720,907,762
September	7,860	1,141,329,165	994,621,710	689,235,005		35,328,665	724,563,670
October	7,865	1,143,290,165	996,288,160	687,460,223		34,024,987	721,485,210
November	7,900	1,155,139,165	995,822,060	687,666,753		34,727,672	722,394,325
December	7,916	1,157,229,165	998,196,300	688,995,580		33,146,580	722,142,160
1920							
January	7,948	1,161,439,165	999,357,550	691,689,258		32,649,434	724,358,692
February	7,955	1,177,719,165	999,936,250	699,866,398		33,241,792	733,108,190
March	7,978	1,184,809,165	701,469,450	689,748,578		32,892,677	722,641,255
April	8,009	1,195,309,165	702,846,200	691,498,920		32,439,832	723,038,752
May	8,031	1,217,074,265	704,884,060	692,104,195		31,288,577	723,392,772
June	8,072	1,223,278,265	706,307,750	686,225,000		31,039,887	717,064,847
July	8,093	1,229,429,765	707,963,400	689,327,635		29,710,095	719,237,730
August	8,111	1,242,084,765	709,436,400	698,099,990		28,363,714	726,463,704
September	8,130	1,252,519,765	711,000,900	698,592,128		27,408,924	725,996,052
October	8,144	1,255,929,765	711,839,000	699,461,435		27,015,647	726,477,082
November	8,157	1,273,949,765	712,066,500	704,732,185		27,817,444	732,549,629
December	8,166	1,274,859,765	714,888,640	706,600,480		27,410,317	734,010,797
1921							
January	8,173	1,272,464,765	715,325,440	695,900,770		27,376,452	723,277,222
February	8,179	1,272,670,565	714,973,190	689,592,883		30,061,044	719,653,927
March	8,185	1,276,780,565	716,966,190	697,728,580		30,065,284	727,793,864
April	8,181	1,271,285,565	719,049,440	702,948,007		29,870,477	732,818,848
May	8,184	1,277,675,565	720,012,440	691,643,480		32,172,672	732,816,352
June	8,179	1,274,445,565	722,491,590	709,657,145		30,936,214	740,593,590
July	8,178	1,276,720,565	722,898,440	712,763,865		30,526,509	743,290,374
August	8,181	1,281,770,565	723,675,190	702,570,407		29,848,772	732,419,179
September	8,187	1,283,035,565	724,770,490	711,000,205		28,148,669	739,148,874
October	8,187	1,285,120,565	727,002,490	715,836,355		27,402,759	743,239,114
November	8,179	1,281,995,565	727,512,490	716,304,820		26,984,027	743,288,847
December	8,188	1,283,755,565	728,351,240	723,023,965		26,283,132	749,307,097

TABLE NO. 4.—*Authorized capital stock of national banks on the first day of each month from January 1, 1914, to November 1, 1924, United States bonds and miscellaneous securities (act May 30, 1908) on deposit to secure circulation, circulation secured by bonds on deposit, circulation secured by miscellaneous securities, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks—Contd.*

Date	Number of banks	Authorized capital stock	United States bonds on deposit to secure circulation	Circulation secured by United States bonds	Circulation secured by miscellaneous securities	Lawful money on deposit to redeem circulation	Total national-bank notes outstanding
1922							
January	8, 207	\$1, 286, 265, 565	\$728, 523, 240	\$724, 235, 815	-----	\$25, 932, 109	\$750, 167, 924
February	8, 213	1, 288, 220, 565	729, 425, 740	724, 480, 758	-----	25, 130, 609	749, 611, 367
March	8, 217	1, 296, 345, 565	720, 702, 240	727, 465, 523	-----	24, 569, 959	752, 035, 482
April	8, 231	1, 298, 961, 565	730, 016, 940	727, 838, 900	-----	24, 840, 522	752, 679, 422
May	8, 250	1, 303, 031, 565	731, 693, 690	729, 526, 135	-----	25, 096, 414	754, 622, 549
June	8, 263	1, 305, 931, 565	733, 876, 590	730, 203, 870	-----	25, 696, 832	755, 900, 702
July	8, 274	1, 315, 476, 565	734, 546, 300	732, 585, 640	-----	25, 616, 387	758, 202, 027
August	8, 265	1, 317, 271, 415	735, 160, 690	732, 467, 585	-----	25, 603, 977	758, 071, 562
September	8, 265	1, 316, 017, 915	735, 460, 690	733, 623, 525	-----	26, 082, 024	759, 705, 549
October	8, 262	1, 314, 938, 715	737, 501, 940	734, 465, 283	-----	26, 285, 914	760, 751, 197
November	8, 262	1, 316, 968, 715	737, 690, 690	734, 520, 475	-----	26, 158, 712	760, 679, 187
December	8, 264	1, 317, 668, 715	739, 018, 690	736, 065, 365	-----	25, 433, 762	761, 499, 127
1923							
January	8, 261	1, 328, 558, 715	738, 257, 440	735, 281, 275	-----	26, 846, 812	762, 128, 087
February	8, 258	1, 321, 718, 715	739, 329, 840	734, 541, 173	-----	29, 209, 789	763, 750, 962
March	8, 260	1, 325, 058, 715	741, 077, 590	738, 423, 517	-----	28, 620, 187	767, 043, 704
April	8, 259	1, 327, 216, 215	742, 879, 540	739, 984, 523	-----	27, 197, 981	767, 182, 504
May	8, 268	1, 330, 171, 215	742, 823, 590	740, 099, 541	-----	27, 868, 731	767, 968, 272
June	8, 275	1, 333, 526, 215	744, 034, 190	742, 178, 351	-----	27, 829, 641	770, 067, 992
July	8, 276	1, 338, 571, 215	744, 654, 990	719, 103, 625	-----	28, 336, 094	747, 439, 719
August	8, 273	1, 341, 286, 215	744, 868, 940	740, 986, 663	-----	28, 823, 714	769, 810, 377
September	8, 273	1, 342, 911, 215	745, 585, 080	740, 323, 568	-----	28, 621, 244	768, 944, 812
October	8, 275	1, 342, 071, 215	746, 780, 830	742, 184, 915	-----	28, 137, 092	770, 322, 007
November	8, 264	1, 342, 728, 715	746, 562, 330	743, 806, 385	-----	28, 799, 884	772, 606, 269
December	8, 247	1, 342, 473, 715	746, 778, 030	743, 984, 275	-----	29, 450, 769	773, 435, 044
1924							
January	8, 234	1, 338, 513, 715	746, 577, 780	740, 521, 752	-----	31, 045, 227	771, 566, 979
February	8, 219	1, 336, 183, 715	747, 256, 230	742, 670, 537	-----	30, 126, 232	772, 796, 769
March	8, 188	1, 339, 378, 715	748, 875, 180	743, 454, 758	-----	30, 994, 444	774, 419, 202
April	8, 164	1, 341, 776, 215	749, 974, 180	745, 171, 676	-----	31, 162, 366	776, 334, 042
May	8, 153	1, 342, 071, 215	750, 676, 680	745, 795, 653	-----	31, 611, 330	777, 406, 992
June	8, 137	1, 340, 916, 215	750, 113, 430	745, 029, 518	-----	32, 460, 609	777, 490, 127
July	8, 125	1, 340, 141, 215	750, 858, 930	744, 953, 710	-----	33, 058, 069	778, 011, 779
August	8, 117	1, 342, 096, 215	746, 611, 640	740, 549, 740	-----	36, 537, 849	777, 087, 589
September	8, 109	1, 341, 636, 215	742, 462, 390	737, 141, 058	-----	40, 052, 136	777, 193, 194
October	8, 108	1, 342, 606, 215	741, 239, 890	736, 557, 660	-----	39, 269, 184	775, 826, 844
November	8, 098	1, 335, 766, 215	739, 812, 890	735, 602, 435	-----	38, 679, 189	774, 281, 624

NOTE.—Notes redeemed but not assorted not included in circulation outstanding.

TABLE No. 5.—National banks reported in liquidation from November 1, 1923, to October 31, 1924, the names, where known, of succeeding banks in cases of succession, and date of liquidation and capital

Name and location of bank	Date of liquidation	Capital
Webster County National Bank of Fort Dodge, Iowa (11304), succeeded by Webster County Trust & Savings Bank, Fort Dodge	1923 Oct. 29	\$250,000
Mechanicsburg National Bank, Mechanicsburg, Pa. (8969), succeeded by Mechanicsburg Trust Co., Mechanicsburg	Nov. 5	50,000
First National Bank of McCabe, Mont. (11475), absorbed by First State Bank of Froid, Mont.	Nov. 10	25,000
First National Bank of Lovington, Ill. (5494), absorbed by Hardware State Bank, Lovington	Nov. 12	25,000
First National Bank of Farrell, Pa. (10415), absorbed by Colonial Trust Co. of Farrell	Nov. 20	100,000
Fourth National Bank of Cincinnati, Ohio (93), absorbed by Central Trust Company of Cincinnati (which changed its title to The Fourth and Central Trust Co.)	Nov. 17	500,000
First National Bank of Sarasota, Fla. (10414), succeeded by First Bank & Trust Co. of Sarasota	Nov. 20	25,000
First National Bank of Mount Vernon, Ind. (355), succeeded by Old First National Bank of Mount Vernon	Nov. 30	100,000
Geneva National Bank, Geneva, N. Y. (949), succeeded by National Bank of Geneva	Nov. 20	300,000
Growers National Bank of Campbell, Calif. (11572), absorbed by Mercantile Trust Co. of California, San Francisco, Calif.	Sept. 29	50,000
Calvin National Bank, Calvin, Okla. (10226), absorbed by First National of Calvin	Nov. 21	25,000
Liberty National Bank of South Carolina at Columbia, S. C. (9687), absorbed by National Loan & Exchange Bank of Columbia	Dec. 10	500,000
First National Bank of Douglas, Wyo. (3556), absorbed by Commercial Bank & Trust Co. of Douglas	Dec. 15	75,000
The Callison National Bank, Califon, N. J. (9260)	do.	25,000
First National Bank of Lindsay, Calif. (7965), absorbed by Pacific Southwest Trust & Savings Bank of Los Angeles, Calif.	Nov. 24	75,000
First National Bank of Franklin, Pa. (189), absorbed by Franklin Trust Company of Franklin	Dec. 15	200,000
National City Bank of Memphis, Tenn. (9184), absorbed by Guaranty Bank & Trust Co. of Memphis	Dec. 8	300,000
First National Bank of Brady, Mont. (11030), absorbed by Farmers State Bank, Brady	Dec. 15	25,000
First National Bank of Castle, Okla. (12310), succeeded by First State Bank of Castle	Dec. 14	25,000
State National Bank of Paden, Okla. (12312), succeeded by Security State Bank of Paden	do.	25,000
Miles National Bank, Miles, Tex. (6935), succeeded by Guaranty State Bank of Miles	Dec. 15	75,000
First National Bank of Lima, Ohio (2035), absorbed by First American Bank & Trust Co. of Lima	Dec. 31	100,000
Wells Fargo Nevada National Bank of San Francisco, Calif. (5105), succeeded by Wells Fargo Bank & Union Trust Co. of San Francisco	do.	6,000,000
First National Bank of Maroa, Ill. (11886)	do.	50,000
Barnsdall National Bank, Barnsdall, Okla. (12076), absorbed by First National Bank of Barnsdall	1924	
National Exchange Bank of Baltimore, Md. (1109), absorbed by The Atlantic Exchange Bank & Trust Co. of Baltimore	Jan. 1 1923	25,000
Peoples National Bank of West Conshohocken, Pa. (8890), absorbed by Conshohocken Trust Co.	Dec. 29	1,500,000
Farmers National Bank of Tecumseh, Okla. (7756), absorbed by First National Bank of Tecumseh	Dec. 31 1922	25,000
Citizens National Bank of Middletown, Pa. (7826), succeeded by Citizens Bank & Trust Co. of Middletown	Dec. 28 1923	25,000
First National Bank of Rosebud, Mont. (11437)	Dec. 31	50,000
Fort Dearborn National Bank of Chicago, Ill. (3698), absorbed by Continental & Commercial National Bank of Chicago	do. 1924	30,000
Commercial National Bank in Checotah, Okla. (11920), absorbed by First National Bank of Checotah	Jan. 9 1923	5,000,000
First National Bank of Palmyra, Mo. (2979), absorbed by Marion County Savings Bank of Palmyra	Dec. 22 1924	50,000
Western National Bank of Pittsburgh, Pa. (4918), absorbed by Monongahela National Bank of Pittsburgh	Jan. 15 1923	60,000
Merchants National Bank of Buffalo, N. Y. (11836), absorbed by Buffalo Trust Co.	Dec. 27 1924	1,000,000
First National Bank of Louisville, Ohio (9630), absorbed by Louisville Bank	Jan. 5 1923	400,000
Commercial National Bank of Hutchinson, Kans. (8430), absorbed by American National Bank of Hutchinson	Jan. 20 1923	25,000
Lamoille County National Bank of Hyde Park, Vt. (1163), absorbed by Lamoille County Savings Bank & Trust Co. of Hyde Park	Dec. 6 1924	100,000
Liberty National Bank of Tulsa, Okla. (10262), absorbed by Security National Bank of Tulsa	Jan. 24 1924	50,000
	Jan. 8 1923	250,000
First National Bank of Waddams Grove, Ill. (11675), absorbed by Citizens State Bank of Lena, Ill., and First National Bank of Freeport, Ill.	Nov. 10	25,000

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1923, to October 31, 1924, the names, where known, of succeeding banks in cases of succession, and date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
	1924	
First National Bank of Harrisville, W. Va. (6790), absorbed by Peoples Bank of Harrisville.....	Jan. 31	\$50,000
Lafayette National Bank of Buffalo, N. Y. (11435), absorbed by Buffalo Trust Co.	Jan. 30	1,000,000
First National Bank of Seneca, Kans. (2952), absorbed by Seneca First State Savings Bank.....	Feb. 4	50,000
First National Bank of Eureka, Kans. (3148), succeeded by First National Bank in Eureka.....	Jan. 8	70,000
National Bank of Pawnee, Ill. (7440), absorbed by State Bank of Pawnee.....	Jan. 31	50,000
Liberty National Bank of Bowling Green, Ky. (11589), absorbed by American National Bank of Bowling Green.....	do.	125,000
First National Bank of Glendale, Ariz. (11139), absorbed by Valley Bank, Phoenix, Ariz.....	Jan. 28	50,000
	1923	
First National Bank of Hugo, Okla. (6130), absorbed by Hugo National Bank.....	Sept. 3	100,000
	1924	
Live Stock Exchange National Bank of Chicago, Ill. (9010), absorbed by Stockyards National Bank of Chicago.....	Feb. 5	1,000,000
Centralia National Bank, Centralia, Ill. (11904), absorbed by Merchants State Bank, Centralia.....	Jan. 8	100,000
National Bank of Hopewell, Va. (10866), absorbed by Richmond Trust Company, Richmond, Va.....	Feb. 21	100,000
First National Bank & Trust Co. of Santa Paula, Calif. (4120), absorbed by Pacific Southwest Trust & Savings Bank of Los Angeles, Calif.....	Feb. 23	150,000
First National Bank of Palm Beach, Florida (12275), absorbed by First Bank & Trust Co. of Palm Beach.....	Feb. 5	25,000
First National Bank of Caney, Okla. (11612), absorbed by Bank of Caney, Okla.....	Feb. 25	25,000
American National Bank of West Palm Beach, Fla. (12057), absorbed by First American Bank & Trust Co. of West Palm Beach.....	Feb. 5	100,000
Hamilton National Bank of Denver, Colo. (9887), absorbed by Denver National Bank.....	Feb. 25	350,000
First National Bank of West Palm Beach, Fla. (11073), absorbed by First American Bank & Trust Co. of West Palm Beach.....	Feb. 5	100,000
First National Bank of Pochontas, Ark. (11615), absorbed by Pochontas State Bank of Pochontas.....	Mar. 1	50,000
First National Bank of Mechanicsburg, Pa. (380), absorbed by First Bank & Trust Co. of Mechanicsburg.....	Mar. 8	125,000
Redmond National Bank, Redmond, Oreg. (11302), absorbed by First National Bank of Redmond.....	Mar. 3	25,000
First National Bank of Selah, Wash. (11674), absorbed by Selah State Bank.....	Feb. 23	25,000
First National Bank in Kenefick, Okla. (12102), absorbed by Durant National Bank, Durant, Okla.....	Jan. 19	25,000
First National Bank of Ardmore, Okla. (4393), succeeded by First National Bank in Ardmore.....	Feb. 28	200,000
First National Bank of Roanoke, Ind. (11427), succeeded by First & Farmers State Bank, Roanoke.....	Feb. 29	30,000
The Citizens National Bank of Antlers, Okla. (8082), absorbed by First National Bank of Antlers.....	Mar. 6	50,000
Latimer County National Bank of Wilburton, Okla. (10170), absorbed by First State Bank of Wilburton.....	Feb. 20	25,000
First National Bank of Wilmington, Los Angeles, Calif. (9515), absorbed by Pacific Southwest Trust & Savings Bank, Los Angeles.....	Feb. 23	100,000
First National Bank of Winnett, Mont. (11391), absorbed by First State Bank, Winnett.....	Feb. 21	25,000
First National Bank of Bruce, Wis. (11986), succeeded by State Bank of Bruce.....	Mar. 11	25,000
First National Bank of Cheyenne, Okla. (12245), absorbed by First State Bank of Cheyenne.....	Mar. 14	25,000
Clarks National Bank of Aline, Okla. (12113), succeeded by Clarks State Bank, Aline.....	do.	25,000
	1923	
Continental National Bank & Trust Co. of Kansas City, Mo. (12260), absorbed by Commerce Trust Co. of Kansas City.....	Dec. 17	500,000
	1924	
Enterprise National Bank of Laurens, S. C. (10605), succeeded by Peoples Enterprise Bank of Laurens.....	Mar. 20	100,000
Calera National Bank, Calera, Okla. (11182), absorbed by Durant National Bank, Durant, Okla.....	Mar. 22	25,000
Muskogee National Bank, Muskogee, Okla. (9023), absorbed by Security National Bank of Muskogee (which changed its title to Muskogee Security National Bank of Muskogee.....	Mar. 29	200,000
First National Bank of Winchester, Ohio.....	Apr. 1	25,000
Fourth National Bank of Wichita, Kans. (3683), succeeded by Fourth National Bank in Wichita.....	Mar. 22	1,000,000

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1923, to October 31, 1924, the names, where known, of succeeding banks in cases of succession, and date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
	1921	
First National Bank of Weleetka, Okla. (6324), absorbed by State National Bank of Weleetka.....	Jan. 8	\$40,000
First National Bank of Concord, Calif. (9945), absorbed by American Bank of Oakland Calif.....	Mar. 22	50,000
Miles City National Bank, Miles City, Mont. (10884), absorbed by Commercial National Bank of Miles City.....	Jan. 8	100,000
First National Bank of Arcadia Parish at Crowley, La. (10700), succeeded by First National Bank of Crowley.....	Apr. 5	250,00
First National Bank of Monrovia, Calif. (3743), succeeded by Security State Bank of Monrovia.....	Apr. 7	100,000
Border National Bank of El Paso, Tex. (10974), succeeded by National Border Bank of El Paso.....	Mar. 25	400,000
First National Bank of Newton Falls, Ohio (7391), absorbed by First State Bank, Newton Falls.....	Apr. 19	100,000
Farmers Exchange National Bank of San Bernardino, Calif. (8618), absorbed by Hellman Commercial Trust & Savings Bank, Los Angeles, Calif.....	Mar. 15	100,000
Commercial National Bank of Homer, La. (11638), absorbed by Homer Trust & Savings Bank, Homer.....	Apr. 12	50,000
	1923	
Security National Bank of Ada, Okla. (12144), absorbed by Security State Bank, Ada.....	Dec. 20	100,000
	1924	
Northern National Bank of Toledo, Ohio (809), absorbed by Toledo Trust Co., Toledo.....	Apr. 30	1,000,000
Verona National Bank, Verona, N. J. (16919), succeeded by Verona Trust Co., Verona.....	do	50,000
First National Bank of Atchison, Kans. (1672), absorbed by Atchison Savings Bank, Atchison.....	Apr. 24	100,000
Messalonskee National Bank, Oakland, Me. (2231), absorbed by Augusta Trust Company, Augusta, Me.....	May 1	75,000
First National Bank of Eufaula, Okla. (5902), absorbed by Farmers & Merchants Bank of Eufaula.....	do	50,000
	1923	
First National Bank of Scottsville, Ky. (8599), succeeded by Farmers National Bank of Scottsville.....	Nov. 8	50,000
	1924	
First National Bank of Winfield, Tex. (10488), succeeded by Winfield National Bank, Winfield.....	May 2	75,000
Citizens National Bank of Marietta, Ga. (12232), absorbed by Merchants & Farmers Bank of Marietta.....	Feb. 6	100,000
Marin County National Bank of San Rafael, Calif. (10177), absorbed by Mercantile Trust Co. of California, San Francisco, Calif.....	Apr. 12	50,000
Farmers National Bank of Pilger, Nebr. (5941), absorbed by Farmers State Bank of Pilger.....	Apr. 8	50,000
	1923	
Allen National Bank, Allen, Okla. (11149), absorbed by Depositors State Bank of Allen.....	Nov. 10	25,000
	1924	
First National Bank of Shafter, Calif. (11534), absorbed by Bank of Italy, San Francisco, Calif.....	May 3	25,000
National City Bank of Indianapolis, Ind. (10121), absorbed by Fletcher American National Bank of Indianapolis.....	Apr. 30	1,000,000
First National Bank of Morgan City, La. (6801), succeeded by Bank of Morgan City & Trust Co., Morgan City.....	May 17	50,000
Fort Scott National Bank, Fort Scott, Kans. (12442), absorbed by Citizens National Bank of Fort Scott.....	May 19	100,000
First National Bank of Hawkinsville, Ga. (7580), absorbed by Georgia State Bank, Atlanta, Ga. (branch at Hawkinsville).....	Mar. 19	50,000
First National Bank of Wadena, Minn. (4821), succeeded by National Bank of Wadena.....	May 14	50,000
First National Bank of Tuttle, N. Dak. (11338), absorbed by First National Bank of Steele, N. Dak. and Tuttle State Bank, Tuttle, N. Dak.....	Apr. 17	25,000
Goldthwaite National Bank, Goldthwaite, Tex. (6092).....	May 22	75,000
First National Bank of Meridian, Idaho (10221), absorbed by Meridian State Bank, Meridian.....	May 13	40,000
	1923	
First National Bank of New Wilson (post office, Wilson), Okla. (10574), absorbed by City State Bank, Wilson.....	Nov. 12	50,000

TABLE No. 5—*National banks reported in liquidation from November 1, 1923, to October 31, 1924, the names, where known, of succeeding banks in cases of succession, and date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
	1924	
First National Bank of Okmulgee, Okla. (5418), absorbed by Central National Bank of Okmulgee	May 22	\$300,000
Hanford National Bank, Hanford, Calif. (6873), absorbed by Bank of Italy, San Francisco, Calif.	May 3	100,000
State National Bank of Mount Pleasant, Tex. (6139), absorbed by First National Bank of Mount Pleasant	May 12	75,000
Farmers National Bank of Rossville, Ill. (9877), absorbed by First National Bank of Rossville	May 31	40,000
First National Bank of Woodhull, Ill. (10716), succeeded by First National Bank in Woodhull	May 27	25,000
Anaconda National Bank, Anaconda, Mont. (9583), succeeded by National Bank of Anaconda	May 31	100,000
First National Bank of Hagerstown, Ind. (7902), succeeded by Union Trust Co. of Hagerstown	June 30	50,000
First National Bank of Guttenberg, N. J. (8390), succeeded by Guttenberg Bank & Trust Co.	do	100,000
Citizens National Bank of Lineville, Ala. (8856), absorbed by Farmers & Merchants Bank of Lineville	do	60,000
Peoples National Bank of Salisbury, Md. (6761), absorbed by Eastern Shore Trust Co. of Cambridge, Md.	July 1	100,000
Haddon Heights National Bank, Haddon Heights, N. J. (9413), succeeded by Haddon Heights Bank & Trust Co., Haddon Heights	do	50,000
Rochester National Bank, Rochester, Minn. (2316), absorbed by First National Bank of Rochester	June 21	50,000
First National Bank of Aiken, S. C. (9650), succeeded by Gaston Bank & Trust Co. of Aiken	June 17	50,000
Citizens National Bank of Boswell, Okla. (11940), absorbed by First National Bank of Boswell	June 28	25,000
Security National Bank of East St. Louis, Ill. (12178), absorbed by Union Trust Co. of East St. Louis, Ill.	June 11	300,000
First National Bank of Balaton, Minn. (6840), absorbed by First State Bank of Balaton	June 28	25,000
First National Bank in Eagle Grove, Iowa (4694), absorbed by Citizens State Bank of Eagle Grove	July 15	50,000
First National Bank of Pocahontas, Iowa (5303), succeeded by First National Bank in Pocahontas	July 9	50,000
Mattapan National Bank of Boston, Mass. (11137), absorbed by Federal National Bank of Boston	Mar. 3	200,000
First National Bank of Pine River, Minn. (11563), absorbed by Farmers State Bank of Pine River	July 7	25,000
First National Bank & Trust Co. of King City, Mo. (4373), succeeded by First Trust Co. of King City	July 14	100,000
Long Beach National Bank, Long Beach, Calif. (8510), absorbed by Bank of Italy, San Francisco, Calif.	July 21	200,000
Metropolitan National Bank of Pittsburgh, Pa. (2279), succeeded by Metropolitan Savings Bank & Trust Co., Pittsburgh	July 25	200,000
First National Bank of Miles City, Mont. (2752), succeeded by First National Bank in Miles City	July 1	150,000
First National Bank of Escondido, Calif. (7801), absorbed by Southern Trust & Commerce Bank of San Diego, Calif.	Apr. 24	50,000
National Bank of Commerce of Casper, Wyo. (11490), absorbed by Wyoming Trust Co. of Casper	July 18	125,000
First National Bank of Lodge Grass, Mont. (11160)	Aug. 12	25,000
First National Bank of Snow Hill, N. C. (10887), succeeded by Bank of Greene, Snow Hill	1923 Dec. 27	50,000
Empire National Bank of Lewiston, Idaho (10212), absorbed by Lewiston National Bank, Lewiston	1924 Sept. 1	100,000
Dedham National Bank of Dedham, Mass. (669), succeeded by Dedham National Bank, Dedham	Aug. 27	150,000
Capital National Bank of St. Paul, Minn. (8108), absorbed by Merchants National Bank of St. Paul	Aug. 30	1,000,000
Northern National Bank of Fargo, N. Dak. (11786), absorbed by Security National Bank of Fargo	Sept. 12	100,000
Citizens First National Bank of Albany, Ga. (3872), absorbed by Georgia National Bank of Albany	Aug. 28	200,000
Minonk National Bank, Minonk, Ill. (11118), absorbed by Minonk State Bank, Minonk	Sept. 13	25,000
Exchange National Bank of Muskogee, Okla. (10321), absorbed by Commercial National Bank of Muskogee	Sept. 23	300,000
Exchange National Bank of Seneca Falls, N. Y. (3329), succeeded by Exchange Bank of Seneca Falls	Sept. 30	100,000
Peoples National Bank of Proctor, Minn. (11974), absorbed by First National Bank of Proctor	do	25,000
First National Bank of Globe, Ariz. (6579), succeeded by Copper Cities Bank, Globe	do	100,000

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1923, to October 31, 1924, the names, where known, of succeeding banks in cases of succession, and date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
	1923	
First National Bank of San Juan (post office San Juan Bantista), Calif. (11296), absorbed by Bank of Italy, San Francisco, Calif.	Aug. 21	\$25,000
Valley National Bank of Sonoma, Calif. (12360), absorbed by Mercantile Trust Co. of Calif., San Francisco, Calif.	Aug. 23	100,000
Second National Bank of Toledo, Ohio (248), absorbed by Toledo Trust Co. of Toledo	Sept. 30	1,000,000
Corn Exchange National Bank of Chicago, Ill. (5106), absorbed by Illinois Merchants Trust Co. of Chicago	Sept. 27	5,000,000
Republic National Bank of St. Louis, Mo. (11973), absorbed by American Trust Co. of St. Louis	Sept. 16	1,000,000
Farmers National Bank of Helena, Okla. (12376), absorbed by Helena National Bank, Helena	Sept. 25	25,000
First National Bank of San Leandro, Calif. (9860), absorbed by American Bank of Oakland, Calif.	Oct. 3	50,000
First National Bank of Hlysham, Mont. (11026), succeeded by First National Bank in Hlysham, Mont.	Oct. 18	50,000
Traders National Bank of Rochester, N. Y. (1104), absorbed by National Bank of Rochester	Oct. 31	750,000
Total (155 banks)		40,745,000

TABLE NO. 6.—*Capital stock, surplus, undivided profits, and aggregate resources of national banks consolidated under act of November 7, 1918, for year ended October 31, 1924, as shown by their last reports of condition prior to consolidation*

Closing banks							Continuing banks								
Char- ter No.	Title and location	State	Capital	Surplus	Undi- vided profits	Aggregate resources	Char- ter No.	Title and location	State	Capital	Surplus	Undi- vided profits	Aggregate resources	Date of reports	Date of consoli- dation
12469	The Washington County National Bank of Johnson City.	Tenn...	\$100,000	(1)	-----	-----	6236	The Unaka and City National Bank of Johnson City.	Tenn...	\$400,000	\$220,000	\$18,189	\$4,080,923	1923 Sept. 14	1923 Dec. 28
12365	The Magruder National Bank of Port Clinton.	Ohio...	50,000	\$6,000	\$8,933	\$759,814	6227	The First National Bank of Port Clinton.	Ohio...	35,000	15,000	15,016	809,520	Dec. 31	1924 Jan. 2
12481	The Atlas National Bank of Springfield.	Mass...	300,000	60,000	-----	1,910,810	2435	The Chapin National Bank of Springfield.	Mass...	500,000	250,000	338,660	7,011,633	do...	Feb. 5
12492	City National Bank of Atlanta.	Ga.....	200,000	(1)	-----	-----	1559	The Atlanta and Lowry National Bank, Atlanta.	Ga.....	1,000,000	1,500,000	901,589	31,214,532	do...	Feb. 7
11928	The Security National Bank of Electra.	Tex....	50,000	-----	1,370	374,319	10050	The First National Bank of Electra.	Tex....	50,000	10,000	-----	543,427	do...	Feb. 21
9798	The Dexter Horton National Bank of Seattle.	Wash...	1,600,000	400,000	469,365	24,753,443	11280	The Union National Bank of Seattle.	Wash...	600,000	70,000	69,663	11,362,257	do...	Mar. 10
11614	The Mutual National Bank of Middleport.	Ohio...	50,000	5,000	828	207,014	8441	The Citizens National Bank of Middleport.	Ohio...	25,000	25,000	55,635	585,698	1924 Mar. 31	Apr. 21
11146	Seaboard National Bank of Seattle.	Wash...	200,000	50,000	30,931	3,475,263	11280	The Dexter Horton National Bank of Seattle.	Wash...	2,000,000	400,000	673,839	35,547,261	do...	May 19
12516	The Commercial National Bank of New York.	N. Y....	1,000,000	200,000	59,837	14,387,488	1105	The East River National Bank of the City of New York.	N. Y....	1,500,000	1,100,000	298,930	22,856,708	do...	May 21
3991	The Peoples National Bank of Paola.	Kans...	50,000	50,000	11,189	862,098	3550	The Miami County National Bank of Paola.	Kans...	100,000	100,000	12,868	1,686,724	June 30	July 1
12520	The National Bank and Trust Company of Red Bank.	N. J....	300,000	300,000	64,003	3,623,413	2257	The Second National Bank of Red Bank.	N. J....	300,000	200,000	201,139	6,815,214	do...	do...
4607	The Huntington National Bank, Huntington.	W. Va..	700,000	300,000	145,217	9,630,541	3106	The First National Bank of Huntington.	W. Va..	1,000,000	200,000	405,523	9,709,723	do...	July 12

8452	The Copeland National Bank of Greensboro.	Ga.....	\$50,000	\$250	\$1,256	\$265,942	6967	Greensboro National Bank, Greensboro.	Ga.....	\$50,000		\$208	\$264,429	do...	July 30
1375	The Biddeford National Bank, Biddeford.	Me.....	100,000	100,000	37,160	1,058,081	1089	The First National Bank of Biddeford.	Me.....	100,000	100,000	\$62,531	1,080,377	do...	Aug. 2
2299	The Citizens National Bank of Keene.	N. H....	150,000	100,000	49,029	739,003	946	The Ashuelot National Bank of Keene.	N. H....	150,000	100,000	49,388	821,669	do...	Sept. 6
9029	The City National Bank of Green City.	Mo.....	25,000	6,500	264	146,807	8570	American National Bank of Green City.	Mo.....	25,000	25,000	2,108	394,508	do...	Sept. 24
Total (16 banks)			4,925,000	1,577,750	879,382	62,199,036	Total (16 banks)			7,835,000	4,315,000	3,100,376	134,784,603		

¹ Did not report prior to consolidation.

² Capital increased to \$3,800,000 prior to consolidation but subsequent to December 31, 1923.

TABLE NO. 7.—*National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate assets, year ended October 31, 1924*

Con- sol- ida- tion No.	Char- ter No.	Title and location of bank	State	Date of consoli- dation	Capital	Surplus	Undi- vided profits	Aggregate assets
104	6236	The Unaka and City National Bank of Johnson City.	Tenn.	1923 Dec. 28	\$400,000	\$220,000	\$26,363	\$4,191,998
105	6227	The First National-Magruder Bank of Port Clinton.	Ohio.	1924 Jan. 2	100,000	20,000	10,000	1,571,318
106	2435	The Chapin National Bank of Springfield.	Mass.	Feb. 5	500,000	250,000	340,904	8,831,657
107	1559	The Atlanta and Lowry National Bank, Atlanta.	Ga.	Feb. 7	4,000,000	2,500,000	1,939,173	53,392,533
108	10050	The First National Bank of Electa.	Tex.	Feb. 21	100,000	20,000	6,250	945,417
109	11280	The Dexter Horton National Bank of Seattle.	Wash.	Mar. 10	2,000,000	400,000	766,473	35,239,737
110	8441	The Citizens National Bank of Middleport.	Ohio.	Apr. 21	75,000	20,000	10,000	765,274
111	11280	The Dexter Horton National Bank of Seattle.	Wash.	May 19	2,200,000	440,000	863,746	38,940,103
112	1105	The East River National Bank of the City of New York.	N. Y.	May 21	2,100,000	1,500,000	599,538	37,780,321
113	3350	The Miami County National Bank of Paola.	Kans.	July 1	150,000	50,000	6,453	2,525,152
114	2257	The Second National Bank and Trust Co. of Red Bank.	N. J.	Dec. 1	500,000	500,000	131,093	10,448,368
115	3106	The First Huntington National Bank, Huntington.	W. Va.	July 12	2,000,000	1,000,000	290,661	19,398,969
116	6967	The First National Bank of Greensboro.	Ga.	July 30	50,000	548	6,406	428,105
117	1089	The First National Bank of Biddeford.	Me.	Aug. 2	200,000	200,000	121,101	2,138,246
118	946	The Ashuelot-Citizens National Bank of Keene.	N. H.	Sept. 6	200,000	300,000	109,392	1,507,054
119	8570	American National Bank of Green City.	Mo.	Sept. 24	45,000	10,000	-----	503,496
Total (16 banks) -----					14,620,000	7,430,548	5,227,550	218,607,748

TABLE NO. 8.—*Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1924*

State or Territory	Number of banks	Capital	State or Territory	Number of banks	Capital
Maine.....	34	\$4,605,000	Ohio.....	24	\$2,890,000
New Hampshire.....	28	2,395,000	Indiana.....	25	1,603,000
Vermont.....	22	2,029,990	Illinois.....	37	3,830,000
Massachusetts.....	189	71,691,200	Michigan.....	24	2,820,000
Rhode Island.....	52	16,717,550	Wisconsin.....	33	3,395,000
Connecticut.....	65	18,932,770	Minnesota.....	106	6,746,000
New England States.....	390	116,571,510	Iowa.....	42	1,935,000
New York.....	227	108,231,291	Missouri.....	43	14,851,800
New Jersey.....	49	9,520,450	Middle Western States.....	334	38,075,800
Pennsylvania.....	110	32,194,095	North Dakota.....	83	2,735,000
Delaware.....	6	585,010	South Dakota.....	48	1,650,000
Maryland.....	36	10,249,372	Nebraska.....	72	3,600,000
District of Columbia.....	5	880,000	Kansas.....	76	3,427,000
Eastern States.....	433	161,660,218	Montana.....	37	1,485,000
Virginia.....	66	5,912,100	Wyoming.....	9	320,000
West Virginia.....	32	2,208,900	Colorado.....	34	2,655,000
North Carolina.....	36	3,411,000	New Mexico.....	7	400,000
South Carolina.....	46	4,112,000	Oklahoma.....	191	7,870,000
Georgia.....	27	2,837,000	Western States.....	557	24,112,000
Florida.....	18	1,815,000	Washington.....	58	5,500,000
Alabama.....	27	2,760,000	Oregon.....	27	1,601,000
Mississippi.....	15	1,190,000	California.....	103	20,872,800
Louisiana.....	12	3,575,000	Idaho.....	26	1,090,000
Texas.....	64	5,622,500	Nevada.....	1	50,000
Arkansas.....	40	2,407,500	Arizona.....	5	360,000
Kentucky.....	39	5,781,900	Pacific States.....	220	29,463,800
Tennessee.....	48	4,415,000	United States.....	2,405	415,901,228
Southern States.....	471	46,047,900			

TABLE NO. 9.—*Conversions of State banks and primary organizations as national banks since March 14, 1900, to October 31, 1924*

Classification	Conversions of State banks		Reorganizations from State and private banks and national banks		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Capital less than \$50,000.....	822	\$21,823,300	1,128	\$29,877,000	2,497	\$64,205,500	4,447	\$116,005,800
Capital \$50,000 or over.....	664	114,857,800	705	112,935,000	1,519	196,775,000	2,879	424,567,800
Total.....	1,486	136,681,100	1,833	142,812,000	4,007	261,080,500	7,326	540,573,600

TABLE No. 10.—*Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1920*

Months	1920		1921		1922		1923		1924	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November...	28	\$3,270,000	22	\$985,000	7	\$2,690,000	11	\$880,000	9	\$1,740,000
December...	24	2,015,000	22	1,580,000	7	425,000	49	11,165,000	12	1,475,000
January.....	107	15,805,000	65	5,605,800	24	3,320,000	57	6,835,000	34	4,100,000
February.....	50	5,900,000	38	4,575,000	25	7,420,000	28	3,605,000	25	5,935,000
March.....	77	8,615,000	23	1,495,000	16	1,286,000	30	3,870,000	24	3,487,500
April.....	69	19,030,100	26	5,700,000	23	3,030,000	22	2,505,000	22	2,115,000
May.....	49	4,084,000	9	1,090,000	17	2,055,000	15	2,540,000	6	675,000
June.....	53	4,694,000	16	2,765,000	23	4,040,000	22	2,700,000	11	485,000
July.....	75	13,695,000	15	1,760,000	39	6,074,850	29	3,200,000	26	2,165,000
August.....	36	8,515,000	6	295,000	21	1,821,500	16	1,485,000	5	410,000
September.....	19	1,485,000	10	1,510,000	12	1,200,000	10	1,045,000	9	1,040,000
October.....	21	17,510,000	7	475,000	15	1,665,000	13	3,037,500	13	1,325,000
Total.....	608	104,618,100	259	27,835,800	229	35,027,350	1302	142,867,500	2196	24,952,500

¹ Of these cases, 165 were effected wholly or in part by stock dividends aggregating \$24,749,000.

² Of these cases, 78 were effected wholly or in part by stock dividends aggregating \$7,093,583.

TABLE No. 11.—*Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ended October 31, since 1913, with the yearly increase or decrease*

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1914..	195	\$18,675,000	---	---	113	\$26,487,000	21	\$1,810,000	61	---	---	\$9,622,000
1915..	144	9,689,500	---	---	82	13,795,000	14	1,830,000	48	---	---	5,935,500
1916..	122	6,630,000	---	---	135	14,828,000	13	805,000	---	---	26	9,003,000
1917..	176	11,590,000	---	---	107	14,367,500	7	1,230,000	62	---	---	4,007,500
1918..	164	13,400,000	---	---	68	16,165,000	2	250,000	94	---	---	3,015,000
1919..	245	21,780,000	26	\$3,220,000	83	16,380,000	1	25,000	135	\$2,155,000	---	---
1920..	361	31,077,500	15	11,650,000	84	14,730,000	5	205,000	257	14,492,500	---	---
1921..	169	20,005,000	24	1,850,000	93	37,075,000	34	1,870,000	18	---	---	19,790,000
1922..	232	24,890,800	21	3,275,000	103	18,910,000	31	2,015,000	77	690,800	---	---
1923..	190	30,522,500	19	12,575,000	121	39,290,000	53	3,405,000	---	---	3	14,747,500
1924..	135	21,375,000	16	1,255,000	155	40,745,000	2138	9,635,000	---	---	174	30,260,000

¹ Amount of capital stock reductions incident to consolidations.

² Includes 6 banks with aggregate capital \$255,000 restored to solvency. There was also one bank restored with capital of \$40,000 for which receiver had been appointed prior to November 1, 1923. Also includes one bank with capital of \$200,000 which had been placed in voluntary liquidation by its shareholders during the previous year.

³ There was a net loss of 166 banks, considering the 7 banks restored to solvency and the one which was in voluntary liquidation.

TABLE NO. 12.—*Total number of National banks organized, consolidated under act November 7, 1918, insolvent, in voluntary liquidation, and in operation on October 31, 1924*

States	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insolvent	In liqui- dation	In opera- tion
Maine.....	113	1	—	54	58
New Hampshire.....	72	1	4	13	54
Vermont.....	76	1	7	22	46
Massachusetts.....	343	5	16	165	157
Rhode Island.....	65	—	1	47	17
Connecticut.....	112	3	6	42	61
Total New England States.....	781	11	34	343	393
New York.....	844	15	51	247	531
New Jersey.....	310	6	10	43	251
Pennsylvania.....	1,069	8	45	176	870
Delaware.....	28	—	—	10	18
Maryland.....	127	—	2	40	85
District of Columbia.....	29	2	3	10	14
Total Eastern States.....	2,437	31	111	526	1,769
Virginia.....	232	4	7	38	183
West Virginia.....	161	2	5	29	125
North Carolina.....	123	2	9	29	83
South Carolina.....	108	2	1	24	81
Georgia.....	164	4	11	56	93
Florida.....	94	—	13	26	55
Alabama.....	154	—	11	39	104
Mississippi.....	66	—	2	28	36
Louisiana.....	82	2	8	39	33
Texas.....	918	7	49	285	577
Arkansas.....	118	1	8	20	89
Kentucky.....	226	5	6	77	138
Tennessee.....	189	2	9	71	107
Total Southern States.....	2,635	31	139	761	1,704
Ohio.....	630	8	34	230	358
Indiana.....	394	5	17	124	248
Illinois.....	689	1	23	165	500
Michigan.....	250	2	16	110	122
Wisconsin.....	233	2	9	65	157
Minnesota.....	425	2	20	72	331
Iowa.....	486	3	20	116	347
Missouri.....	257	5	12	109	131
Total Middle Western States.....	3,364	28	151	991	2,194
North Dakota.....	235	—	36	33	166
South Dakota.....	187	—	35	37	115
Nebraska.....	341	—	35	131	175
Kansas.....	426	4	42	121	259
Montana.....	187	2	52	43	90
Wyoming.....	56	—	11	9	36
Colorado.....	202	—	17	44	141
New Mexico.....	75	—	22	20	33
Oklahoma.....	704	1	29	252	422
Total Western States.....	2,413	7	279	690	1,437
Washington.....	195	3	27	54	111
Oregon.....	132	—	11	23	98
California.....	433	8	14	144	267
Idaho.....	105	—	18	19	68
Utah.....	38	2	3	12	21
Nevada.....	16	—	2	3	11
Arizona.....	29	—	3	7	19
Alaska.....	5	—	—	1	4
Total Pacific States.....	953	13	78	263	599
Hawaii.....	6	—	—	4	2
Porto Rico.....	1	—	—	1	—
Total Island possessions.....	7	—	—	5	2
Total of United States.....	12,590	121	792	3,579	8,098

TABLE NO. 13.—*Changes of corporate title of national banks, year ended October 31, 1924*

Char- ter No.	Title and location	Date
5684	The National Bank of Sayre, Pa., to "The Merchants and Mechanics National Bank of Sayre"	1923 Dec. 6
2223	The First and Farmers National Bank of Montrose, Pa., to "The First and Farmers National Bank and Trust Co. of Montrose"	Dec. 11
		1924
10611	The Wise County National Bank of Wise, Va., to "The First National Bank of Wise"	Jan. 9
2486	The Milmo National Bank of Laredo, Tex., to "The First National Bank of Laredo"	Jan. 14
12288	The American National Bank of Pontiac, Mich., to "First National Bank in Pontiac"	Jan. 15
1559	The Atlanta National Bank Atlanta, Ga., to "The Atlanta and Lowry National Bank"	Feb. 6
11961	The Roseville National Bank, Roseville, Calif., to "The First National Bank of Roseville"	Feb. 8
10521	The Farmers National Bank of Hammon, Okla., to "The First National Bank of Hammon"	Feb. 9
2604	The Winters National Bank of Dayton, Ohio, to "The Winters National Bank and Trust Co. of Dayton"	Feb. 12
7860	The First National Bank of Frackville, Pa., to "The First National Bank and Trust Co. of Frackville, Pa."	Feb. 20
9661	The First National Bank of East Newark, N. J., to "The Kearny National Bank," Kearny, N. J.	Mar. 1
11316	The Farmers National Bank of Pretty Prairie, Kans., to "The First National Bank, Pretty Prairie"	Mar. 25
12338	The Brick Church National Bank of Orange, N. J., to "First National Bank of East Orange," East Orange, N. J.	Apr. 1
296	The Second National Bank of Oswego, N. Y., to "Second National Bank & Trust Co. of Oswego"	Apr. 15
12277	The Security National Bank of Muskogee, Okla., to "The Muskogee-Security National Bank"	Apr. 18
8920	The Citizens National Bank of Oneonta, N. Y., to "The Citizens National Bank and Trust Co. of Oneonta"	May 1
10357	The National Bank of Bakersfield, Calif., to "First National Bank in Bakersfield"	May 3
8627	The First National Bank of Arlington, N. J., to "The First National Bank and Trust Co. of Kearney, N. J."	May 5
7705	The National Bank of Monrovia, Calif., to "First National Bank in Monrovia"	May 8
10869	Fairport National Bank, Fairport, N. Y., to "Fairport National Bank and Trust Co."	May 27
11429	The Northern National Bank of Great Falls, Mont., to "The Labor National Bank of Great Falls"	May 31
12269	First National Bank in South Bend, Wash., to "The First National Bank of Ilwaco," Wash.	July 3
7782	The First National Bank of Graham, Va., to "The Twin City National Bank of Bluefield," Va.	July 25
3979	The Independence National Bank, Independence, Oreg., to "First National Bank of Independence"	Aug. 1
643	The Commonwealth-Atlantic National Bank of Boston, Mass., to "The Atlantic National Bank of Boston"	Aug. 8
6019	The Larchmont National Bank, Larchmont, N. Y., to "The Larchmont National Bank and Trust Co."	Sept. 5
5263	The First National Bank of Dyersburg, Tenn., to "First-Citizens National Bank of Dyersburg"	Oct. 17
9856	The Oklahoma Stock Yards National Bank of Oklahoma City, Okla., to "Oklahoma National Bank in Oklahoma City"	Oct. 29

TABLE NO. 14.—*Changes of title incident to consolidations of national banks, year ended October 31, 1924*

The Magruder National Bank of Port Clinton, Ohio (12365), and The First National Bank of Port Clinton (6227) consolidated under the charter of the latter, with title: The First National-Magruder Bank of Port Clinton.

The Dexter Horton National Bank of Seattle, Wash. (9798), and The Union National Bank of Seattle (11280) consolidated under the charter of the latter, with title: The Dexter Horton National Bank of Seattle.

The National Bank and Trust Co. of Red Bank, N. J. (12520), and The Second National Bank of Red Bank (2257) consolidated under the charter of the latter, with title: The Second National Bank and Trust Co. of Red Bank.

The Huntington National Bank, Huntington, W. Va. (4607), and The First National Bank of Huntington (3106) consolidated under the charter of the latter, with title: The First Huntington National Bank.

The Copelan National Bank, Greensboro, Ga. (8452), and Greensboro National Bank (6967) consolidated under the charter of the latter, with title: The First National Bank of Greensboro.

The Citizens National Bank, Keene, N. H. (2299), and The Ashuelot National Bank of Keene (946) consolidated under the charter of the latter, with title: The Ashuelot-Citizens National Bank of Keene.

TABLE NO. 15.—*National banks chartered during the year ended October 31, 1924*

Char- ter No.	Title	Capital
ALASKA		
12578	First National Bank of Ketchikan.....	\$50,000
ARIZONA		
12581	First National Bank of Winslow.....	50,000
ARKANSAS		
12533	First National Bank of Hope.....	100,000
CALIFORNIA		
12511	National Bank of Martinez.....	50,000
12545	Seaboard National Bank of Los Angeles.....	1,000,000
12572	Walnut Park National Bank, Walnut Park.....	50,000
12577	Wilshire National Bank of Los Angeles.....	200,000
12579	Pacific National Bank of San Francisco.....	1,000,000
12584	First National Bank in Kernman.....	25,000
	Total (6 banks).....	2,325,000
COLORADO		
12517	American National Bank of Denver.....	500,000
12531	First National Bank of La Veta.....	25,000
	Total (2 banks).....	525,000
FLORIDA		
12546	First National Bank of Seabreeze.....	50,000
GEORGIA		
12492	City National Bank of Atlanta ¹	200,000
ILLINOIS		
12479	First National Bank of Valer.....	25,000
12480	Ogden National Bank of Chicago.....	200,000
12493	Stock Yards National Bank of Chicago.....	1,350,000
12525	First National Bank in Woodhull.....	25,000
12528	Wood River National Bank, Wood River.....	60,000
	Total (5 banks).....	1,660,000
INDIANA		
12466	Old First National Bank of Mount Vernon.....	100,000
12532	Citizens National Bank of Kendallville.....	80,000
	Total (2 banks).....	180,000
IOWA		
12544	First National Bank in Pocahontas.....	75,000
KANSAS		
12457	First National Bank in Eureka.....	50,000
12490	Fourth National Bank in Wichita.....	1,000,000
	Total (2 banks).....	1,050,000
KENTUCKY		
12456	Farmers National Bank of Scottsville.....	50,000
LOUISIANA		
12523	First National Bank of Crowley.....	100,000
12527	First National Bank of Pineville.....	50,000
	Total (2 banks).....	150,000

¹ With two branches in Atlanta. Consolidated on Feb. 7, 1924, with The Atlanta and Lowry National Bank, Atlanta, under act Nov. 7, 1918.

TABLE NO. 15.—*National banks chartered during the year ended October 31, 1924—Continued*

Char- ter No.	Title	Capital
MARYLAND		
12590	Nicodemus National Bank of Hagerstown.....	\$100,000
MASSACHUSETTS		
12481	Atlas National Bank of Springfield ²	300,000
12540	Brotherhood of Locomotive Engineers National Bank of Boston.....	500,000
12567	Dedham National Bank, Dedham.....	100,000
	Total (3 banks).....	900,000
MICHIGAN		
12474	Reed City National Bank, Reed City.....	25,000
12561	First National Bank of Evart.....	35,000
	Total (2 banks).....	60,000
MINNESOTA		
12507	National Bank of Wadena.....	50,000
12518	Security National Bank of West Minneapolis.....	50,000
12568	Hibbing National Bank, Hibbing.....	100,000
	Total (3 banks).....	200,000
MISSISSIPPI		
12478	Commercial National Bank of Hattiesburg.....	100,000
12499	National Peoples Savings Bank and Trust Co. of Vicksburg.....	100,000
12501	National City Savings Bank and Trust Co. of Vicksburg.....	100,000
12537	Britton and Koontz National Bank of Natchez.....	100,000
12587	Delta National Bank of Yazoo City.....	150,000
	Total (5 banks).....	550,000
MISSOURI		
12491	Twelfth Street National Bank of St. Louis.....	300,000
12506	American Exchange National Bank of St. Louis.....	200,000
	Total (2 banks).....	500,000
MONTANA		
12536	First National Bank in Miles City.....	150,000
12542	National Bank of Anaconda.....	100,000
12585	First National Bank in Hlysham.....	25,000
	Total (3 banks).....	275,000
NEBRASKA		
12495	Citizens National Bank of Hemingford.....	25,000
12552	Sioux National Bank of Harrison.....	35,000
	Total (2 banks).....	60,000
NEW JERSEY		
12465	First National Bank of Fairview.....	100,000
12468	Citizens National Bank of New Brunswick.....	250,000
12497	Palisade National Bank of Fort Lee.....	50,000
12510	Pleasantville National Bank, Pleasantville.....	100,000
12519	Westmont National Bank, Westmont.....	25,000
12520	National Bank and Trust Co. of Red Bank ³	300,000
12521	Ocean City National Bank, Ocean City.....	100,000
12524	Perth Amboy National Bank, Perth Amboy.....	100,000
12559	First National Bank of Somers Point.....	50,000
12560	Labor Co-operative National Bank of Paterson.....	200,000
12570	Lincoln National Bank of Newark.....	300,000
12571	First National Bank of Lakehurst.....	25,000
12576	Citizens National Bank and Trust Co. of Newark.....	200,000
	Total (13 banks).....	1,800,000

² With two branches in Springfield. Consolidated on Feb. 5, 1924, with The Chapin National Bank of Springfield, under act Nov. 7, 1918.³ Consolidated on July 1, 1924, with The Second National Bank and Trust Co. of Red Bank, under act Nov. 7, 1918.

TABLE No. 15.—National banks chartered during the year ended October 31, 1924—Continued

Char- ter No.	Title	Capital
NEW MEXICO		
12485	Albuquerque National Bank, Albuquerque.....	\$250,000
12514	Peoples National Bank of Farmington.....	25,000
12522	First National Bank in Clovis.....	50,000
12569	Carlsbad National Bank, Carlsbad.....	50,000
Total (4 banks).....		375,000
NEW YORK		
12458	Oceanside National Bank, Oceanside.....	25,000
12460	First National Bank of Inwood.....	100,000
12473	Bellport National Bank, Bellport.....	25,000
12476	Grape Belt National Bank of Westfield.....	50,000
12489	Kings Park National Bank, Kings Park.....	25,000
12494	First National Bank of Macedon.....	25,000
12496	First National Bank of Narrowsburg.....	50,000
12503	First National Bank of Merrick.....	25,000
12512	Little Neck National Bank, Little Neck.....	25,000
12515	First National Bank of North Tarrytown.....	50,000
12516	Commercial National Bank of New York City ⁴	1,000,000
12535	Pittsford National Bank, Pittsford.....	25,000
12538	National Bank of Rochester.....	1,200,000
12548	Central National Bank of New Rochelle.....	100,000
12549	First National Bank of Hankins.....	25,000
12550	Jamaica National Bank of New York.....	200,000
12551	First National Bank of Cutchogue.....	25,000
12553	Grace National Bank of New York.....	1,000,000
12574	Peoples National Bank of White Plains.....	100,000
12586	First National Bank of Cairo.....	25,000
Total (20 banks).....		4,100,000
NORTH CAROLINA		
12461	National Bank of Forest City.....	65,000
NORTH DAKOTA		
12464	First National Bank of Whitman.....	25,000
12502	Security National Bank of Taylor.....	25,000
Total (2 banks).....		50,000
OKLAHOMA		
12472	First National Bank in Ardmore.....	200,000
12486	American National Bank of Sayre.....	25,000
12498	First National Bank in Carmen.....	25,000
12529	First National Bank in Coalgate.....	25,000
12555	American National Bank of Sallisaw.....	30,000
Total (5 banks).....		305,000
OREGON		
12470	West Coast National Bank of Portland.....	300,000
12557	Portland National Bank, Portland.....	200,000
Total (2 banks).....		500,000
PENNSYLVANIA		
12459	Liberty National Bank of Dickson City.....	100,000
12471	Neffs National Bank, Neffs.....	25,000
12500	Uniontown National Bank and Trust Co., Uniontown.....	250,000
12504	Main Line National Bank of Wayne.....	50,000
12526	Cheltenham National Bank, Cheltenham.....	50,000
12530	Citizens National Bank of Jenkintown.....	150,000
12562	First National Bank of Austin.....	50,000
12563	First National Bank of Nuremburg.....	25,000
12573	Overbrook National Bank of Philadelphia.....	300,000
12582	Chalfont National Bank, Chalfont.....	50,000
12588	St. Michael National Bank, St. Michael.....	25,000
Total (11 banks).....		1,075,000

⁴ Receiver appointed Sept. 4, 1924.⁵ With two branches in city of New York, County of Bronx. Consolidated on May 21, 1924, with The East River National Bank of the city of New York under act Nov. 7, 1918.

TABLE No. 15.—National banks chartered during the year ended October 31, 1924—Continued

Char- ter No.	Title	Capital
SOUTH DAKOTA		
12488	First National Bank of Sherman.....	\$25,000
12547	First National Bank of St. Lawrence.....	25,000
	Total (2 banks).....	50,000
TENNESSEE		
12467	Peoples National Bank of La Follette.....	50,000
12469	Washington County National Bank of Johnson City ⁶	100,000
12484	Farmers National Bank of La Follette.....	50,000
	Total (3 banks).....	200,000
TEXAS		
12462	First National Bank of Refugio.....	100,000
12463	Citizens National Bank of Llano.....	75,000
12475	United States National Bank of Galveston.....	1,000,000
12487	National Border Bank of El Paso.....	200,000
12505	Winfield National Bank, Winfield.....	25,000
12508	First National Bank of Richland.....	30,000
12513	First National Bank of Chillicothe.....	25,000
12543	State National Bank of Big Spring.....	50,000
12554	First National Bank of Robstown.....	100,000
12556	East Texas National Bank of Palestine.....	150,000
12566	Seaport National Bank of Houston.....	250,000
12580	First National Bank in Alvin.....	25,000
12583	Wylie National Bank, Wylie.....	25,000
12589	First National Bank in Goldthwaite.....	25,000
	Total (14 banks).....	2,080,000
VIRGINIA		
12477	First National Bank of Quantico.....	25,000
12539	Middleburg National Bank, Middleburg.....	50,000
	Total (2 banks).....	75,000
WASHINGTON		
12509	First National Bank of Cosmopolis.....	25,000
WEST VIRGINIA		
12483	Citizens National Bank of Elkins.....	100,000
12565	First National Bank of East Rainelle.....	25,000
	Total (2 banks).....	125,000
WISCONSIN		
12482	American National Bank of Milwaukee ⁷	1,000,000
12534	First National Bank of Washburn.....	25,000
12541	Brown National Bank of Kenosha.....	150,000
12564	Northwestern National Bank of Milwaukee.....	200,000
12575	Farmers-Merchants National Bank of Princeton.....	40,000
	Total (5 banks).....	1,415,000
WYOMING		
12558	First National Bank of Parco.....	25,000
	Total United States (185 banks).....	21,375,000

⁶ With one branch in Johnson City. Consolidated on Dec. 28, 1923, with The Unaka and City National Bank of Johnson City under act Nov. 7, 1918.

⁷ Receiver appointed Oct. 30, 1924.

⁸ With two branches in Milwaukee.

TABLE NO. 16.—National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1924

States	Organized		Failed			Voluntary liquidation		
	Number	Authorized capital	Number	Capital	Gross assets	Number	Capital	Gross assets
Maine.....						1	\$75,000	\$240,633
Vermont.....						1	50,000	366,938
Massachusetts.....	3	\$900,000				2	350,000	4,263,358
Connecticut.....			1	\$150,000	\$2,252,031			
New England States.....	3	900,000	1	150,000	2,252,031	4	475,000	4,870,929
New York.....	20	4,100,000	1	1,500,000	3,598,154	5	2,550,000	30,175,822
New Jersey.....	13	1,800,000				4	225,000	7,225,946
Pennsylvania.....	11	1,075,000				8	1,750,000	15,978,449
Maryland.....	1	100,000				2	1,690,000	18,293,215
Eastern States.....	45	7,075,000	1	1,500,000	3,598,154	19	6,125,000	71,643,432
Virginia.....	2	75,000				1	100,000	655,278
West Virginia.....	2	125,000				1	50,000	479,004
North Carolina.....	1	65,000				1	50,000	587,987
South Carolina.....						3	650,000	4,190,719
Georgia.....	1	200,000				3	350,000	2,423,264
Florida.....	1	50,000				4	250,000	1,241,775
Alabama.....			2	60,000	533,780	1	60,000	236,503
Mississippi.....	5	550,000						
Louisiana.....	2	150,000				3	350,000	3,337,561
Texas.....	14	2,080,000	3	725,000	7,261,271	5	700,000	4,538,291
Arkansas.....	1	100,000				1	50,000	195,273
Kentucky.....	1	50,000				2	175,000	1,459,341
Tennessee.....	3	200,000	1	30,000	165,681	1	300,000	4,335,779
Southern States.....	33	3,645,000	6	815,000	7,960,732	26	3,085,000	26,683,775
Ohio.....			1	100,000	1,032,463	7	2,750,000	48,943,769
Indiana.....	2	180,000				4	1,180,000	8,935,635
Illinois.....	5	1,660,000	1	200,000	881,000	12	11,640,000	162,187,483
Michigan.....	2	60,000						
Wisconsin.....	5	1,415,000	2	75,000	1,027,125	1	25,000	158,976
Minnesota.....	3	200,000	9	330,000	5,028,479	6	1,175,000	17,184,523
Iowa.....	1	75,000	1	60,000	1,826,020	3	350,000	1,628,039
Missouri.....	2	500,000				4	1,600,000	10,835,290
Middle Western States.....	20	4,090,000	14	765,000	8,795,087	37	18,780,000	249,873,715
North Dakota.....	2	50,000	18	610,000	² 5,625,754	2	125,000	1,696,153
South Dakota.....	2	50,000	16	765,000	11,653,907			
Nebraska.....	2	60,000	7	300,000	2,900,363	1	50,000	426,764
Kansas.....	2	1,050,000	5	325,000	2,584,839	6	1,420,000	17,263,360
Montana.....	3	275,000	20	1,365,000	12,917,389	9	530,000	5,303,449
Wyoming.....	1	25,000	9	535,000	³ 10,077,474	2	200,000	2,473,390
Colorado.....	2	525,000	3	185,000	1,784,467	1	350,000	7,128,953
New Mexico.....	4	375,000	13	1,190,000	⁴ 10,515,225			
Oklahoma.....	5	305,000	15	615,000	⁵ 6,619,184	26	2,040,000	18,963,792
Western States.....	23	2,715,000	106	5,890,000	64,678,602	47	4,715,000	53,245,879
Washington.....	1	25,000	3	140,000	843,623	1	25,000	76,737
Oregon.....	2	500,000	1	50,000	282,241	1	25,000	161,495
California.....	6	2,325,000				16	7,225,000	115,358,251
Idaho.....			4	200,000	2,801,990	2	140,000	953,007
Utah.....			1	25,000	¹ 336,950			
Arizona.....	1	50,000	1	100,000	908,538	2	150,000	1,861,180
Alaska.....	1	50,000						
Pacific States.....	11	2,950,000	10	515,000	5,173,342	22	7,565,000	118,413,670
United States.....	135	21,375,000	138	9,635,000	92,457,948	155	40,745,000	524,731,400

¹ Afterwards restored to solvency.² Includes two banks with aggregate capital \$80,000 and gross assets \$648,111 restored to solvency.³ Includes one bank with capital of \$40,000 and gross assets of \$291,279 restored to solvency.⁴ Includes one bank with capital of \$75,000 previously reported in voluntary liquidation.⁵ Includes one bank with capital of \$50,000 and gross assets of \$510,913 restored to solvency.

NOTE.—The above statement does not include banks closed by consolidation under act Nov. 7, 1913.

TABLE NO. 17.—*Number and classification of national banks chartered monthly during the year ended October 31, 1924*

Months	Conversions		Reorganizations		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....	1	\$25,000	2	\$200,000	8	\$565,000	11	\$790,000
December.....	7	800,000	1	1,000,000	7	875,000	15	2,675,000
January.....	2	1,025,000	-----	-----	8	1,950,000	10	2,975,000
February.....	3	400,000	-----	-----	7	1,775,000	10	2,175,000
March.....	5	1,600,000	-----	-----	13	680,000	18	2,280,000
April.....	1	300,000	-----	-----	13	915,000	14	1,215,000
May.....	2	150,000	1	150,000	9	3,125,000	12	3,425,000
June.....	3	1,055,000	-----	-----	7	535,000	10	1,590,000
July.....	1	150,000	2	250,000	8	810,000	11	1,210,000
August.....	1	50,000	1	100,000	4	475,000	6	625,000
September.....	2	350,000	-----	-----	8	1,665,000	10	2,015,000
October.....	1	150,000	2	125,000	5	125,000	8	400,000
Total.....	29	6,055,000	9	1,825,000	97	13,495,000	135	21,375,000

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923*

[In thousands of dollars]

CAPITAL STOCK OF \$25,000 OR LESS

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITY					
Chicago.....	1	235	1,316	25	1,207
COUNTRY BANKS					
Maine.....	4	1,127	2,002	100	1,657
New Hampshire.....	5	846	1,941	125	1,513
Vermont.....	3	636	1,354	75	1,116
Massachusetts.....	4	295	959	100	688
Connecticut.....	2	306	880	50	732
Total New England States.....	18	3,210	7,136	450	5,706
New York.....	110	26,530	65,253	2,750	55,265
New Jersey.....	44	12,335	27,238	1,093	22,613
Pennsylvania.....	198	38,432	98,013	4,938	80,597
Delaware.....	2	364	730	50	586
Maryland.....	20	5,246	11,147	500	9,379
Total Eastern States.....	374	82,907	202,381	9,331	168,440
Virginia.....	30	7,312	11,038	750	8,599
West Virginia.....	25	6,456	11,033	650	9,117
North Carolina.....	3	700	1,164	75	984
South Carolina.....	10	2,008	3,222	250	2,595
Georgia.....	8	1,067	1,946	200	1,482
Florida.....	4	563	1,149	100	847
Alabama.....	22	3,510	6,886	549	5,538
Mississippi.....	1	69	116	25	68
Louisiana.....	6	1,020	1,613	150	1,355
Texas.....	100	12,692	25,282	2,500	19,650
Arkansas.....	29	4,190	7,700	725	6,127
Kentucky.....	31	7,935	13,968	775	11,431
Tennessee.....	19	3,973	6,455	475	5,043
Total Southern States.....	288	51,495	91,572	7,224	72,836
Ohio.....	75	14,567	29,843	1,875	23,699
Indiana.....	63	11,075	18,095	1,575	13,622
Illinois.....	111	19,902	34,870	2,775	26,841
Michigan.....	13	2,851	5,559	325	4,614
Wisconsin.....	33	7,314	11,690	825	9,920
Minnesota.....	171	45,575	72,506	4,275	60,907
Iowa.....	86	20,694	30,281	2,150	23,142
Missouri.....	27	4,982	8,593	608	6,814
Total Middle Western States.....	579	126,960	211,437	14,468	169,559

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OF \$25,000 OR LESS—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
COUNTRY BANKS—continued					
North Dakota.....	117	24,377	36,278	2,925	26,926
South Dakota.....	59	15,559	21,739	1,475	16,957
Nebraska.....	39	9,744	13,104	975	9,650
Kansas.....	100	17,224	26,799	2,500	20,608
Montana.....	49	5,308	8,431	1,225	5,671
Wyoming.....	9	2,154	3,993	225	3,325
Colorado.....	50	9,407	14,973	1,350	11,657
New Mexico.....	12	1,267	2,256	300	1,553
Oklahoma.....	238	36,115	67,469	5,950	54,906
Total Western States.....	673	121,155	195,042	16,925	151,253
Washington.....	28	4,816	9,978	700	8,462
Oregon.....	26	3,924	8,535	650	7,175
California.....	61	10,939	22,793	1,525	19,113
Idaho.....	21	3,893	6,814	525	5,174
Utah.....	4	936	1,468	100	1,134
Nevada.....	3	685	1,563	75	1,390
Arizona.....	4	311	831	100	636
Total Pacific States.....	147	25,504	51,982	3,675	43,084
Total country banks.....	2,079	411,231	759,550	52,073	610,878
Total United States.....	2,080	411,466	760,866	52,098	612,085

CAPITAL STOCK OVER \$25,000, BUT NOT OVER \$50,000

OTHER RESERVE CITY					
Chicago.....	1	427	1,926	50	1,743
COUNTRY BANKS					
Maine.....	25	10,833	26,702	1,250	22,104
New Hampshire.....	10	3,216	6,462	500	4,740
Vermont.....	12	5,011	9,797	600	8,053
Massachusetts.....	19	6,267	14,839	950	11,733
Connecticut.....	7	2,239	6,670	350	5,463
Total, New England States.....	73	27,566	64,470	3,650	52,093
New York.....	130	50,665	127,198	6,337	106,438
New Jersey.....	56	23,864	58,473	2,695	48,853
Pennsylvania.....	242	108,470	266,095	11,820	216,392
Delaware.....	4	1,009	2,170	200	1,597
Maryland.....	23	11,639	25,476	1,100	21,043
Total Eastern States.....	455	195,647	479,412	22,152	394,323
Virginia.....	58	22,849	34,710	2,684	26,731
West Virginia.....	50	22,392	36,882	2,290	29,323
North Carolina.....	18	8,054	12,221	860	10,155
South Carolina.....	24	7,073	11,470	1,185	8,983
Georgia.....	26	5,886	10,513	1,195	7,126
Florida.....	20	8,916	16,012	965	13,228
Alabama.....	26	7,782	13,374	1,175	10,237
Mississippi.....	3	1,054	2,437	150	1,059
Louisiana.....	9	3,236	6,861	450	5,623
Texas.....	201	46,780	95,180	9,235	72,887
Arkansas.....	27	9,816	15,432	1,297	11,569
Kentucky.....	31	13,989	23,276	1,490	18,312
Tennessee.....	32	11,411	17,603	1,492	14,007
Total Southern States.....	525	169,238	295,971	24,468	230,140

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OVER \$25,000, BUT NOT OVER \$50,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
COUNTRY BANKS—continued					
Ohio.....	88	29,399	59,292	4,138	45,883
Indiana.....	61	20,104	33,718	2,735	25,758
Illinois.....	170	60,019	107,020	7,972	81,240
Michigan.....	32	13,495	25,503	1,520	21,372
Wisconsin.....	38	18,288	30,155	1,820	24,531
Minnesota.....	97	45,365	70,165	4,281	58,275
Iowa.....	153	66,780	97,242	7,260	73,580
Missouri.....	40	11,190	18,987	1,867	13,980
Total Middle Western States.....	679	264,640	442,082	31,593	344,619
North Dakota.....	38	14,351	21,756	1,805	16,806
South Dakota.....	46	23,524	34,812	2,160	27,898
Nebraska.....	93	38,835	56,197	4,360	40,765
Kansas.....	95	30,915	49,978	4,523	37,499
Montana.....	24	5,343	9,629	1,040	7,143
Wyoming.....	13	4,390	8,082	565	6,514
Colorado.....	49	16,649	30,377	2,220	23,807
New Mexico.....	15	5,038	8,264	725	6,287
Oklahoma.....	112	33,564	63,801	5,080	53,061
Total Western States.....	485	172,609	282,896	22,478	219,771
Washington.....	37	12,736	22,791	1,785	18,803
Oregon.....	36	11,287	22,097	1,690	17,936
California.....	84	31,462	58,854	4,183	48,401
Idaho.....	29	10,154	18,211	1,350	14,108
Utah.....	6	2,428	4,431	300	3,597
Nevada.....	1	750	1,137	50	987
Arizona.....	5	1,260	2,966	250	2,544
Total Pacific States.....	198	70,077	130,487	9,008	106,376
Alaska (nonmember banks).....	3	847	2,888	150	2,528
Total country banks.....	2,418	900,624	1,698,206	114,099	1,349,850
Total United States.....	2,419	901,051	1,700,132	114,149	1,351,593

CAPITAL STOCK OVER \$50,000, BUT NOT OVER \$200,000

CENTRAL RESERVE CITIES					
New York.....	5	3,545	7,494	973	5,727
Chicago.....	4	4,121	8,952	800	7,193
Total.....	9	7,666	16,446	1,773	12,920
OTHER RESERVE CITIES					
Boston.....	1	1,982	3,071	200	2,454
Brooklyn and Bronx.....	3	7,459	14,962	600	13,267
Buffalo.....	2	783	2,167	391	1,417
Philadelphia.....	4	16,338	28,504	800	22,354
Pittsburgh.....	1	1,116	1,824	200	1,200
Washington.....	2	1,940	3,640	400	2,277
Dallas.....	1	2,024	4,900	150	4,388
Fort Worth.....	1	2,316	3,791	200	3,320
Galveston.....	3	9,736	16,157	600	14,493
Houston.....	1	1,045	1,872	200	1,306
San Antonio.....	2	2,825	5,841	400	4,722
Waco.....	1	214	736	100	459
Little Rock.....	1	95	370	100	260
Cincinnati.....	1	38	911	165	646
Chicago.....	12	15,339	40,940	2,350	35,486
Minneapolis.....	2	1,112	2,823	400	2,031
St. Paul.....	1	602	1,356	200	1,135
Dubuque.....	1	1,531	4,675	200	3,978
Sioux City.....	2	4,054	7,497	400	6,242

TABLE No. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

(In thousands of dollars)

CAPITAL STOCK OVER \$50,000, BUT NOT OVER \$200,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITIES—continued					
Kansas City, Mo.....	2	5,282	10,574	400	9,577
St. Joseph.....	3	12,000	19,936	600	18,055
St. Louis.....	1	1,166	2,720	200	2,197
Lincoln.....	2	2,958	6,177	400	5,136
Omaha.....	2	4,191	6,864	400	5,343
Kansas City, Kans.....	1	1,567	3,193	200	2,508
Topeka.....	3	2,859	6,943	400	6,005
Wichita.....	2	2,173	3,542	400	2,987
Helena.....	1	2,163	3,960	200	3,376
Denver.....	3	3,743	5,612	600	4,523
Pueblo.....	1	1,014	2,138	100	1,732
Muskogee.....	2	2,678	4,102	350	3,258
Oklahoma City.....	1	1,776	3,903	200	3,573
Tulsa.....	1	1,606	3,170	200	2,836
Seattle.....	2	2,453	6,010	400	5,299
Spokane.....	1	25	910	198	664
Los Angeles.....	1	2,615	4,050	200	3,562
Ogden.....	1	898	1,630	100	1,305
All other reserve cities.....	72	121,716	241,471	13,604	203,431
Total all reserve cities.....	81	129,382	257,917	15,377	216,351
COUNTRY BANKS					
Maine.....	25	27,859	59,794	3,295	48,890
New Hampshire.....	40	31,088	63,703	4,715	45,493
Vermont.....	29	18,622	39,585	3,235	29,945
Massachusetts.....	69	105,756	209,452	11,578	169,582
Rhode Island.....	10	6,023	13,006	1,270	9,452
Connecticut.....	29	20,929	42,242	4,275	29,532
Total New England States.....	222	210,277	427,782	28,368	332,904
New York.....	192	199,210	448,060	23,720	366,017
New Jersey.....	117	136,100	295,526	13,863	245,481
Pennsylvania.....	311	298,908	676,782	37,879	531,471
Delaware.....	9	4,677	10,074	797	7,111
Maryland.....	30	27,651	54,298	3,077	43,699
Total Eastern States.....	659	666,546	1,484,740	79,336	1,193,769
Virginia.....	64	62,826	94,114	6,995	69,684
West Virginia.....	36	42,409	65,326	3,921	50,912
North Carolina.....	44	47,540	71,914	4,972	56,576
South Carolina.....	37	34,585	57,346	4,770	45,370
Georgia.....	51	35,044	55,079	6,096	37,044
Florida.....	21	21,188	41,099	2,475	32,754
Alabama.....	45	32,824	57,172	5,500	41,155
Mississippi.....	21	20,502	35,288	2,400	27,343
Louisiana.....	13	11,177	20,354	1,800	15,297
Texas.....	208	134,967	244,769	22,605	189,368
Arkansas.....	24	19,388	33,404	2,640	26,513
Kentucky.....	63	54,726	89,637	7,081	66,380
Tennessee.....	39	28,600	44,441	3,964	32,093
Total Southern States.....	666	545,796	909,943	75,219	690,489
Ohio.....	119	125,020	237,931	17,432	178,912
Indiana.....	97	71,697	128,633	10,637	95,511
Illinois.....	165	148,822	271,672	17,783	210,847
Michigan.....	55	55,246	108,997	6,330	90,075
Wisconsin.....	62	58,875	107,216	7,105	87,134
Minnesota.....	50	46,369	79,093	4,935	65,742
Iowa.....	93	90,825	136,906	9,675	103,984
Missouri.....	42	29,771	57,038	4,285	44,409
Total Middle Western States.....	713	626,625	1,127,426	78,182	876,614

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

(In thousands of dollars)

CAPITAL STOCK OVER \$50,000, BUT NOT OVER \$200,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
COUNTRY BANKS—continued					
North Dakota.....	18	18,578	31,791	1,960	26,589
South Dakota.....	21	19,495	33,074	2,010	26,314
Nebraska.....	33	25,954	38,584	3,200	27,676
Kansas.....	58	47,914	80,895	6,255	63,021
Montana.....	24	24,793	44,356	2,995	36,529
Wyoming.....	19	27,516	42,299	2,030	35,040
Colorado.....	31	25,035	46,169	3,130	36,644
New Mexico.....	12	14,033	19,999	1,425	13,900
Oklahoma.....	61	40,736	78,985	6,645	65,679
Total Western States.....	277	244,054	415,652	29,650	331,992
Washington.....	32	27,831	55,794	3,520	46,370
Oregon.....	30	24,597	48,024	3,555	39,876
California.....	99	94,884	171,496	12,182	139,434
Idaho.....	20	14,358	24,552	2,160	18,710
Utah.....	4	2,558	4,548	400	3,779
Nevada.....	6	4,980	9,569	635	7,797
Arizona.....	11	14,238	26,775	1,350	23,255
Total Pacific States.....	202	183,446	340,758	23,802	279,221
Hawaii (nonmember bank).....	1	467	2,185	100	1,987
Total country banks.....	2,740	2,477,211	4,708,486	314,657	3,706,976
Total United States.....	2,821	2,606,593	4,966,403	330,034	3,923,327

CAPITAL STOCK OVER \$200,000, BUT NOT OVER \$500,000

CENTRAL RESERVE CITY					
New York.....	5	11,162	19,223	1,950	14,916
OTHER RESERVE CITIES					
Boston.....	1	5,026	7,104	500	5,979
Brooklyn and Bronx.....	1	10,564	15,742	500	13,859
Buffalo.....	3	4,904	13,255	950	9,964
Philadelphia.....	15	64,551	114,806	5,930	90,384
Pittsburgh.....	4	15,537	28,070	1,800	21,401
Baltimore.....	4	13,297	21,248	1,800	15,883
Washington.....	6	15,730	28,555	2,027	22,851
Richmond.....	1	1,588	2,531	300	1,786
Jacksonville.....	1	7,312	15,887	500	14,420
Birmingham.....	1	1,707	3,856	250	3,203
Dallas.....	1	4,781	6,950	500	6,314
El Paso.....	3	10,605	16,743	1,200	12,952
Fort Worth.....	1	3,868	6,481	400	5,420
Houston.....	3	8,064	15,348	1,100	12,686
San Antonio.....	2	2,793	5,791	750	4,064
Waco.....	4	9,180	15,229	1,350	12,146
Little Rock.....	2	5,341	9,280	600	6,951
Louisville.....	2	9,434	20,746	1,000	17,380
Memphis.....	2	5,749	10,112	800	7,558
Nashville.....	3	6,246	8,724	900	6,858
Cincinnati.....	2	8,735	20,125	900	15,715
Columbus.....	4	14,716	27,527	1,600	22,077
Indianapolis.....	1	3,689	5,893	400	4,918
Chicago.....	3	7,129	17,871	850	16,222
Peoria.....	2	7,750	13,255	800	10,317
Grand Rapids.....	1	1,588	5,003	300	4,051
Milwaukee.....	2	11,743	23,110	1,000	17,532
Minneapolis.....	1	4,134	7,473	500	5,935
St. Paul.....	2	5,907	10,311	700	8,134
Cedar Rapids.....	2	11,625	21,800	1,000	18,984
Des Moines.....	1	2,949	6,479	500	3,968
Dubuque.....	1	2,937	5,847	500	5,045
Sioux City.....	2	7,557	11,910	650	9,146
Kansas City, Mo.....	4	16,849	25,804	1,800	21,147
St. Joseph.....	1	4,030	7,805	500	6,349

TABLE No. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

(In thousands of dollars)

CAPITAL STOCK OVER \$200,000, BUT NOT OVER \$500,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITIES—continued					
St. Louis	2	1, 679	7, 400	750	6, 150
Lincoln	2	6, 158	9, 269	800	6, 666
Omaha	1	2, 415	4, 174	300	3, 530
Topeka	1	2, 337	5, 390	500	4, 477
Helena	1	1, 894	3, 690	250	3, 065
Denver	2	6, 277	9, 240	600	8, 435
Pueblo	1	4, 165	12, 448	500	10, 715
Muskogee	3	7, 731	13, 445	1, 050	10, 702
Oklahoma City	4	7, 862	21, 270	1, 450	18, 544
Tulsa	2	5, 634	8, 645	750	7, 289
Seattle	4	17, 203	34, 187	1, 000	30, 862
Spokane	1	2, 957	5, 288	500	3, 871
Portland	1	317	1, 275	300	839
Los Angeles	1	4, 994	7, 377	500	6, 555
Ogden	2	4, 645	9, 248	750	7, 453
Salt Lake City	3	11, 279	23, 214	1, 300	19, 516
All other reserve cities	120	405, 072	752, 637	47, 057	610, 267
Total all reserve cities	125	416, 234	771, 860	49, 007	625, 183
COUNTRY BANKS					
Maine	4	11, 987	25, 915	1, 500	20, 912
Vermont	3	6, 572	9, 889	1, 200	5, 134
Massachusetts	28	96, 550	168, 443	10, 090	133, 363
Rhode Island	4	11, 438	22, 497	1, 950	14, 393
Connecticut	14	32, 584	65, 417	4, 982	50, 408
Total New England States	53	159, 131	292, 161	19, 722	224, 210
New York	31	97, 369	181, 850	9, 690	148, 326
New Jersey	16	60, 442	139, 720	5, 900	113, 795
Pennsylvania	60	184, 481	376, 999	21, 675	287, 017
Delaware	3	4, 671	9, 157	663	6, 698
Maryland	2	6, 503	9, 167	502	7, 576
Total Eastern States	112	353, 466	716, 893	38, 430	563, 412
Virginia	15	48, 683	76, 417	5, 775	54, 751
West Virginia	12	48, 479	74, 995	4, 250	53, 388
North Carolina	16	43, 886	69, 787	5, 300	51, 208
South Carolina	10	29, 808	52, 757	3, 775	42, 460
Georgia	9	23, 807	34, 756	3, 200	22, 447
Florida	5	14, 092	28, 072	1, 800	23, 273
Alabama	10	24, 506	41, 909	3, 350	31, 142
Mississippi	7	17, 222	28, 450	2, 160	22, 199
Louisiana	1	1, 500	2, 284	250	614
Texas	19	45, 771	83, 874	6, 300	66, 890
Arkansas	6	17, 130	29, 047	2, 500	23, 023
Kentucky	6	16, 749	26, 225	2, 075	18, 444
Tennessee	5	13, 997	23, 315	1, 950	17, 031
Total Southern States	121	345, 630	571, 888	42, 685	426, 870
Ohio	29	84, 551	151, 839	10, 100	118, 506
Indiana	20	53, 166	105, 124	6, 975	82, 782
Illinois	19	49, 337	99, 521	7, 200	79, 617
Michigan	13	43, 920	83, 389	4, 500	70, 204
Wisconsin	17	54, 294	93, 722	6, 725	76, 053
Minnesota	6	15, 554	26, 762	1, 925	21, 759
Iowa	4	14, 299	21, 854	1, 250	17, 511
Missouri	1	1, 853	3, 051	250	2, 626
Total Middle Western States	109	316, 974	585, 262	38, 925	469, 058
North Dakota	1	4, 213	6, 332	300	5, 420
South Dakota	1	3, 000	4, 846	250	3, 947
Nebraska	1	1, 491	2, 443	300	1, 301
Kansas	3	7, 301	13, 104	800	10, 782
Montana	3	7, 675	14, 413	800	11, 689

TABLE No 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OVER \$200,000, BUT NOT OVER \$500,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
COUNTRY BANKS—continued					
Wyoming.....	2	5,345	8,250	550	7,315
Colorado.....	2	6,551	12,074	600	10,614
New Mexico.....	1	4,281	7,230	400	6,184
Oklahoma.....	4	7,020	11,968	1,150	9,900
Total Western States.....	18	46,877	80,660	5,150	67,152
Washington.....	4	10,200	19,851	1,350	17,063
Oregon.....	2	5,144	7,072	550	4,340
California.....	12	35,330	64,024	4,250	50,452
Idaho.....	3	8,404	15,188	850	12,828
Total Pacific States.....	21	59,096	106,138	7,000	84,692
Hawaii (nonmember banks).....	1	1,526	5,752	500	4,270
Total country banks.....	435	1,282,700	2,358,754	152,412	1,839,664
Total United States.....	560	1,698,934	3,130,614	201,419	2,461,847

CAPITAL STOCK OVER \$500,000, BUT NOT OVER \$1,000,000

CENTRAL RESERVE CITIES					
New York.....	6	50,588	81,539	5,800	64,746
Chicago.....	3	26,891	44,592	2,600	38,289
Total.....	9	77,479	126,131	8,400	103,035
OTHER RESERVE CITIES					
Boston.....	3	27,336	38,926	2,750	29,905
Albany.....	2	22,692	45,231	1,600	38,162
Brooklyn and Bronx.....	1	13,387	19,735	1,000	16,818
Buffalo.....	1	6,163	9,601	1,000	7,063
Philadelphia.....	5	60,770	104,093	5,000	77,504
Pittsburgh.....	4	35,484	64,368	2,950	51,913
Baltimore.....	3	18,260	35,597	2,250	29,004
Washington.....	3	20,931	40,920	2,350	31,851
Richmond.....	4	43,922	65,974	4,000	51,646
Atlanta.....	2	26,829	40,935	1,750	33,236
Dallas.....	1	11,257	19,248	1,000	16,969
El Paso.....	1	9,174	15,319	1,000	13,016
Fort Worth.....	4	31,586	64,884	3,350	56,537
Houston.....	3	36,485	63,464	2,800	55,245
San Antonio.....	4	21,010	38,596	3,600	29,982
Waco.....	1	5,107	8,663	600	7,218
Louisville.....	1	20,011	30,517	1,000	24,426
Memphis.....	1	5,172	9,477	600	8,156
Cincinnati.....	1	5,641	10,709	1,000	6,719
Cleveland.....	1	6,884	24,112	1,000	21,453
Columbus.....	2	20,575	34,564	1,600	26,357
Toledo.....	3	21,548	44,309	2,500	31,100
Chicago.....	1	4,463	10,910	600	9,550
Peoria.....	2	8,054	17,390	1,300	12,384
Grand Rapids.....	2	17,162	28,076	1,800	22,483
Milwaukee.....	1	7,186	10,150	1,000	8,143
Minneapolis.....	2	15,284	22,276	1,800	17,450
St. Paul.....	1	7,067	13,333	1,000	10,711
Des Moines.....	1	10,018	15,342	1,000	13,945
Sioux City.....	1	9,359	12,961	600	10,570
Kansas City, Mo.....	3	42,924	74,272	3,000	63,782
St. Louis.....	2	11,755	21,085	2,000	16,778
Lincoln.....	1	5,271	9,312	625	7,679
Omaha.....	4	42,213	63,661	3,400	45,508
Kansas City, Kans.....	1	5,126	8,862	600	7,540
Wichita.....	2	13,072	27,807	2,000	23,533
Denver.....	3	44,089	82,628	2,550	75,624
Oklahoma City.....	3	18,687	39,482	2,608	34,654
Tulsa.....	2	16,091	24,866	2,000	19,488
Seattle.....	3	26,043	61,505	2,600	53,533
Spokane.....	1	7,761	11,640	1,000	8,262
Los Angeles.....	3	14,810	21,436	3,000	15,944

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OVER \$500,000, BUT NOT OVER \$1,000,000—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITIES—continued					
Oakland.....	2	29,541	35,083	2,000	27,325
Salt Lake City.....	1	6,054	11,892	600	10,565
All other reserve cities.....	93	824,268	1,453,306	81,675	1,179,682
Total all reserve cities.....	102	901,747	1,579,437	90,075	1,282,717
COUNTRY BANKS					
Maine.....	2	8,616	14,788	1,200	11,015
Massachusetts.....	6	33,918	61,734	4,600	46,233
Rhode Island.....	2	13,928	21,178	1,850	14,314
Connecticut.....	7	51,000	95,672	6,350	76,626
Total New England States.....	17	107,462	193,372	14,000	148,208
New York.....	6	37,367	68,368	5,150	54,981
New Jersey.....	7	59,129	114,092	5,750	95,660
Pennsylvania.....	5	22,789	47,789	4,000	34,733
Total Eastern States.....	18	119,285	230,249	14,900	185,374
Virginia.....	7	38,940	59,857	6,000	38,861
West Virginia.....	2	13,521	19,189	1,700	12,752
North Carolina.....	3	22,611	37,243	2,350	28,129
South Carolina.....	2	10,741	20,901	2,000	14,764
Florida.....	1	5,000	10,186	1,000	8,097
Alabama.....	1	3,978	8,716	1,000	6,551
Louisiana.....	4	32,012	50,529	3,600	43,400
Texas.....	3	14,911	24,147	2,800	18,116
Kentucky.....	3	11,106	17,908	2,600	10,782
Tennessee.....	3	26,395	40,612	2,600	32,051
Total Southern States.....	29	179,215	289,291	25,650	213,503
Ohio.....	3	13,153	21,346	2,600	13,789
Indiana.....	4	16,699	30,934	3,300	22,629
Illinois.....	1	6,252	9,854	750	8,034
Michigan.....	1	7,587	15,375	1,000	12,844
Wisconsin.....	1	4,476	6,960	800	5,338
Minnesota.....	2	6,635	11,552	1,600	8,738
Total Middle Western States.....	12	54,802	96,021	10,050	71,372
California.....	3	23,972	42,974	2,750	35,594
Washington.....	1	10,030	17,900	1,000	15,733
Nevada.....	1	2,677	5,131	700	3,563
Total Pacific States.....	5	36,679	66,005	4,450	54,890
Total country banks.....	81	497,443	874,938	69,050	673,347
Total United States.....	183	1,399,190	2,454,375	159,125	1,956,064

TABLE No. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OVER \$1,000,000 BUT NOT OVER \$5,000,000

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
CENTRAL RESERVE CITIES					
New York.....	10	415,757	885,409	29,700	719,244
Chicago.....	4	157,778	259,291	11,500	222,226
Total.....	14	573,535	1,144,700	41,200	941,470
OTHER RESERVE CITIES					
Boston.....	4	139,418	239,207	11,000	192,337
Albany.....	1	18,437	35,720	1,250	27,422
Buffalo.....	1	29,744	54,373	2,000	44,888
Philadelphia.....	7	254,173	514,489	16,950	425,479
Pittsburgh.....	3	86,091	163,372	10,000	126,370
Baltimore.....	3	58,897	115,341	7,500	89,310
Washington.....	3	31,096	61,002	4,750	45,684
Richmond.....	1	19,853	34,286	2,000	25,433
Atlanta.....	1	21,645	38,589	1,200	28,540
Jacksonville.....	2	20,369	43,986	2,150	39,547
Birmingham.....	1	24,771	40,510	1,500	34,054
New Orleans.....	1	30,041	52,065	2,800	36,871
Dallas.....	3	51,563	97,814	7,000	81,122
Houston.....	2	28,958	52,883	3,500	43,534
Louisville.....	1	39,840	56,830	2,500	39,563
Nashville.....	2	30,368	52,063	2,750	36,335
Cincinnati.....	2	39,352	62,568	5,000	44,990
Cleveland.....	2	49,297	72,054	3,800	48,666
Columbus.....	1	15,082	24,404	1,500	18,595
Indianapolis.....	4	41,694	85,687	7,250	61,916
Detroit.....	3	88,713	162,255	8,500	138,313
Minneapolis.....	1	47,569	78,025	4,000	68,635
St. Paul.....	2	41,946	89,979	5,000	76,781
Des Moines.....	1	11,052	16,108	1,200	13,718
Kansas City, Mo.....	1	18,518	32,493	2,000	23,977
St. Louis.....	2	26,333	51,121	3,700	37,746
Omaha.....	2	22,849	41,623	2,350	36,907
Denver.....	1	15,381	37,050	1,250	34,356
Tulsa.....	1	18,883	33,092	2,000	28,289
Seattle.....	1	9,925	24,754	1,600	22,226
Spokane.....	1	15,627	23,563	1,200	20,522
Portland.....	3	51,326	100,428	6,000	87,033
Los Angeles.....	4	137,554	234,905	9,000	206,698
San Francisco.....	1	58,212	101,799	8,500	78,547
All other reserve cities.....	69	1,594,577	2,919,238	152,700	2,364,464
Total all reserve cities.....	83	2,168,112	4,063,938	193,900	3,305,934
COUNTRY BANKS					
Massachusetts.....	1	19,129	28,759	1,500	24,828
Rhode Island.....	1	7,371	16,419	1,250	13,628
Connecticut.....	3	26,896	46,726	4,350	32,578
Total New England States.....	5	53,396	91,904	7,100	71,034
New York.....	2	25,751	33,308	2,750	22,025
New Jersey.....	4	52,128	93,398	6,550	76,751
Pennsylvania.....	1	10,118	36,964	1,500	31,064
Total Eastern States.....	7	87,997	163,670	10,800	129,870
Virginia.....	1	15,733	24,468	1,200	16,953
Tennessee.....	1	9,988	16,344	1,500	11,955
Total Southern States.....	2	25,721	40,812	2,700	28,908
Ohio.....	1	14,203	20,906	1,500	14,291
Minnesota.....	2	23,119	39,102	4,000	30,691
Total Middle Western States.....	3	37,322	60,008	5,500	44,982
Total country banks.....	17	204,436	356,394	26,100	274,794
Total United States.....	100	2,372,548	4,420,332	220,000	3,580,728

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

CAPITAL STOCK OVER \$5,000,000

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
CENTRAL RESERVE CITIES					
New York.....	7	1,388,583	2,989,791	125,500	2,365,334
Chicago.....	2	393,405	701,555	37,500	574,377
Total.....	9	1,782,048	3,641,346	163,000	2,929,711
OTHER RESERVE CITIES					
Boston.....	2	281,565	462,883	25,000	339,425
Pittsburgh.....	2	54,349	196,950	13,500	156,256
Cincinnati.....	1	29,894	58,122	6,000	42,592
Milwaukee.....	1	67,248	161,635	6,000	82,123
Minneapolis.....	1	48,294	98,880	5,500	72,440
St. Louis.....	2	125,513	225,800	20,000	176,466
San Francisco.....	3	97,869	192,790	10,000	141,184
All other reserve cities.....	12	704,732	1,332,060	86,000	1,010,506
Total all reserve cities and United States.....	21	2,486,780	4,973,406	249,000	3,940,217

GRAND TOTAL

CENTRAL RESERVE CITIES					
New York.....	33	1,869,635	3,993,456	163,923	3,159,967
Chicago.....	13	582,255	1,014,390	52,400	842,085
Total.....	46	2,451,890	4,947,846	216,323	4,002,052
OTHER RESERVE CITIES					
Boston.....	11	455,327	751,191	39,450	570,100
Albany.....	3	41,129	80,951	2,850	65,584
Brooklyn and Bronx.....	5	31,410	50,439	2,100	43,944
Buffalo.....	7	41,594	79,396	4,341	63,332
Philadelphia.....	31	395,832	761,892	28,680	615,721
Pittsburgh.....	14	192,577	454,584	28,450	357,140
Baltimore.....	10	90,463	172,186	11,550	134,197
Washington.....	14	69,697	134,117	9,527	102,663
Richmond.....	6	65,363	102,791	6,300	78,865
Atlanta.....	3	48,474	74,324	2,950	61,776
Jacksonville.....	3	27,681	59,873	2,650	53,967
Birmingham.....	2	26,478	44,366	1,750	37,257
New Orleans.....	1	30,041	52,065	2,800	36,871
Dallas.....	6	69,625	128,912	8,650	108,793
El Paso.....	4	19,779	32,062	2,200	25,968
Fort Worth.....	6	37,770	75,156	3,950	65,277
Galveston.....	3	9,736	16,157	600	14,493
Houston.....	9	74,552	133,567	7,600	112,771
San Antonio.....	8	26,628	50,228	4,750	38,708
Waco.....	6	14,501	24,628	2,050	19,823
Little Rock.....	3	5,436	9,650	700	7,211
Louisville.....	4	69,285	108,093	4,500	81,369
Memphis.....	3	10,921	19,589	1,400	15,714
Nashville.....	5	36,614	60,787	3,650	43,193
Cincinnati.....	7	83,660	152,435	13,065	110,662
Cleveland.....	3	56,181	96,166	4,800	70,119
Columbus.....	7	50,373	86,495	4,700	67,029
Toledo.....	3	21,548	44,309	2,500	31,100
Indianapolis.....	5	45,383	91,580	7,650	66,834
Chicago.....	18	27,593	72,963	3,875	64,208
Peoria.....	4	16,804	30,645	2,100	22,651
Detroit.....	3	88,713	162,255	8,500	138,313
Grand Rapids.....	3	18,750	33,079	2,100	26,534
Milwaukee.....	4	86,177	134,895	8,000	107,798
Minneapolis.....	7	116,393	204,477	12,200	166,491
St. Paul.....	6	55,522	114,979	6,900	96,761
Cedar Rapids.....	2	11,625	21,800	1,000	18,984
Des Moines.....	3	24,019	37,929	2,700	31,632
Dubuque.....	2	4,468	10,522	700	9,023

TABLE NO. 18.—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

GRAND TOTAL—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITIES—continued					
Sioux City.....	5	20,970	32,368	1,650	25,957
Kansas City, Mo.....	10	83,573	143,143	7,200	118,483
St. Joseph.....	4	16,030	27,741	1,100	24,404
St. Louis.....	9	166,446	308,126	26,650	239,357
Lincoln.....	5	14,387	24,758	1,725	19,431
Omaha.....	9	71,673	116,322	6,450	91,348
Kansas City, Kans.....	2	6,693	12,055	800	10,048
Topeka.....	4	5,196	12,333	900	10,482
Wichita.....	4	15,245	31,439	2,400	26,520
Helena.....	2	3,967	7,650	450	6,441
Denver.....	9	69,490	134,530	5,000	122,938
Pueblo.....	2	5,179	14,786	600	12,507
Muskogee.....	5	10,409	17,547	1,400	13,990
Oklahoma City.....	8	28,325	64,661	4,250	56,771
Tulsa.....	6	42,214	69,973	4,950	57,902
Seattle.....	10	55,624	126,456	6,200	111,920
Spokane.....	4	26,370	41,401	2,898	33,319
Portland.....	4	51,643	101,703	6,300	87,872
Los Angeles.....	9	159,973	267,768	12,700	232,759
Oakland.....	2	20,541	35,088	2,000	27,325
San Francisco.....	4	156,081	294,589	18,500	219,731
Ogden.....	3	5,543	10,878	850	8,758
Salt Lake City.....	4	17,333	35,106	1,900	30,081
All other reserve cities.....	368	3,651,027	6,701,954	381,111	5,371,300
Total all reserve cities.....	414	6,102,917	11,649,800	597,434	9,373,352
COUNTRY BANKS					
Maine.....	60	60,422	129,201	7,345	104,57
New Hampshire.....	55	35,150	72,106	5,340	51,746
Vermont.....	47	30,841	60,625	5,110	44,248
Massachusetts.....	147	261,915	484,186	28,818	386,447
Rhode Island.....	17	38,760	73,100	6,320	51,797
Connecticut.....	62	133,954	257,607	20,357	195,339
Total New England States.....	388	561,042	1,076,825	73,290	834,155
New York.....	471	436,892	924,037	50,397	753,052
New Jersey.....	244	343,998	728,447	35,851	603,153
Pennsylvania.....	817	663,198	1,502,642	81,812	1,181,304
Delaware.....	18	10,721	22,131	1,710	15,992
Maryland.....	75	51,039	100,088	5,179	81,687
Total Eastern States.....	1,625	1,505,848	3,277,345	174,919	2,635,188
Virginia.....	175	196,343	300,604	23,404	215,579
West Virginia.....	125	133,257	207,425	12,811	155,492
North Carolina.....	84	122,791	192,329	13,557	147,052
South Carolina.....	83	84,215	145,699	11,980	114,172
Georgia.....	84	65,804	102,294	10,691	68,090
Florida.....	51	49,759	96,518	6,340	78,199
Alabama.....	104	72,600	128,057	11,574	94,623
Mississippi.....	32	38,847	66,291	4,735	51,569
Louisiana.....	33	48,945	81,641	6,250	66,259
Texas.....	581	255,141	473,252	43,440	366,911
Arkansas.....	86	50,524	85,583	7,162	67,232
Kentucky.....	134	104,505	171,014	14,021	125,349
Tennessee.....	99	94,364	148,770	11,981	112,180
Total Southern States.....	1,631	1,317,095	2,190,477	177,946	1,662,746

TABLE No. 18—*Classification of national banks, according to capital stock, December 31, 1923—Continued*

[In thousands of dollars]

GRAND TOTAL—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
COUNTRY BANKS—continued					
Ohio.....	345	280,803	521,157	37,645	395,080
Indiana.....	245	172,741	316,504	25,222	240,302
Illinois.....	466	284,332	522,937	36,480	406,579
Michigan.....	114	123,099	238,823	13,675	199,109
Wisconsin.....	151	143,247	249,743	17,275	202,976
Minnesota.....	328	182,617	299,120	21,016	246,112
Iowa.....	336	192,598	286,283	20,335	218,217
Missouri.....	110	47,796	87,669	7,070	67,829
Total Middle Western States.....	2,095	1,427,323	2,522,236	178,718	1,976,204
North Dakota.....	174	61,519	96,157	6,990	75,741
South Dakota.....	127	61,578	94,471	5,895	75,116
Nebraska.....	166	76,024	110,328	8,835	79,392
Kansas.....	256	103,354	170,276	14,078	131,901
Montana.....	100	43,119	76,829	6,060	61,032
Wyoming.....	43	39,405	62,624	3,370	52,794
Colorado.....	132	57,642	103,593	7,399	82,722
New Mexico.....	40	24,619	37,749	2,850	27,924
Oklahoma.....	415	117,435	222,223	18,825	183,546
Total Western States.....	1,453	584,695	974,250	74,203	770,168
Washington.....	102	65,022	126,317	8,355	106,431
Oregon.....	94	44,952	85,728	6,445	69,336
California.....	259	196,596	360,141	24,890	292,994
Idaho.....	73	36,809	64,765	4,885	50,820
Utah.....	14	5,922	10,447	800	8,510
Nevada.....	11	9,092	17,400	1,460	13,737
Arizona.....	20	15,809	30,572	1,700	26,435
Total Pacific States.....	573	374,802	695,370	48,535	568,263
Alaska (nonmember banks).....	3	847	2,888	150	2,528
Hawaii (nonmember banks).....	2	1,993	7,937	660	6,257
Total (nonmember banks).....	5	2,840	10,825	750	8,785
Total country banks.....	7,770	5,773,645	10,756,328	728,391	8,455,509
Total United States.....	8,184	11,876,562	22,406,128	1,325,825	17,828,861

TABLE NO. 19.—United States bonds on deposit to secure circulating notes of national banks in the years ended October 31, from 1900 to 1924

Year	Number of banks	United States bonds held as security for circulation				
		2 per cent consols of 1930	4 per cent bonds	3 per cent bonds	5 per cent bonds	Total
1900..	3, 871	{ \$1, 019, 950 Consols of 1930, 270, 006, 600	{ Consols of 1907, \$13, 544, 100 Loan of 1895, 7, 503, 350	{ Loan of 1898, 3 per cent, \$7, 756, 580	{ Loan of 1904, 5 per cent, \$1, 293, 000	{ \$301, 123, 580
1901..	4, 221	{ 12, 500 Consols of 1930, 316, 625, 650	{ Consols of 1907, 6, 032, 000 Loan of 1895, 2, 911, 100	{ 3, 983, 780	{ 268, 900	{ 329, 833, 930
1902..	4, 601	320, 738, 000	{ Consols of 1907, 8, 248, 450 Loan of 1895, 2, 208, 600	{ 6, 056, 720	{ 1, 100, 900	{ 338, 352, 670
1903..	5, 147	376, 003, 300	{ Consols of 1907, 2, 979, 200 Loan of 1895, 1, 410, 100	{ 1, 797, 580	{ 718, 650	{ 382, 726, 830
1904..	5, 495	416, 972, 750	{ Consols of 1907, 5, 857, 500 Loan of 1895, 1, 791, 600	{ 1, 922, 940	-----	{ 426, 544, 790
1905..	5, 858	483, 181, 900	{ Consols of 1907, 4, 050, 350 Loan of 1895, 4, 465, 000	{ 2, 215, 540	-----	{ 493, 912, 790
1906..	6, 225	492, 170, 650	{ Consols of 1907, 25, 124, 650 Loan of 1895, 4, 602, 100	{ 3, 273, 700	{ 2 per cent Pan- ama Canal, 14, 482, 080	{ 539, 653, 180
1907..	6, 620	532, 543, 550	{ Loan of 1895, 10, 732, 900	{ 6, 490, 080	{ 17, 245, 380	{ 567, 011, 910
1908..	6, 873	554, 700, 700	14, 960, 450	10, 468, 520	{ 38, 558, 680 13, 936, 500 Certificates of in- debtedness 3 per cent.	{ 632, 624, 850
1909..	7, 025	573, 328, 450	{ 4 per cent loan of 1925, 15, 463, 050	{ 3 per cent 1908- 1918, 14, 575, 560	{ 2 per cent 1936 and 1938, Pan- ama Canal, 76, 178, 680	{ 679, 545, 740
1910..	7, 218	580, 145, 400	21, 022, 650	15, 337, 540	78, 420, 480	694, 926, 070
1911..	7, 331	593, 006, 600	22, 854, 300	18, 199, 380	80, 110, 040	714, 170, 320
1912..	7, 428	601, 762, 600	26, 817, 000	20, 419, 220	81, 258, 460	730, 267, 280
1913..	7, 514	604, 264, 950	35, 302, 700	22, 245, 100	81, 701, 240	743, 513, 990
1914..	7, 578	606, 622, 300	34, 699, 300	21, 447, 180	81, 971, 820	744, 740, 600
1915..	7, 632	600, 678, 600	32, 304, 800	20, 377, 720	81, 614, 420	734, 975, 540
1916..	7, 608	567, 690, 250	26, 214, 400	15, 984, 680	78, 068, 660	687, 957, 990
1917..	7, 671	555, 514, 950	34, 743, 900	17, 715, 220	71, 466, 140	679, 440, 210
1918..	7, 765	561, 848, 600	50, 240, 800	32, 240	72, 324, 800	684, 446, 440
1919..	7, 900	565, 094, 950	58, 055, 050	-----	72, 672, 060	695, 822, 060
1920..	8, 157	570, 372, 500	68, 578, 000	-----	73, 116, 000	712, 066, 500
1921..	8, 179	576, 522, 950	77, 257, 400	-----	73, 732, 140	727, 512, 490
1922..	8, 262	581, 493, 950	82, 509, 900	-----	73, 656, 840	737, 660, 690
1923..	8, 264	586, 801, 800	85, 823, 150	-----	73, 937, 380	746, 562, 330
1924..	8, 098	589, 086, 200	76, 687, 050	-----	74, 069, 640	739, 842, 890

TABLE NO. 20.—Profit on national-bank circulation, based upon a deposit of \$100,000 United States consols of 1930, loan of 1925, and Panama Canal loan, at the average net price, monthly, during the year ended October 31, 1924

CONSOLS OF 1930

Date	Cost of bonds	Circulation obtainable	Receipts			Deductions				Net receipts	Interest on cost of bonds at 6 per cent	Profit on circulation in excess of 6 per cent on the investment.	
			Interest on bonds	Interest on circulation less 5 per cent redemption fund	Gross receipts	Tax	Expenses	Sinking fund	Total			Amount	Per cent
1923													
November.....	\$103,615	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$468.70	\$1,032.20	\$6,667.80	\$6,216.90	\$450.90	0.435
December.....	103,375	100,000	2,000	5,700	7,700	500	62.50	445.50	1,008.00	6,692.00	6,202.50	489.50	.474
1924													
January.....	102,846	100,000	2,000	5,700	7,700	500	62.50	380.37	942.87	6,757.13	6,170.76	586.37	.570
February.....	102,625	100,000	2,000	5,700	7,700	500	62.50	357.80	920.30	6,779.70	6,157.50	622.20	.606
March.....	102,635	100,000	2,000	5,700	7,700	500	62.50	365.08	927.58	6,772.42	6,158.10	614.32	.599
April.....	103,185	100,000	2,000	5,700	7,700	500	62.50	448.63	1,011.13	6,688.87	6,191.10	497.77	.482
May.....	103,365	100,000	2,000	5,700	7,700	500	62.50	486.27	1,048.77	6,651.23	6,203.70	447.53	.433
June.....	103,895	100,000	2,000	5,700	7,700	500	62.50	567.40	1,129.90	6,570.10	6,233.70	336.40	.324
July.....	104,577	100,000	2,000	5,700	7,700	500	62.50	678.26	1,240.76	6,459.24	6,274.62	184.62	.177
August.....	104,286	100,000	2,000	5,700	7,700	500	62.50	646.25	1,208.75	6,491.25	6,257.16	234.09	.224
September.....	103,875	100,000	2,000	5,700	7,700	500	62.50	594.61	1,157.11	6,542.89	6,232.50	310.39	.299
October.....	103,950	100,000	2,000	5,700	7,700	500	62.50	616.99	1,179.49	6,520.51	6,237.00	283.51	.273

4'S OF 1925

1923													
November.....	\$102,367	\$100,000	\$4,000	\$5,700	\$9,700	\$1,000	\$62.50	\$2,033.94	\$3,096.44	\$6,603.56	\$6,142.02	\$461.54	0.451
December.....	102,250	100,000	4,000	5,700	9,700	1,000	62.50	1,948.22	3,010.72	6,689.28	6,135.00	554.28	.542
1924													
January.....	101,769	100,000	4,000	5,700	9,700	1,000	62.50	1,543.55	2,606.05	7,093.95	6,106.14	987.81	.971
February.....	101,375	100,000	4,000	5,700	9,700	1,000	62.50	1,209.09	2,271.59	7,428.41	6,082.50	1,345.91	1.328
March.....	101,269	100,000	4,000	5,700	9,700	1,000	62.50	1,124.62	2,187.12	7,512.88	6,076.14	1,436.74	1.419
April.....	101,250	100,000	4,000	5,700	9,700	1,000	62.50	1,116.51	2,179.01	7,520.99	6,075.00	1,445.99	1.428
May.....	100,980	100,000	4,000	5,700	9,700	1,000	62.50	882.30	1,944.80	7,755.20	6,058.80	1,696.40	1.680

TABLE No. 20.—*Profit on national-bank circulation, based upon a deposit of \$100,000 United States consols of 1930, loan of 1925, and Panama Canal loan, at the average net price, monthly, during the year ended October 31, 1924—Continued*

4'S OF 1925—Continued

Date	Cost of bonds	Circulation obtainable	Receipts			Deductions				Net receipts	Interest on cost of bonds at 6 per cent	Profit on circulation in excess of 6 per cent on the investment.	
			Interest on bonds	Interest on circulation less 5 per cent redemption fund	Gross receipts	Tax	Expenses	Sinking fund	Total			Amount	Per cent
1924													
June-----	\$100,693	\$100,000	\$4,000	\$5,700	\$9,700	\$1,000	\$62.50	\$628.91	\$1,691.41	\$8,008.59	\$6,041.5	\$1,967.01	1.953
July-----	100,899	100,000	4,000	5,700	9,700	1,000	62.50	822.43	1,884.93	7,815.07	6,053.94	1,761.13	1.745
August-----	100,798	100,000	4,000	5,700	9,700	1,000	62.50	735.97	1,798.47	7,901.53	6,047.88	1,853.65	1.839
September-----	100,623	100,000	4,000	5,700	9,700	1,000	62.50	579.28	1,641.78	8,058.22	6,037.38	2,020.84	2.008
October-----	100,481	100,000	4,000	5,700	9,700	1,000	62.50	450.93	1,513.43	8,186.57	6,028.86	2,157.71	2.147

PANAMA 2'S, 1916-1936

1923													
November.....	\$103,742	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$198.42	\$760.92	\$6,939.08	\$6,224.52	\$714.56	0.689
December.....	103,750	100,000	2,000	5,700	7,700	500	62.50	200.72	763.22	6,936.78	6,225.00	711.78	.686
1924													
January.....	102,990	100,000	2,000	5,700	7,700	500	62.50	161.55	724.05	6,975.95	6,179.40	796.55	.773
February.....	102,750	100,000	2,000	5,700	7,700	500	62.50	160.00	722.50	6,977.50	6,165.00	812.50	.791
March.....	102,644	100,000	2,000	5,700	7,700	500	62.50	145.59	708.09	6,991.91	6,158.64	833.27	.812
April.....	102,970	100,000	2,000	5,700	7,700	500	62.50	165.11	727.61	6,972.39	6,178.20	794.19	.771
May.....	103,600	100,000	2,000	5,700	7,700	500	62.50	202.06	764.56	6,935.44	6,216.00	719.44	.694
June.....	103,900	100,000	2,000	5,700	7,700	500	62.50	221.02	783.52	6,916.48	6,234.00	682.48	.657
July.....	104,548	100,000	2,000	5,700	7,700	500	62.50	260.24	822.74	6,877.26	6,272.88	604.38	.578
August.....	104,130	100,000	2,000	5,700	7,700	500	62.50	238.63	801.13	6,898.87	6,247.80	651.07	.625
September.....	103,740	100,000	2,000	5,700	7,700	500	62.50	218.22	780.72	6,919.28	6,224.40	694.88	.670
October.....	103,490	100,000	2,000	5,700	7,700	500	62.50	205.64	768.14	6,931.86	6,209.40	722.46	.698

TABLE No. 21.—Investment value of United States bonds—Panama Canal bonds, 4's of 1925 and 2's of 1930

Date	Panama Canal bonds, 2's of 1916-1936		4 per cent bonds of 1925		2 per cent bonds of 1930	
	Average price, net	Rate of interest realized by investors	Average price, net	Rate of interest realized by investors	Average price, net	Rate of interest realized by investors
1924		Per cent		Per cent		Per cent
January.....	102.9904	1.735	101.7692	2.281	102.8462	1.519
April.....	102.9700	1.732	101.2600	2.303	103.1850	1.441
July.....	104.5481	1.585	100.8990	2.327	104.5769	1.162
October.....	103.4904	1.674	100.4808	2.352	103.9495	1.251

TABLE No. 22.—United States bonds—Monthly range of prices in New York, November, 1923, to October, 1924, inclusive

Date	Coupon bonds		Registered bonds		
	4's of 1925	2's of 1930	4's of 1925	2's of 1930	Panama 2's of 1916-1936
1923					
November:					
Opening.....	102½ @ 103½	103¾ @ 104	Not quoted	Not quoted	103½ @ 104
Highest.....	102½ @ 103½	103¾ @ 104	do	do	103½ @ 104
Lowest.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 103¾
Closing.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
December:					
Opening.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
Highest.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
Lowest.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
Closing.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
1924					
January:					
Opening.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
Highest.....	101¾ @ 102¾	103 @ 103¾	do	do	103½ @ 104¼
Lowest.....	101 @ 101½	102¼ @ 103	do	do	102½ @ 103¼
Closing.....	101 @ 101½	102¼ @ 103	do	do	102½ @ 103¼
February:					
Opening.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
Highest.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
Lowest.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
Closing.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
March:					
Opening.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
Highest.....	101 @ 101½	102¼ @ 103	do	do	102¼ @ 103¼
Lowest.....	100¾ @ 101¾	102¾ @ 102¾	do	do	102¼ @ 103
Closing.....	101 @ 101½	102½ @ 103	do	do	102¼ @ 103
April:					
Opening.....	101 @ 101½	102½ @ 103	do	do	102¼ @ 103
Highest.....	101 @ 101½	102¾ @ 103¾	do	do	102½ @ 103¼
Lowest.....	101 @ 101½	102½ @ 103	do	do	102¼ @ 103
Closing.....	101 @ 101½	102¾ @ 103¾	do	do	102½ @ 103¼
May:					
Opening.....	101 @ 101½	102¾ @ 103¾	do	do	102½ @ 103¼
Highest.....	101 @ 101½	103½ @ 104	do	do	102½ @ 103¼
Lowest.....	100¾ @ 101	102¾ @ 103¾	do	do	102½ @ 103¼
Closing.....	100¾ @ 101	103½ @ 104	do	do	103¼ @ 104¼
June:					
Opening.....	100¾ @ 101	103½ @ 104	do	do	103¼ @ 104¼
Highest.....	100¾ @ 101	104 @ 104½	do	do	104 @ 104½
Lowest.....	100¾ @ 100¾	103½ @ 104	do	do	103¼ @ 104¼
Closing.....	100¾ @ 100¾	104 @ 104½	do	do	104 @ 104½
July:					
Opening.....	100¾ @ 100¾	104 @ 104½	do	do	104 @ 104½
Highest.....	100¾ @ 101	104½ @ 104½	do	do	104½ @ 105
Lowest.....	100¾ @ 100¾	104 @ 104½	do	do	104 @ 104½
Closing.....	100¾ @ 101	104½ @ 104½	do	do	104 @ 104½
August:					
Opening.....	100¾ @ 101	104½ @ 104½	do	do	104 @ 104½
Highest.....	100¾ @ 101	104½ @ 104½	do	do	104 @ 104½
Lowest.....	100½ @ 100½	103¾ @ 104½	do	do	103½ @ 104½
Closing.....	100½ @ 100½	103¾ @ 104½	do	do	103½ @ 104½

TABLE NO. 22.—United States bonds—Monthly range of prices in New York, November, 1923, to October, 1924, inclusive.—Continued

Date	Coupon bonds		Registered bonds		
	4's of 1925	2's of 1930	4's of 1925	2's of 1930	Panama 2's of 1916-1936
1924					
September:					
Opening.....	100 $\frac{1}{2}$ @100 $\frac{7}{8}$	103 $\frac{3}{4}$ @104 $\frac{5}{8}$	Not quoted.	Not quoted.	103 $\frac{1}{2}$ @104 $\frac{1}{2}$
Highest.....	100 $\frac{1}{2}$ @100 $\frac{7}{8}$	103 $\frac{3}{4}$ @104 $\frac{5}{8}$	do.....	do.....	103 $\frac{3}{8}$ @104 $\frac{3}{8}$
Lowest.....	100 $\frac{3}{8}$ @100 $\frac{1}{4}$	103 $\frac{1}{2}$ @104	do.....	do.....	103 @103 $\frac{3}{4}$
Closing.....	103 $\frac{3}{8}$ @103 $\frac{1}{4}$	103 $\frac{1}{2}$ @104	do.....	do.....	103 @103 $\frac{3}{4}$
October:					
Opening.....	100 $\frac{3}{8}$ @100 $\frac{1}{4}$	103 $\frac{1}{2}$ @104	do.....	do.....	103 @103 $\frac{3}{4}$
Highest.....	100 $\frac{3}{8}$ @100 $\frac{1}{4}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	103 $\frac{1}{4}$ @104
Lowest.....	100 $\frac{1}{4}$ @100 $\frac{1}{2}$	103 $\frac{1}{2}$ @104	do.....	do.....	103 @103 $\frac{3}{4}$
Closing.....	100 $\frac{1}{4}$ @100 $\frac{1}{2}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	103 @104

TABLE NO. 23.—Number, capital stock, and circulation outstanding of national banks in each State issuing and not issuing circulating notes, December 31, 1923

[In thousands of dollars]

States	Number of banks	Capital	Circulation outstanding	Banks not issuing circulation	
				Number of banks	Capital
Maine.....	60	7,345	5,643	1	50
New Hampshire.....	55	5,340	5,018		
Vermont.....	47	5,110	4,214		
Massachusetts.....	158	68,268	21,982	13	31,800
Rhode Island.....	17	6,320	4,698		
Connecticut.....	62	20,357	12,759	4	2,250
Total New England States.....	399	112,740	54,312	18	34,100
New York.....	519	223,611	78,733	29	30,487
New Jersey.....	244	35,851	17,819	41	5,037
Pennsylvania.....	862	138,942	94,896	27	14,873
Delaware.....	18	1,710	1,142		
Maryland.....	85	16,729	9,383	1	400
District of Columbia.....	14	9,527	5,634	2	700
Total Eastern States.....	1,742	426,370	207,607	100	51,497
Virginia.....	181	29,704	22,318	12	655
West Virginia.....	125	12,811	10,586	7	285
North Carolina.....	84	13,557	8,740	6	417
South Carolina.....	83	11,980	7,558	18	2,005
Georgia.....	97	13,641	10,497	8	490
Florida.....	54	8,990	5,760	5	550
Alabama.....	106	13,324	10,418	8	699
Mississippi.....	32	4,735	2,848	5	1,075
Louisiana.....	34	9,050	4,461	6	375
Texas.....	573	73,240	44,313	86	8,017
Arkansas.....	89	7,862	4,326	21	1,545
Kentucky.....	138	18,521	16,153	2	75
Tennessee.....	107	17,031	13,275	5	442
Total Southern States.....	1,703	234,446	161,253	189	16,630
Ohio.....	365	62,710	47,064	17	1,230
Indiana.....	250	32,872	28,583	8	445
Illinois.....	501	94,855	33,944	35	25,125
Michigan.....	120	24,275	13,320	7	2,500
Wisconsin.....	155	25,275	15,256	13	1,355
Minnesota.....	341	40,116	16,896	34	5,155
Iowa.....	348	26,385	18,921	14	1,515
Missouri.....	133	42,020	18,746	12	1,947
Total Middle Western States.....	2,213	348,508	192,730	140	39,272

TABLE NO. 23.—*Number, capital stock, and circulation outstanding of national banks in each State issuing and not issuing circulating notes, December 31, 1923—Con.*

[In thousands of dollars]

States	Number of banks	Capital	Circulation outstanding	Banks not issuing circulation	
				Number of banks	Capital
North Dakota.....	174	6,990	4,676	25	880
South Dakota.....	127	5,895	4,005	19	575
Nebraska.....	180	17,010	9,125	10	2,965
Kansas.....	266	18,178	10,868	50	3,190
Montana.....	102	6,510	3,397	42	1,445
Wyoming.....	43	3,370	2,486	5	155
Colorado.....	143	12,900	6,052	25	2,620
New Mexico.....	40	2,850	2,046	8	175
Oklahoma.....	434	20,425	11,422	154	8,590
Total Western States.....	1,509	103,128	51,077	338	20,595
Washington.....	116	17,453	8,239	36	2,883
Oregon.....	98	12,745	5,626	18	1,005
California.....	274	58,090	33,118	56	5,593
Idaho.....	73	4,885	3,005	20	1,000
Utah.....	21	3,550	3,197	1	100
Nevada.....	11	1,460	1,219	1	25
Arizona.....	20	1,700	1,058	4	225
Total Pacific States.....	613	99,883	55,462	136	10,831
Alaska (nonmember banks).....	3	150	58	1	50
Hawaii (nonmember banks).....	2	600	450	1	100
Total nonmember banks.....	5	750	508	2	150
Total United States.....	8,184	1,325,825	725,949	923	173,075

TABLE NO. 24.—*Number, capital stock, and circulation outstanding of national banks in each Federal reserve district issuing and not issuing circulating notes December 31, 1923*

[In thousands of dollars]

Federal reserve districts	Number of banks	Capital	Circulating notes outstanding
District No. 1:			
Banks not issuing circulation.....	16	32,950	---
Banks issuing circulation.....	372	76,257	52,071
Total.....	388	109,207	52,071
District No. 2:			
Banks not issuing circulation.....	60	36,301	---
Banks issuing circulation.....	632	218,244	92,770
Total.....	692	254,545	92,770
District No. 3:			
Banks not issuing circulation.....	35	15,048	---
Banks issuing circulation.....	621	80,421	58,345
Total.....	656	95,472	58,345
District No. 4:			
Banks not issuing circulation.....	22	1,455	---
Banks issuing circulation.....	737	125,410	99,734
Total.....	759	126,865	99,734

TABLE NO. 24.—Number, capital stock, and circulation outstanding of national banks in each Federal reserve district issuing and not issuing circulating notes December 31, 1923—Continued

Federal reserve districts	Number of banks	Capital	Circulating notes outstanding
District No. 5:			
Banks not issuing circulation	46	4,462	
Banks issuing circulation	515	88,191	62,600
Total	561	92,653	62,600
District No. 6:			
Banks not issuing circulation	31	2,806	
Banks issuing circulation	354	56,241	43,258
Total	385	59,047	43,258
District No. 7:			
Banks not issuing circulation	60	29,845	
Banks issuing circulation	998	149,697	90,472
Total	1,058	179,532	90,472
District No. 8:			
Banks not issuing circulation	43	3,437	
Banks issuing circulation	454	67,015	43,885
Total	497	70,452	43,885
District No. 9:			
Banks not issuing circulation	128	8,280	
Banks issuing circulation	703	58,401	34,629
Total	831	66,681	34,629
District No. 10:			
Banks not issuing circulation	236	18,495	
Banks issuing circulation	850	71,653	44,308
Total	1,086	90,148	44,308
District No. 11:			
Banks not issuing circulation	108	9,142	
Banks issuing circulation	551	71,923	48,229
Total	659	81,065	48,229
District No. 12:			
Banks not issuing circulation	136	10,831	
Banks issuing circulation	471	88,577	55,140
Total	607	99,408	55,140
Nonmember national banks (Alaska and Hawaii):			
Banks not issuing circulation	2	150	
Banks issuing circulation	3	600	508
Total	5	750	508
Total United States, all national banks:			
Banks not issuing circulation	923	173,202	
Banks issuing circulation	7,261	1,152,623	725,949
Total	8,184	1,325,825	725,949

TABLE NO. 25.—National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, in each year from 1914 to 1924, inclusive

[For prior years see annual report 1920]

Year		Ones	Twos	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thou- sands.	Total	Issued dur- ing cur- rent year
1914	Issued	\$23, 169, 677	\$15, 495, 038	\$1, 878, 699, 460	\$2, 895, 206, 210	\$1, 099, 697, 920	\$268, 555, 450	\$403, 231, 450	\$11, 947, 000	\$7, 379, 000	\$7, 203, 351, 205	\$813, 227, 830
	Redeemed	22, 826, 918	15, 331, 256	1, 664, 207, 000	2, 418, 848, 790	1, 402, 446, 080	200, 356, 100	337, 694, 300	11, 860, 500	7, 357, 000	6, 080, 928, 544	
	Outstanding	342, 759	163, 782	214, 491, 860	476, 357, 420	297, 251, 840	68, 199, 350	65, 537, 150	86, 500	22, 000	1, 122, 452, 661	
1915	Issued	23, 169, 677	15, 495, 038	1, 953, 573, 060	3, 068, 708, 690	1, 800, 204, 940	278, 464, 450	411, 536, 200	12, 289, 500	7, 454, 000	7, 570, 866, 155	364, 049, 710
	Redeemed	22, 827, 374	15, 331, 486	1, 827, 511, 370	2, 732, 775, 070	1, 555, 221, 880	247, 251, 800	369, 129, 900	12, 261, 000	7, 432, 000	6, 789, 681, 880	
	Outstanding	342, 303	163, 552	126, 062, 290	335, 933, 620	244, 983, 060	31, 212, 650	42, 406, 300	88, 500	22, 000	781, 214, 275	
1916	Issued	23, 169, 677	15, 495, 038	2, 031, 826, 880	3, 235, 914, 290	1, 895, 074, 220	287, 566, 300	418, 407, 000	12, 289, 500	7, 454, 000	7, 927, 196, 905	356, 360, 750
	Redeemed	22, 827, 540	15, 331, 570	1, 919, 643, 440	2, 926, 062, 500	1, 657, 346, 840	257, 870, 000	381, 368, 900	12, 201, 500	7, 432, 000	7, 200, 084, 290	
	Outstanding	342, 137	163, 468	112, 183, 440	309, 851, 790	237, 727, 380	29, 696, 300	37, 038, 100	88, 000	22, 000	727, 112, 615	
1917	Issued	23, 169, 677	15, 495, 038	2, 108, 123, 060	3, 385, 973, 520	1, 980, 572, 240	295, 589, 900	424, 100, 400	12, 289, 500	7, 454, 000	8, 252, 767, 335	325, 370, 430
	Redeemed	22, 827, 605	15, 331, 646	1, 968, 613, 640	3, 086, 402, 180	1, 738, 203, 080	265, 712, 200	389, 040, 200	12, 201, 500	7, 433, 000	7, 535, 765, 051	
	Outstanding	342, 072	163, 392	109, 509, 420	299, 571, 340	242, 369, 160	29, 877, 700	35, 060, 200	88, 000	21, 000	717, 002, 284	
1918	Issued	23, 169, 677	15, 495, 038	2, 180, 457, 660	3, 499, 038, 440	2, 046, 661, 760	300, 579, 200	427, 777, 200	12, 289, 500	7, 454, 000	8, 512, 922, 475	260, 155, 140
	Redeemed	22, 827, 605	15, 331, 646	2, 062, 530, 045	3, 208, 165, 630	1, 798, 100, 720	270, 694, 800	393, 559, 500	12, 201, 500	7, 433, 000	7, 790, 844, 446	
	Outstanding	342, 072	163, 392	117, 927, 615	290, 872, 810	248, 561, 040	29, 884, 400	34, 217, 700	88, 000	21, 000	722, 078, 029	
1919	Issued	23, 169, 677	15, 495, 038	2, 277, 156, 200	3, 652, 918, 890	2, 134, 771, 820	311, 156, 350	435, 249, 100	12, 289, 500	7, 454, 000	8, 866, 660, 575	356, 738, 100
	Redeemed	22, 827, 605	15, 331, 646	2, 134, 888, 895	3, 370, 458, 290	1, 900, 338, 700	280, 299, 900	402, 042, 300	12, 201, 500	7, 433, 000	8, 145, 816, 536	
	Outstanding	342, 072	163, 392	142, 272, 305	282, 460, 600	234, 433, 120	30, 856, 450	33, 206, 800	88, 000	21, 000	723, 842, 739	
1920	Issued	23, 169, 677	15, 495, 038	2, 383, 521, 060	3, 893, 905, 000	2, 256, 235, 520	321, 370, 450	442, 267, 100	12, 289, 500	7, 454, 000	9, 325, 707, 345	456, 040, 770
	Redeemed	22, 827, 771	15, 331, 750	2, 257, 861, 600	3, 558, 475, 410	2, 012, 790, 440	291, 508, 450	411, 724, 400	12, 202, 000	7, 433, 000	8, 590, 154, 821	
	Outstanding	341, 906	163, 288	125, 659, 460	305, 429, 590	244, 445, 080	29, 862, 000	30, 542, 700	87, 500	21, 000	735, 552, 524	
1921	Issued	23, 169, 677	15, 495, 038	2, 530, 964, 740	4, 141, 546, 970	2, 415, 643, 670	332, 564, 950	449, 880, 500	12, 289, 500	7, 454, 000	9, 929, 069, 055	603, 301, 700
	Redeemed	22, 827, 833	15, 331, 848	2, 399, 196, 590	3, 720, 938, 620	2, 173, 273, 160	304, 103, 200	421, 019, 300	12, 202, 000	7, 433, 000	9, 181, 460, 541	
	Outstanding	341, 844	163, 190	131, 768, 150	315, 473, 350	242, 370, 510	28, 461, 750	28, 861, 200	87, 500	21, 000	747, 548, 494	
1922	Issued	23, 169, 677	15, 495, 038	2, 685, 116, 700	4, 395, 016, 970	2, 561, 245, 350	342, 216, 050	456, 449, 600	12, 289, 500	7, 454, 000	10, 496, 453, 185	569, 444, 140
	Redeemed	22, 827, 833	15, 331, 848	2, 544, 935, 255	4, 072, 078, 350	2, 312, 253, 700	315, 487, 700	429, 753, 200	12, 202, 000	7, 433, 000	9, 732, 302, 856	
	Outstanding	341, 844	163, 190	140, 181, 445	323, 938, 620	248, 991, 650	29, 728, 350	26, 696, 700	87, 500	21, 000	766, 150, 299	
1923	Issued	23, 169, 677	15, 495, 038	2, 859, 923, 500	4, 617, 494, 460	2, 705, 671, 630	353, 112, 650	463, 738, 500	12, 289, 500	7, 454, 000	11, 063, 300, 255	569, 556, 070
	Redeemed	22, 827, 833	15, 331, 848	2, 692, 170, 185	4, 323, 779, 650	2, 456, 824, 520	325, 072, 850	436, 442, 500	12, 202, 000	7, 433, 000	10, 292, 084, 386	
	Outstanding	341, 844	163, 190	147, 753, 615	323, 714, 810	248, 867, 110	26, 030, 800	27, 296, 000	87, 500	21, 000	779, 224, 869	
1924	Issued	23, 169, 677	15, 495, 038	2, 986, 182, 620	4, 894, 019, 390	2, 847, 074, 790	362, 802, 750	470, 320, 400	12, 289, 500	7, 454, 000	11, 618, 808, 165	55, 498, 910
	Redeemed	22, 828, 230	15, 332, 144	2, 836, 525, 360	4, 598, 715, 090	2, 599, 117, 260	335, 219, 000	433, 379, 000	12, 202, 000	7, 433, 000	10, 840, 981, 084	
	Outstanding	341, 447	162, 894	149, 657, 260	325, 274, 300	247, 957, 530	27, 583, 750	26, 741, 400	87, 500	21, 000	777, 827, 081	

NOTE 1. First issue Dec. 21, 1863; first redemption, Apr. 5, 1865.

NOTE 2. Gold notes included since 1915.

NOTE 3. Fractions and nonassorted notes not included.

TABLE No. 26.—*National-bank currency issued to banks monthly from November 1, 1923, to October 31, 1924, and since 1863*

	Issued on account of redemptions	Issued on bonds	Total issued	Grand total issued
1923				
November.....	\$43, 763, 190	\$2, 052, 690	\$45, 815, 880	\$11, 114, 125, 135
December.....	40, 383, 730	3, 006, 990	43, 390, 720	11, 157, 515, 855
1924				
January.....	52, 540, 280	2, 735, 080	55, 275, 360	11, 212, 791, 215
February.....	35, 919, 790	3, 153, 690	39, 073, 480	11, 251, 864, 695
March.....	42, 152, 000	3, 927, 220	47, 079, 220	11, 298, 943, 915
April.....	45, 296, 410	3, 403, 770	48, 700, 180	11, 347, 644, 095
May.....	47, 978, 990	2, 466, 420	50, 445, 410	11, 398, 089, 505
June.....	42, 600, 120	3, 436, 630	46, 036, 750	11, 444, 126, 255
July.....	44, 566, 210	1, 653, 880	46, 220, 090	11, 490, 346, 345
August.....	42, 270, 190	2, 035, 370	44, 305, 560	11, 534, 651, 905
September.....	41, 832, 290	888, 350	42, 720, 640	11, 577, 372, 545
October.....	40, 373, 120	1, 062, 500	41, 435, 620	11, 618, 808, 165
Total.....	519, 676, 320	30, 822, 590	550, 498, 910	-----

TABLE No. 27.—*National-bank notes received monthly for redemption by the Comptroller of the Currency during the year ended Oct. 31, 1924, and the amount received during the same period at the redemption agency of the Treasury, together with the total amount received since the approval of the act of June 20, 1874¹*

Month	Received by the Comptroller of the Currency			Total	Received at the United States Treasury redemption agency
	From national banks in connection with reduction of circulation and replacement with new notes	From the redemption agency			
		For replacement with new notes	Retirement account		
1923					
November.....	\$340	\$43, 540, 065	\$1, 446, 700	\$44, 987, 105	\$46, 240, 668
December.....	10, 000	43, 296, 105	1, 952, 680	45, 258, 785	44, 758, 526
1924					
January.....	11, 763	51, 635, 012	2, 398, 795	54, 045, 570	52, 355, 159
February.....	4, 417	35, 570, 003	1, 876, 628	37, 451, 048	38, 001, 700
March.....	10, 550	42, 947, 755	2, 206, 075	45, 164, 380	46, 673, 167
April.....	1, 325	45, 379, 930	2, 245, 975	47, 627, 230	50, 015, 723
May.....	4, 810	48, 099, 035	2, 258, 430	50, 362, 275	50, 789, 138
June.....	3, 037	43, 364, 380	2, 147, 680	45, 515, 097	46, 539, 618
July.....	3, 750	45, 069, 210	2, 071, 320	47, 144, 280	47, 819, 451
August.....	3, 060	41, 841, 595	2, 355, 300	44, 199, 955	43, 122, 333
September.....	650	41, 296, 140	2, 790, 200	44, 086, 990	43, 593, 159
October.....	2, 825	40, 073, 230	2, 904, 785	42, 980, 840	44, 402, 216
Total.....	56, 527	522, 112, 460	26, 654, 567	548, 823, 555	554, 310, 858
Received from June 20, 1874, to Oct. 31, 1923.....	58, 286, 836	8, 531, 031, 860	1, 543, 175, 343	10, 132, 494, 039	13, 183, 845, 999
Grand total.....	58, 343, 363	9, 053, 144, 320	1, 569, 829, 910	10, 681, 317, 594	13, 738, 156, 857

¹ Notes of gold banks not included in this table.

TABLE No. 28.—*National-bank notes received at currency bureau and destroyed yearly since establishment of the system*

Date	Amount	Date	Amount
Prior to Nov. 1, 1865.....	\$175, 490	During the year ended Oct. 31—	
During the year ended Oct. 31—		1868.....	\$66, 683, 467
1866.....	1, 050, 382	1869.....	59, 988, 303
1867.....	3, 401, 423	1900.....	71, 065, 968
1868.....	4, 602, 825	1901.....	90, 848, 100
1869.....	8, 603, 729	1902.....	107, 222, 495
1870.....	14, 305, 689	1903.....	140, 306, 990
1871.....	21, 344, 047	1904.....	167, 118, 135
1872.....	30, 211, 720	1905.....	195, 194, 785
1873.....	36, 433, 171	1906.....	191, 102, 985
1874.....	49, 939, 741	1907.....	197, 932, 847
1875.....	137, 697, 696	1908.....	231, 128, 140
1876.....	98, 672, 716	1909.....	348, 159, 995
1877.....	76, 918, 963	1910.....	359, 496, 000
1878.....	57, 381, 249	1911.....	409, 835, 965
1879.....	41, 101, 830	1912.....	428, 399, 608
1880.....	35, 539, 660	1913.....	426, 282, 840
1881.....	54, 941, 130	1914.....	435, 904, 280
1882.....	74, 917, 611	1915.....	362, 551, 125
1883.....	82, 913, 766	1916.....	351, 717, 477
1884.....	93, 178, 418	1917.....	298, 468, 107
1885.....	91, 048, 723	1918.....	238, 184, 520
1886.....	59, 989, 810	1919.....	330, 106, 555
1887.....	47, 726, 083	1920.....	424, 542, 837
1888.....	59, 568, 525	1921.....	570, 887, 902
1889.....	52, 207, 627	1922.....	537, 153, 570
1890.....	44, 447, 467	1923.....	542, 194, 707
1891.....	45, 981, 963	1924.....	522, 241, 817
1892.....	43, 885, 319	Additional amount of insolvent and liquidating national-bank notes destroyed..... Gold notes.....	
1893.....	44, 895, 466		
1894.....	62, 835, 395		
1895.....	46, 997, 527		
1896.....	53, 613, 811	Total.....	10, 841, 212, 275
1897.....	83, 159, 973		

In addition \$46,115 destroyed in transit.

TABLE No. 29.—*National-bank notes issued during each year from 1914 to 1924, inclusive, national-bank notes of active, insolvent, and liquidated banks destroyed, total destructions for each year, and percentage of destructions to issues*

[For prior years, see annual report 1920]

Year ended Oct. 31—	Issued	Destroyed			Total out- standing	Per cent destruc- tions active banks to issues	Per cent destruc- tions to issues
		Active banks	Insolvent and liqui- dated banks	Total			
1914.....	\$818, 227, 830	\$435, 904, 280	\$20, 246, 418	\$456, 150, 698	\$1, 121, 468, 911	53.27	55.75
1915.....	364, 049, 710	362, 551, 125	342, 807, 352	705, 358, 657	781, 268, 793	99.59	193.75
1916.....	356, 300, 750	351, 374, 597	59, 026, 804	410, 401, 401	726, 069, 290	98.62	115.18
1917.....	325, 570, 430	298, 468, 107	38, 901, 595	337, 369, 702	716, 276, 375	91.68	103.62
1918.....	260, 155, 140	236, 296, 060	20, 238, 717	256, 535, 377	721, 471, 137	90.83	98.61
1919.....	356, 738, 100	330, 106, 555	24, 864, 635	354, 971, 190	722, 394, 325	92.53	99.50
1920.....	456, 046, 770	424, 542, 837	19, 794, 540	444, 337, 377	732, 549, 629	93.09	97.43
1921.....	603, 301, 700	570, 887, 902	20, 417, 025	591, 304, 927	743, 288, 847	94.62	98.01
1922.....	569, 444, 140	537, 153, 570	13, 688, 630	550, 842, 200	760, 679, 187	94.33	96.73
1923.....	569, 856, 070	542, 194, 707	17, 586, 750	559, 781, 457	772, 606, 269	95.14	98.23
1924.....	550, 498, 910	522, 241, 817	26, 654, 568	548, 896, 385	774, 281, 624	94.86	99.78

TABLE No. 30.—*Amount, denomination, and cost of national-bank currency received from Bureau of Engraving and Printing, year ended October 31, 1924*

Denominations	Amount	Cost of paper	Cost of printing, etc.	Total cost
5, 5, 5, 5.....	\$149,420,500	\$56,032.69	\$389,688.66	\$445,721.35
10, 10, 10, 10.....	37,251,400	6,934.64	48,575.83	55,560.47
10, 10, 10, 20.....	361,470,500	54,220.58	377,086.02	431,306.60
50, 50, 50, 100.....	15,650,000	469.50	3,265.21	3,734.71
Total.....	563,792,400	117,707.41	818,615.72	936,323.13

TABLE No. 31.—*Vault account of currency received and issued by this bureau during the year and the amount on hand October 31, 1924*

National-bank currency in vaults at the close of business, Oct. 31, 1923.....	\$224,881,210
National-bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1924.....	563,792,400
Total to be accounted for.....	788,673,610
Amount issued to banks during year.....	\$550,498,910
Amount withdrawn from vaults and canceled.....	6,494,680
Total withdrawn.....	556,993,590
Amount in vaults at close of business, Oct. 31, 1924.....	231,680,020

TABLE No. 32.—*Vault account of currency received and destroyed during year ended October 31, 1924*

Amount in vault of redemption division of currency bureau, awaiting destruction at close of business, Oct. 31, 1923.....	\$3,679,380
Amount received during year ended Oct. 31, 1924.....	548,823,555
Total.....	552,502,935
Withdrawn from vault and destroyed during the year.....	548,896,385
Balance in vault Oct. 31, 1924.....	3,606,550

TABLE No. 33.—*Amount of currency received for redemption, by months, from November 1, 1923, to October 31, 1924, and counted into the cash of the National Bank Redemption Agency*

Months	National bank notes	Federal reserve bank notes	Federal reserve notes	Total
1923				
November.....	\$46,240,668.00	\$990,187	\$3,502,270.00	\$50,733,125.00
December.....	44,758,526.00	869,964	3,257,820.00	48,886,310.00
1924				
January.....	52,355,159.00	870,571	3,480,965.00	56,715,695.00
February.....	38,001,699.50	670,283	2,611,165.00	41,283,247.50
March.....	46,673,167.50	585,389	2,616,140.00	49,874,696.50
April.....	50,015,723.00	597,122	2,361,365.00	52,974,210.00
May.....	50,789,138.00	520,178	2,355,490.00	53,664,806.00
June.....	46,539,618.00	420,046	1,962,070.00	48,921,734.00
July.....	47,819,451.00	402,625	1,824,846.00	50,046,916.00
August.....	43,122,333.50	391,829	1,602,477.50	45,116,640.00
September.....	43,593,159.00	347,049	886,090.00	44,826,298.00
October.....	44,402,216.00	315,089	598,550.00	45,315,855.00
Total.....	554,310,858.50	6,980,432	27,068,242.50	588,359,533.00

TABLE No. 34.—*Amount of currency received by National Bank Redemption Agency for redemption in year ended October 31, 1924, from principal cities*

Boston.....	\$12, 326, 935. 00	Kansas City.....	\$13, 953, 560. 00
New York.....	101, 296, 850. 00	Dallas.....	12, 489, 800. 00
Philadelphia.....	47, 255, 219. 33	San Francisco.....	16, 436, 751. 00
Cleveland.....	21, 403, 400. 00	Cincinnati.....	14, 053, 000. 00
Richmond.....	28, 402, 325. 00	Baltimore.....	12, 621, 200. 00
Atlanta.....	15, 772, 750. 00	New Orleans.....	6, 337, 070. 00
Chicago.....	65, 819, 495. 50	Other sources.....	167, 543, 227. 63
St. Louis.....	16, 953, 550. 00		
Minneapolis.....	12, 221, 250. 00	Total.....	594, 896, 323. 46

NOTE.—The difference between the total shown by this table and Table No. 30 is accounted for by the fact that a nominal amount of United States currency was included in remittances.

Total amount of currency of all issues received by the National Bank Redemption Agency for redemption since June 30, 1874, was \$15,550,507,358.50.

Of the total notes received, national bank notes to the amount of \$5,523,950 and Federal reserve notes amounting to \$5,139,300 were fit for circulation and were returned to banks.

TABLE No. 35.—*Classification of redemptions, the amount of each class redeemed, the rate per \$1,000, and the amount assessed on account of expenses, year ended June 30, 1924*

Classes	Amount redeemed	Rate per \$1,000	Amount of expenses
Federal reserve notes:			
Redeemed in regular course of business—			
Fit for use.....	\$7, 966, 000. 00	\$0. 68642229	\$5, 458. 04
Unfit for use.....	32, 259, 960. 00	. 49402417	15, 937. 20
Received from Federal reserve banks—			
Canceled and uncanceled.....	¹ 1, 466, 673, 540. 00	. 11123233	163, 141. 52
Federal reserve bank notes:			
Redeemed out of 5 per cent fund—			
Fit for use.....			
Unfit for use.....	302, 500. 00	. 97450035	294. 79
Redeemed on retirement account.....	11, 304, 330. 00	. 97450035	11, 016. 07
National bank notes:			
Redeemed out of 5 per cent fund—			
Fit for use.....	7, 447, 200. 00	. 88838489	6, 615. 98
Unfit for use.....	519, 688, 222. 50	. 97308318	505, 699. 87
Redeemed on retirement account.....	21, 789, 782. 50	. 71387133	15, 664. 05
Total.....	2, 067, 431, 535. 00	² . 35011438	723, 837. 52

¹ Not counted into cash, hence not included in the statement of receipts.

² Average.

TABLE No. 36.—*Cost of redemption of Federal reserve and national currency for year ended June 30, 1924*

Charges for transportation, including postage, insurance, and express charges.....	\$189, 101. 40
Cost for assorting:	
Office of Treasurer of the United States—	
Salaries.....	\$441, 040. 43
Printing, binding, and stationery.....	12, 670. 56
Contingent expenses.....	6, 219. 45
	\$459, 930. 44
Office of Comptroller of the Currency—	
Salaries.....	73, 112. 04
Printing, binding, and stationery.....	590. 82
Contingent expenses.....	1, 102. 82
	74, 805. 68
Total.....	534, 736. 12
	723, 837. 52

NOTE.—The average cost per \$1,000 for all notes redeemed through cash was \$0.93. Average cost for redemption of national bank notes, \$0.96; Federal reserve bank notes, \$0.97, and Federal reserve notes, \$0.53. Canceled Federal reserve notes amounting to \$1,466,673,540 received direct from Federal reserve banks and their branches were not counted into cash, and therefore were not taken into consideration in arriving at the average cost for redemption. The average rate per \$1,000 for expense of redemption on this latter class was \$0.11.

TABLE No. 37.—*Taxes assessed on national-bank circulation, years ended June 30, 1864, to 1924; cost of redemption, 1874 to 1924; cost of plates and examiners' fees, 1883 to 1924*

Year	Semiannual duty on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of plates, new banks	Assessment for cost of plates, extended banks	Assessment for cost of plates, additional or duplicate	Assessment for examiners' fees and salaries (sec. 5240, U. S. R. S.)	Total
1864-1882.....	\$52, 253, 518. 24						\$52, 253, 518. 24
1874-1882.....		\$1, 971, 587. 10					1, 971, 587. 10
1883.....	3, 132, 006. 73	147, 592. 27	\$25, 980	\$34, 120		\$94, 606. 16	3, 434, 305. 16
1884.....	3, 024, 668. 24	160, 896. 65	18, 845	1, 950		99, 642. 05	3, 306, 001. 94
1885.....	2, 794, 584. 01	181, 857. 16	13, 150	97, 800		107, 781. 73	3, 195, 172. 90
1886.....	2, 502, 021. 33	168, 243. 35	14, 810	24, 825		107, 272. 83	2, 907, 172. 51
1887.....	2, 044, 922. 75	138, 967. 00	18, 850	1, 750		110, 219. 88	2, 314, 709. 63
1888.....	1, 616, 127. 53	141, 141. 48	14, 100	3, 900		121, 777. 86	1, 897, 046. 87
1889.....	1, 410, 331. 84	131, 190. 67	12, 200	575		130, 725. 79	1, 685, 023. 30
1890.....	1, 254, 839. 65	107, 843. 39	24, 175	725		136, 772. 71	1, 524, 355. 75
1891.....	1, 216, 104. 72	99, 366. 52	18, 575	7, 200		138, 909. 39	1, 490, 215. 63
1892.....	1, 331, 287. 26	100, 593. 70	15, 700	8, 100		161, 083. 68	1, 617, 664. 64
1893.....	1, 443, 489. 69	103, 032. 96	14, 225	5, 200		162, 444. 59	1, 728, 392. 24
1894.....	1, 721, 095. 18	107, 445. 14	4, 050	4, 375		251, 966. 79	2, 088, 932. 11
1895.....	1, 704, 007. 69	100, 352. 79	4, 950	6, 875		238, 252. 27	2, 054, 437. 75
1896.....	1, 851, 676. 03	114, 085. 63	5, 450	3, 750		237, 803. 51	2, 212, 765. 17
1897.....	2, 020, 703. 65	125, 061. 73	3, 050	1, 700		222, 858. 92	2, 373, 374. 30
1898.....	1, 901, 817. 71	125, 924. 35	5, 275	1, 775		225, 445. 27	2, 260, 237. 33
1899.....	1, 991, 743. 31	121, 291. 40	8, 200	2, 850		244, 903. 62	2, 368, 988. 33
1900.....	1, 881, 922. 73	122, 984. 76	29, 200	15, 050		259, 164. 86	2, 308, 322. 35
1901.....	1, 599, 221. 08	146, 236. 18	85, 975	13, 500		277, 816. 07	2, 122, 748. 33
1902.....	1, 633, 309. 15	153, 796. 33	43, 200	14, 425		307, 296. 63	2, 152, 027. 11
1903.....	1, 708, 819. 92	174, 477. 62	54, 475	40, 325		324, 598. 97	2, 302, 696. 51
1904.....	1, 928, 827. 49	219, 093. 13	45, 500	12, 600		346, 895. 32	2, 552, 915. 94
1905.....	2, 163, 882. 05	247, 973. 26	47, 825	64, 800		388, 307. 39	2, 912, 787. 70
1906.....	2, 509, 997. 80	250, 924. 24	54, 150	31, 450		396, 766. 23	3, 243, 288. 27
1907.....	2, 806, 070. 54	233, 650. 52	76, 275	12, 975		425, 157. 65	3, 554, 128. 71
1908.....	3, 090, 811. 72	270, 840. 21	48, 450	10, 025		429, 397. 75	3, 840, 524. 68
1909.....	3, 190, 543. 04	396, 743. 15	31, 475	10, 800		510, 928. 07	4, 140, 489. 26
1910.....	3, 463, 466. 68	434, 093. 10	55, 125	17, 500		524, 039. 03	4, 494, 223. 81
1911.....	3, 567, 037. 21	443, 380. 12	27, 875	22, 375		492, 269. 05	4, 552, 036. 38
1912.....	3, 690, 313. 53	505, 735. 21	22, 740	28, 190	\$4, 130	526, 169. 76	4, 777, 278. 50
1913.....	3, 804, 762. 29	517, 842. 93	28, 560	19, 805	6, 975	556, 210. 22	4, 934, 155. 44
1914.....	3, 889, 733. 17	529, 013. 36	11, 560	8, 500	6, 300	520, 607. 46	4, 965, 713. 99
1915.....	{ 3, 901, 541. 18 2, 977, 066. 73 }	498, 328. 60	16, 660	13, 855	11, 175	536, 299. 70	7, 954, 926. 21
1916.....	3, 744, 967. 77	450, 150. 22	10, 085	9, 700	3, 420	577, 762. 64	4, 796, 085. 63
1917.....	3, 533, 631. 28	420, 160. 42	9, 200	6, 000	6, 460	849, 815. 96	4, 825, 267. 66
1918.....	3, 656, 895. 34	412, 785. 92	16, 770	11, 120	9, 100	994, 626. 18	5, 101, 297. 44
1919.....	3, 627, 060. 80	528, 424. 24	15, 600	15, 340	7, 590	1, 050, 977. 38	5, 244, 992. 42
1920.....	3, 706, 901. 15	974, 058. 11	31, 850	28, 990	20, 770	1, 184, 026. 78	5, 946, 596. 04
1921.....	3, 806, 590. 02	1, 115, 146. 00	31, 070	82, 160	12, 670	1, 769, 394. 79	6, 817, 030. 81
1922.....	3, 941, 461. 17	594, 168. 70	18, 244	52, 780	17, 226	2, 159, 509. 99	6, 783, 389. 86
1923.....	4, 030, 336. 30	514, 598. 55	23, 464	5, 850	25, 262	2, 145, 391. 85	6, 744, 902. 70
1924.....	4, 063, 708. 32	527, 979. 90	18, 756	3, 556	31, 388	2, 293, 544. 54	6, 938, 932. 76
Total.....	167, 223, 824. 02	14, 829, 058. 07	1, 075, 669	759, 141	162, 466	22, 640, 401. 32	206, 690, 559. 41

¹ Tax collected on additional circulation under act May 30, 1898.

² Average cost per \$1,000 for national-bank notes redeemed in 1922, \$0.95; in 1923, \$0.95, and in 1924, \$0.96.

TABLE NO. 38.—*Federal reserve notes outstanding according to weekly statement (amount issued by Federal reserve agents to the banks, less "unfit" notes returned for redemption), amount secured by gold, and amount secured by commercial and other eligible paper, from November 7, 1923, to October 29, 1924.*

[In thousands of dollars]

Date	Federal reserve notes outstanding	Amounts secured by gold	Amounts secured by commercial and other paper	Date	Federal reserve notes outstanding	Amounts secured by gold	Amounts secured by commercial and other paper
1923				1924—Contd.			
Nov. 7.....	2,725,392	2,107,970	617,422	May 7.....	2,440,306	2,110,776	329,530
14.....	2,730,668	2,107,168	623,500	14.....	2,419,055	2,135,212	283,843
21.....	2,721,504	2,098,784	622,720	21.....	2,396,475	2,113,340	283,135
28.....	2,719,721	2,104,845	614,876	28.....	2,376,708	2,103,863	272,845
Dec. 5.....	2,732,743	2,055,625	677,118	June 4.....	2,374,943	2,089,133	285,810
12.....	2,755,949	2,100,895	655,054	11.....	2,363,666	2,091,061	272,605
19.....	2,793,837	2,140,445	653,392	18.....	2,356,224	2,118,962	237,262
26.....	2,838,398	2,109,814	728,584	25.....	2,339,991	2,118,093	221,898
1924				July 2.....	2,340,363	2,126,686	213,677
Jan. 2.....	2,805,972	2,109,715	696,257	9.....	2,340,752	2,099,835	240,917
9.....	2,756,251	2,106,705	649,546	16.....	2,318,510	2,111,173	207,337
16.....	2,710,213	2,130,879	579,334	23.....	2,290,760	2,100,426	190,704
23.....	2,646,876	2,103,477	543,399	30.....	2,273,563	2,080,047	193,516
30.....	2,605,244	2,127,175	478,069	Aug. 6.....	2,249,160	2,079,415	169,745
Feb. 6.....	2,589,519	2,007,830	491,689	13.....	2,249,231	2,080,982	168,249
13.....	2,570,377	2,139,913	430,464	20.....	2,226,305	2,075,614	160,691
20.....	2,255,412	2,116,662	441,494	27.....	2,232,202	2,059,620	172,582
27.....	2,550,102	2,109,124	445,224	Sept. 3.....	2,234,260	2,019,186	215,074
Mar. 5.....	2,537,203	2,050,306	486,897	10.....	2,249,824	2,035,611	214,213
12.....	2,521,424	2,046,696	474,728	17.....	2,247,075	2,038,632	208,443
19.....	2,507,758	2,098,170	409,588	24.....	2,236,419	2,031,406	205,013
26.....	2,489,943	2,082,659	407,284	Oct. 1.....	2,232,463	2,027,304	205,159
Apr. 2.....	2,473,160	1,974,624	498,536	8.....	2,250,137	1,984,893	265,244
9.....	2,467,323	1,984,054	483,269	15.....	2,244,368	1,974,799	269,569
16.....	2,445,344	1,997,364	447,980	22.....	2,250,435	2,006,200	244,235
23.....	2,438,680	2,047,470	391,210	29.....	2,256,452	2,004,220	252,232
30.....	2,444,073	2,088,317	355,756				

TABLE NO. 39.—Federal reserve notes printed, shipped, and canceled, issued to banks, retired, and destroyed since organization of the banks, with the balance in vaults and amount outstanding October 31, 1924

VAULT BALANCE OCTOBER 31, 1924

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total printed.....	\$3,542,320,000	\$4,576,200,000	\$4,911,040,000	\$1,059,200,000	\$776,400,000	\$159,000,000	\$323,600,000	\$108,000,000	\$184,000,000	\$15,639,760,000
Total shipped and canceled.....	3,298,100,000	4,227,240,000	4,513,440,000	927,200,000	677,200,000	102,600,000	225,600,000	74,000,000	184,000,000	14,229,380,000
Total on hand.....	244,220,000	348,960,000	397,600,000	132,000,000	99,200,000	56,400,000	98,000,000	34,000,000	-----	1,410,380,000

ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1924

Total issued.....	\$3,589,901,000	\$4,514,230,540	\$4,961,124,040	\$984,874,550	\$731,154,800	\$99,311,000	\$274,189,000	\$39,500,000	\$57,750,000	\$15,252,034,930
Total retired.....	3,048,631,230	4,037,528,530	4,265,456,640	795,043,450	531,783,900	60,575,000	177,285,000	32,970,000	43,570,000	12,992,843,750
Total outstanding.....	541,269,770	476,702,010	695,667,400	189,831,100	199,370,900	38,736,000	96,904,000	6,530,000	14,180,000	2,259,191,180

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1924

Boston.....	\$219,314,460	\$408,839,170	\$298,250,160	\$28,080,100	\$30,272,400	\$1,865,000	\$8,816,000	\$195,000	\$280,000	\$995,912,290
New York.....	723,114,730	1,000,202,280	741,221,140	144,998,450	147,876,200	21,982,000	50,097,000	255,000	1,460,000	2,921,296,800
Philadelphia.....	249,135,295	327,151,830	386,274,200	89,177,800	33,161,800	1,024,500	4,436,000	-----	-----	1,090,361,425
Cleveland.....	166,409,470	220,215,030	416,432,580	143,190,000	26,412,800	1,789,000	1,968,000	25,000	100,000	976,601,880
Richmond.....	143,410,730	163,763,490	202,138,090	47,540,550	24,144,900	221,000	4,402,000	10,000	20,000	585,650,750
Atlanta.....	132,864,280	144,715,410	165,013,240	13,491,900	9,990,200	553,500	1,230,000	-----	-----	467,848,530
Chicago.....	385,085,715	537,200,560	615,897,940	119,285,650	38,053,500	3,917,000	5,218,000	25,000	-----	1,704,683,365
St. Louis.....	144,076,015	154,075,480	148,815,840	17,068,100	7,822,300	694,000	1,436,000	10,000	230,000	474,227,735
Minneapolis.....	81,093,400	79,550,910	62,635,600	2,555,500	3,630,500	262,000	568,000	-----	-----	230,295,910
Kansas City.....	116,503,050	94,319,170	104,757,240	5,671,100	6,718,500	534,500	574,000	-----	-----	329,077,560
Dallas.....	68,689,265	73,435,220	74,276,240	5,987,600	4,965,700	240,500	561,000	-----	-----	228,155,525
San Francisco.....	238,697,620	210,520,740	352,269,340	32,007,350	42,691,600	2,334,000	4,509,000	75,000	60,000	883,164,650
Total received.....	2,668,454,030	3,504,079,290	3,567,981,600	649,054,100	375,740,400	35,417,000	83,805,000	595,000	2,150,000	10,887,276,420
Total destroyed.....	2,667,027,230	3,502,822,490	3,567,096,600	648,765,800	375,590,800	35,316,000	83,623,000	595,000	2,150,000	10,882,986,920
Balance on hand.....	1,426,800	1,256,800	885,000	288,300	149,600	101,000	182,000	-----	-----	4,289,500

NOTE.—During the year burned, badly mutilated, and fractional parts of Federal reserve notes amounting to \$29,605 have been identified, valued, and the bank of issue determined.

NOTE.—Total new notes canceled and destroyed, \$168,000,000.

TABLE NO. 40.—*Aggregate amount of Federal reserve bank notes printed, issued, canceled, and redeemed, by denominations, since the inauguration of the Federal reserve system, and amount on hand and outstanding October 31, 1924*

VAULT BALANCE OCTOBER 31, 1924

	Ones	Twos	Fives	Tens	Twenties	Fifties	Total
Total printed.....	\$478,892,000	\$136,232,000	\$132,500,000	\$24,040,000	\$14,080,000	\$2,600,000	\$788,344,000
Total issued and canceled.....	478,892,000	136,232,000	121,460,000	16,440,000	9,760,000	200,000	762,984,000
Total on hand.....			11,040,000	7,600,000	4,320,000	2,400,000	25,360,000

ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1924

Total issued.....	\$478,892,000	\$135,192,000	\$121,460,000	\$16,440,000	\$9,760,000	\$200,000	\$761,944,000
Total redeemed.....	474,648,000	133,209,000	119,843,000	15,961,000	8,992,000	157,000	752,810,000
Total outstanding.....	4,244,000	1,983,000	1,617,000	479,000	768,000	43,000	9,134,000

TABLE NO. 41.—*Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates for years ended June 30, 1915 to 1924*

Year	Semiannual taxes on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of original plates	Assessment for cost of additional or duplicate plates	Total
1915.....			\$1,800.00		\$1,800.00
1916.....	\$2,325.18		2,200.00	\$540.00	5,065.18
1917.....	3,590.86	\$947.93		720.00	5,258.79
1918.....	38,750.70	2,353.41		180.00	41,284.11
1919.....	463,195.96	34,419.62	23,810.00	138,530.00	659,955.58
1920.....	1,023,344.76	263,616.78	390.00	88,270.00	1,375,621.54
1921.....	947,405.00	243,517.97		136,570.00	1,327,492.97
1922.....	445,944.01	145,890.53		2,140.00	593,974.54
1923.....	113,837.32	53,011.08			166,848.40
1924.....	2,890.88	11,310.86			14,201.74
Total.....	3,041,284.67	755,068.18	28,200.00	366,950.00	4,191,502.85

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1924, capital and surplus at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension

	Name and location of banks	Organization			Total dividends paid during existence as a national banking association		Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital	Amount	Per cent	Capital	Receiver appointed	Cause of failure			
400	Pyncheon National Bank, Springfield, Mass.	987	Apr. 7, 1865	\$150,000	\$633,353.00	422.20	\$200,000	June 24, 1901	F	\$111,465	\$111,465.00	\$1,095,862.00
469	Farmers and Drovers National Bank, Waynesburg, Pa.	839	Feb. 25, 1865	150,000	597,750.00	398.40	200,000	Dec. 12, 1906	N	100,000	100,000.00	1,047,580.00
513	First National Bank, Billings, Mont.	3097	Dec. 27, 1883	75,000	321,350.00	428.40	150,000	July 2, 1910	G	37,500	37,500.00	1,908,841.00
515	Mount Vernon National Bank, Mount Vernon, N. Y.	8516	Dec. 11, 1906	200,000	16,000.00	8.00	200,000	Apr. 19, 1911	W	200,000	200,000.00	482,843.00
523	Second National Bank, Clarion, Pa.	3044	Sept. 12, 1883	50,000	92,000.00	184.00	50,000	June 21, 1912	W	49,000	49,000.00	376,639.00
531	Traders National Bank, Lowell, Mass.	4753	June 10, 1892	200,000	245,000.00	122.50	200,000	Oct. 20, 1913	V	190,197	190,197.00	2,978,922.00
533	Mesa County National Bank, Grand Junction, Colo.	7766	May 31, 1905	100,000	86,000.00	86.00	100,000	Nov. 29, 1913	N	100,000	100,000.00	444,609.00
542	First National Bank, Pensacola, Fla.	2490	Aug. 10, 1880	50,000	1,036,343.00	2,072.60	500,000	Jan. 22, 1914	U	489,900	489,900.00	1,673,245.00
549	First National Bank, Sutton, W. Va.	6213	Apr. 17, 1902	35,000	31,500.00	90.00	50,000	Aug. 29, 1914	A	50,000	50,000.00	364,021.00
554	First National Bank, Uniontown, Pa.	270	Feb. 20, 1864	60,000	1,308,000.00	2,180.00	100,000	Jan. 19, 1915	U	100,000	100,000.00	1,452,581.00
582	First National Bank, Bowling Green, Ohio.	4045	May 23, 1889	50,000	90,750.00	181.00	50,000	Jan. 5, 1917	Z	12,500	12,500.00	774,610.00
587	First National Bank, St. Cloud, Fla.	9707	Mar. 24, 1910	50,000	29,500.00	59.00	50,000	Jan. 2, 1918	N	17,100	17,100.00	380,776.00
590	First National Bank, Bluffton, Ohio.	5626	Nov. 19, 1900	25,000	48,500.00	194.00	50,000	Nov. 17, 1919	A	46,700	46,700.00	597,357.00
591	First National Bank, Newman, Calif.	9760	May 25, 1910	50,000	25,500.00	51.00	50,000	Jan. 31, 1920	A	12,500	12,500.00	943,689.00
593	First National Bank, Eureka, S. Dak.	11527	Nov. 28, 1919	50,000	7,500.00	15.00	50,000	Aug. 20, 1920	A			823,254.00
594	First National Bank, Fairfield, Idaho.	10162	Mar. 30, 1912	25,000	26,500.00	106.00	25,000	Aug. 26, 1920	A			353,781.00
596	First National Bank, Medina, N. Dak.	10581	Apr. 24, 1914	25,000	20,750.00	.83	25,000	Dec. 20, 1920	U	5,850	5,850.00	170,529.00
597	First National Bank, Towner, N. Dak.	7955	Sept. 29, 1905	25,000	20,500.00	.82	25,000	Dec. 28, 1920	IIII		24,995.00	217,015.00
598	First National Bank, Hearne, Tex.	4976	July 5, 1894	50,000	178,000.00	3.56	50,000	Jan. 21, 1921	II	10,900	10,900.00	128,566.00
599	Farmers National Bank, Cooper, Tex.	10626	Sept. 24, 1914	50,000			50,000	Jan. 28, 1921	AA	21,500	21,500.00	541,562.00
600	First National Bank, Gridley, Calif.	11164	Mar. 14, 1918	40,000			40,000	Jan. 29, 1921	II	36,000	36,000.00	210,855.00
601	First National Bank, Cut Bank, Mont.	9574	Oct. 5, 1909	25,000	24,250.00	.97	50,000	do	U	5,800	5,800.00	245,675.00
602	First National Bank, Chappell, Nebr.	9790	May 10, 1910	25,000	43,837.00	1.75	50,000	do	II	23,600	23,600.00	633,973.00
603	Commonwealth National Bank, Reedville, Va.	10827	Jan. 6, 1916	25,000	6,000.00	.24	25,000	Feb. 16, 1921	JJ	23,700	23,700.00	210,663.00
605	Picher National Bank of Picher, Okla.	11624	Feb. 3, 1920	100,000			100,000	Feb. 21, 1921	KK			208,053.00
606	First National Bank of Ranger, Tex.	8072	Jan. 26, 1906	25,000	50,250.00	2.01	200,000	Mar. 2, 1921	AA	22,400	22,400.00	1,283,599.00
607	Emmetsburg National Bank of Emmetsburg, Iowa.	8035	Dec. 23, 1905	50,000	77,000.00	1.54	50,000	Mar. 11, 1921	II	22,000	22,000.00	424,812.00

610	First National Bank, Beaver, Pa.	3850	Feb. 10, 1888	50,000	192,750.00	3.85	50,000	Mar. 26, 1921	LL	47,900	47,900.00	671,077.00
611	Corn Belt National Bank of Scotland, S. Dak.	11081	May 28, 1917	25,000	1,750.00	.07	25,000	Mar. 28, 1921	N			264,775.00
612	First National Bank of Arabia, Ind.	9510	July 30, 1900	25,000	11,250.00	.45	25,000	Apr. 5, 1921	FF		24,600.00	24,796.00
613	First National Bank of Desdemona, Tex.	11452	Sept. 2, 1919	25,000			25,000	Apr. 7, 1921	U			112,917.00
614	California National Bank of Modesto, Calif.	10088	Feb. 23, 1917	100,000	3,000.00	.03	100,000	Apr. 13, 1921	AA	48,500	48,500.00	930,324.00
615	First National Bank of Pipe Springs, Tex.	11525	Nov. 6, 1919	25,000			25,000	Apr. 18, 1921	U			95,627.00
616	First National Bank, Marcus, Iowa.	9819	June 22, 1910	100,000	56,500.00	.56	50,000	May 18, 1921	E		25,000.00	144,284.00
617	First National Bank, Sidney, Nebr.	6201	Mar. 12, 1902	25,000	40,125.00	1.60	50,000	May 27, 1921	II	23,200	23,200.00	265,763.00
618	Overland National Bank of Boise, Idaho.	10751	June 18, 1915	100,000	32,000.00	.32	100,000	May 28, 1921	V	94,400	94,400.00	977,295.00
619	First National Bank of Bridgeport, Nebr.	9711	Feb. 23, 1910	25,000	21,500.00	.86	25,000	do	N		21,100.00	112,121.00
620	Bannock National Bank of Pocatello, Idaho.	6347	July 15, 1902	50,000	49,000.00	.98	100,000	June 11, 1921	N		12,100.00	842,093.00
621	First National Bank, Crawford, Tex.	10400	May 19, 1913	30,000	5,400.00	.18	30,000	July 16, 1921	N		7,500.00	37,367.00
622	First National Bank, Moran, Tex.	10874	June 5, 1916	25,000	8,250.00	.25	25,000	Aug. 29, 1921	II			73,916.00
623	The Havre National Bank of Havre, Mont.	9782	May 18, 1910	50,000	30,500.00	.61	50,000	Sept. 16, 1921	II		49,600.00	366,887.00
626	First National Bank of Joplin, Mont.	10029	Nov. 11, 1916	25,000			25,000	do	S			28,214.00
628	National Bank of Cleburne, Tex.	4035	May 6, 1889	75,000	429,375.00	5.72	150,000	Oct. 27, 1921	NN		75,000.00	2,787,817.00
630	Peoples National Bank, National City, Calif.	9512	June 21, 1909	25,000	6,500.00	26.00	25,000	Nov. 7, 1921	A		25,000.00	346,714.00
632	United States National Bank, Vale, Oreg.	9496	July 8, 1909	75,000	52,500.00	70.00	75,000	Nov. 15, 1921	OO		68,750.00	279,326.00
633	First National Bank, Vale, Oreg.	8528	Jan. 14, 1907	25,000	20,000.00	80.00	50,000	do	OO		11,900.00	122,449.00
634	First National Bank, Burley, Idaho.	10341	Feb. 20, 1913	30,000	12,450.00	41.50	30,000	Nov. 30, 1921	II			503,626.00
635	Edwards National Bank, Booker, Tex.	11408	May 4, 1918	25,000			25,000	Dec. 12, 1921	OO			52,387.00
638	Farmers National Bank, Big Sandy, Mont.	11063	July 25, 1917	50,000			25,000	Jan. 3, 1922	II			30,033.00
640	First National Bank, Wendell, Idaho.	9491	June 30, 1909	25,000	7,000.00	28.00	25,000	Jan. 5, 1922	II		24,300.00	91,984.00
642	Stockmen's National Bank, Poplar, Mont.	11027	Feb. 17, 1917	25,000			25,000	Jan. 28, 1922	PP			39,430.00
643	Stillwater National Bank, Absarokee, Mont.	11066	Aug. 11, 1917	25,000	14,000.00	56.00	25,000	Jan. 30, 1922	PP			170,037.00
644	First National Bank, Seeley, Calif.	10462	Sept. 5, 1913	25,000	6,000.00	24.00	25,000	do	II		6,250.00	36,307.00
645	National City Bank, Salt Lake City, Utah	10808	Nov. 19, 1912	250,000	122,500.00	49.00	250,000	Feb. 3, 1922	II	243,300	243,300.00	1,383,447.00
646	Second National Bank, Elkton, Md.	4162	Aug. 12, 1880	50,000	78,000.00	156.00	50,000	Feb. 18, 1922	AA			262,995.00
648	First National Bank, Myton, Utah	11702	Apr. 10, 1920	25,000			25,000	Feb. 24, 1922	U		2,500.00	35,888.00
649	State National Bank, Ardmore, Okla.	10394	May 6, 1913	100,000	70,000.00	70.00	200,000	Mar. 4, 1922	U	99,995	99,995.00	975,659.00
650	Corydon National Bank, Corydon, Ind.	7760	May 23, 1905	125,000	216,250.00	173.00	125,000	Mar. 8, 1922	II	125,000	125,000.00	984,671.00
651	First National Bank, Cotton Plant, Ark.	10723	Mar. 6, 1915	35,000	22,500.00	64.29	60,000	Apr. 7, 1922	U	50,000	50,000.00	461,016.00
652	First National Bank, Oak Grove, La.	11650	Mar. 2, 1920	50,000			50,000	May 13, 1922	AA			32,062.00
653	Farwell National Bank, Farwell, Tex.	12005	Aug. 5, 1921	25,000			25,000	June 26, 1922	U			47,916.00
654	First National Bank, Spencer, Nebr.	7325	June 18, 1904	25,000	280,750.00	1,123.00	100,000	July 14, 1922	V		99,995.00	550,133.00
655	First National Bank, Ingomar, Mont.	11465	Aug. 16, 1919	25,000	2,500.00	10.00	25,000	Aug. 14, 1922	U			174,230.00
656	American National Bank, Billings, Mont.	11606	Apr. 5, 1920	150,000			150,000	Sept. 23, 1922	AA			499,259.00
657	First National Bank, Fresno, Mont.	11096	Oct. 3, 1917	25,000			25,000	Oct. 26, 1922	OO		14,500.00	27,357.00
658	Merchants National Bank, Wimbledon, N. Dak.	8717	Sept. 17, 1907	30,000	15,000.00	50.00	25,000	Oct. 27, 1922	OO		10,000.00	60,490.00
659	First National Bank, Hops, N. Mex.	9411	May 3, 1909	25,000	25,000.00	100.00	25,000	Oct. 30, 1922	LL		17,750.00	82,308.00
660	First National Bank, Mountainair, N. Mex.	11329	Apr. 3, 1919	30,000	4,500.00	15.00	30,000	Nov. 2, 1922	II			205,020.00
661	First National Bank, Lawton, Okla.	5814	July 18, 1901	25,000	185,250.00	741.00	200,000	Nov. 18, 1922	U	147,500	147,500.00	906,443.00
662	First National Bank, Colusa, Calif.	10072	July 1, 1911	75,000	34,500.00	46.00	150,000	Nov. 22, 1922	C		25,000.00	306,802.00

TABLE No. 42.—National banks in charge of receivers, year ended October 31, 1924, capital and surplus at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of banks	Organization			Total dividends paid during existence as a national banking association		Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital	Amount	Per cent	Capital	Receiver appointed	Cause of failure			
663	Commercial National Bank, Great Falls, Mont.	10530	Apr. 20, 1914	\$200,000	\$100,000.00	53.00	\$200,000	Dec. 9, 1922	DD	-----	\$200,000.00	\$1,067,638
664	Sterling National Bank, Sterling, Colo.	11972	May 2, 1921	150,000	-----	-----	150,000	Dec. 11, 1922	F	-----	-----	475,881
665	Payette National Bank, Payette, Idaho.	8075	Jan. 9, 1906	50,000	70,750.00	153.50	75,000	Dec. 13, 1922	U	-----	75,000.00	201,514
666	First National Bank, Highwood, Mont.	11131	Dec. 29, 1917	25,000	7,500.00	30.00	25,000	Dec. 29, 1922	PP	-----	25,000.00	139,808
667	Citizens National Bank, Laurel, Mont.	8716	May 3, 1907	35,000	7,700.00	22.00	35,000	Jan. 4, 1923	AA	-----	35,000.00	215,807
668	First National Bank, Magdalena, N. Mex.	10288	Aug. 27, 1912	50,000	17,500.00	35.00	50,000	Jan. 18, 1923	D	-----	50,000.00	314,244
669	First National Bank, Broadview, Mont.	10809	Nov. 26, 1915	25,000	11,500.00	46.00	25,000	Jan. 30, 1923	H	-----	-----	74,657
670	Commercial National Bank, Wilmington, N. C.	12176	Apr. 17, 1922	200,000	-----	-----	200,000	Jan. 31, 1923	BB	-----	100,000.00	1,991,806
671	First National Bank, Winner, S. Dak.	11119	Dec. 15, 1917	30,000	9,000.00	30.00	30,000	do	U	-----	20,000.00	186,104
672	First National Bank, Wessington Springs, S. Dak.	6446	Sept. 25, 1902	25,000	75,250.00	301.00	50,000	Feb. 5, 1923	DD	-----	50,000.00	336,320
673	First National Bank, Rupert, Idaho.	10429	July 20, 1913	25,000	20,000.00	80.00	25,000	Feb. 7, 1923	U	-----	25,000.00	140,468
674	First National Bank, Warren, Mass.	11567	Nov. 14, 1919	50,000	2,000.00	4.00	50,000	Feb. 23, 1923	A	-----	-----	292,895
675	First National Bank, Harlowton, Mont.	9270	Oct. 27, 1908	50,000	18,500.00	37.00	50,000	Mar. 7, 1923	OP	-----	12,100.00	334,115
676	First National Bank, American Falls, Idaho.	8869	Aug. 1, 1907	25,000	48,250.00	193.00	50,000	Mar. 26, 1923	RP	-----	25,000.00	265,380
677	First National Bank, Clifton, Ariz.	5821	May 14, 1901	30,000	157,750.00	525.83	100,000	Apr. 2, 1923	U	-----	45,400.00	260,527
678	Springfield National Bank, Springfield, Ohio.	2620	Jan. 17, 1882	100,000	161,500.00	161.50	100,000	Apr. 5, 1923	LL	\$94,750	94,750.00	1,772,465
679	First National Bank, Roundup, Mont.	9165	May 22, 1908	25,000	34,750.00	139.00	50,000	do	AA	-----	24,400.00	487,252
680	First National Bank, Gregory, S. Dak.	8600	Feb. 22, 1907	25,000	89,490.00	357.96	50,000	Apr. 12, 1923	PP	-----	25,000.00	176,708
681	First National Bank, Bottineau, N. Dak.	6085	Dec. 17, 1901	25,000	66,000.00	264.00	50,000	do	DD	-----	35,800.00	333,101
682	Home National Bank, Llano, Tex.	7119	Jan. 16, 1904	60,000	168,000.00	280.00	60,000	Apr. 18, 1923	J	14,700	14,700.00	408,565
683	Llano National Bank, Llano, Tex.	5853	June 5, 1901	25,000	105,000.00	420.00	50,000	do	U	-----	4,700.00	271,311
684	Farmers and Merchants National Bank, Jefferson, Iowa.	10123	Dec. 28, 1911	40,000	29,600.00	74.00	40,000	Apr. 27, 1923	H	-----	40,000.00	99,553
685	City National Bank, Jerome, Idaho.	11578	Dec. 22, 1919	30,000	-----	-----	30,000	May 24, 1923	PP	-----	-----	67,061
686	First National Bank, Nampa, Idaho.	8370	Sept. 15, 1906	25,000	126,563.00	506.25	200,000	June 1, 1923	K	-----	105,500.00	375,788
687	First National Bank, Rock River, Wyo.	11342	Apr. 24, 1919	25,000	-----	-----	50,000	June 14, 1923	JA	-----	13,700.00	158,539
688	First National Bank, Highland, Wis.	10880	June 14, 1916	25,000	-----	-----	25,000	do	M	-----	-----	77,396
689	First National Bank, Joseph, Oreg.	8048	Dec. 11, 1905	25,000	32,000.00	128.00	25,000	do	PP	-----	24,300.00	141,638
691	Peoples National Bank, Salisbury, N. C.	9676	Mar. 10, 1908	100,000	136,000.00	136.00	100,000	July 3, 1923	AA	-----	94,760.00	893,613
692	First National Bank, Spencer, N. C.	10662	Dec. 5, 1914	25,000	15,000.00	60.00	25,000	do	AP	-----	-----	344,005

693	First National Bank, Big Sandy, Mont.	11004	May 9, 1917	25,000	10,000.00	40.00	25,600	July 7, 1923	OP		37,800
694	First National Bank, Willow City, N. Dak.	6766	Apr. 18, 1908	25,000	44,750.00	179.00	25,000	July 12, 1923	DD	24,300.00	150,665
695	First National Bank, Grandfield, Okla.	10066	Apr. 24, 1911	25,000	45,000.00	180.00	50,000	July 21, 1923	J	5,650.00	182,035
696	First National Bank, Sapulpa, Okla.	5651	Aug. 10, 1901	25,000	177,550.00	710.20	100,000	July 30, 1923	H	45,800.00	688,227
697	First National Bank, Chester, Mont.	11105	Nov. 15, 1917	25,000			25,000	do	DD	24,500.00	104,352
698	First National Bank, Henryetta, Okla.	6807	June 29, 1903	25,000	75,000.00	300.00	50,000	July 31, 1923	X	24,600.00	967,732
699	First National Bank, Carroll, Nebr.	5957	Aug. 21, 1901	25,000	73,750.00	295.00	50,000	Aug. 13, 1923	HL	25,000.00	383,573
700	First National Bank, Carroll, Ga.	6486	Oct. 3, 1902	25,000	73,427.00	293.71	50,000	Aug. 14, 1923	PP	9,700.00	27,312
701	First National Bank, Shelby, Mont.	10853	Dec. 14, 1916	25,000			25,000	Aug. 27, 1923	HL		227,819
702	Fairfield National Bank, Fairfield, Idaho	8986	Dec. 24, 1907	60,000			60,000	Aug. 30, 1923	ZZ		332,323
703	Howard National Bank, Howard, S. Dak.	10780	Aug. 13, 1915	25,000	2,500.00	10.00	25,000	Sept. 1, 1923	W		143,305
704	Roundup National Bank, Roundup, Mont.	10675	Oct. 26, 1914	25,000	4,500.00	18.00	25,000	Sept. 6, 1923	DD		211,204
705	First National Bank, Wetumika, Okla.	5935	June 15, 1901	25,000	113,950.00	455.80	40,000	Oct. 2, 1923	U	25,000.00	216,352
706	First National Bank, Oswego, Mont.	11134	Jan. 8, 1918	25,000			25,000	Oct. 5, 1922	OP		46,982
707	First National Bank, Livingston, N. Mex.	11029	May 26, 1917	30,000	9,000.00	30.00	30,000	Oct. 8, 1923	RP		126,305
708	First National Bank, Wells, Minn.	4669	Dec. 12, 1891	50,000	213,750.00	427.50	100,000	Oct. 22, 1923	U	97,000.00	745,030
709	First National Bank, Mitchell, S. Dak.	2645	Feb. 8, 1882	50,000	167,500.00	335.00	100,000	Oct. 23, 1923	DD	99,000.00	562,553
710	Cavalier County National Bank, Langdon, N. Dak.	9075	Jan. 28, 1908	25,000	52,000.00	208.00	25,000	Oct. 29, 1923	OP	23,200.00	363,645
711	American National Bank, Three Forks, Mont.	10996	Apr. 30, 1917	40,000	4,000.00	10.00	25,000	do	U		63,477
712	First National Bank, Tower City, N. Dak.	6557	Dec. 9, 1902	25,000	86,500.00	346.00	50,000	Nov. 7, 1923	PP	50,000.00	157,386
713	Lehigh National Bank, Lehigh, Okla.	5755	Feb. 14, 1901	25,000	99,250.00	394.00	35,000	Nov. 8, 1923	AA	12,250.00	159,610
714	City National Bank, Coalgate, Okla.	11676	Mar. 19, 1920	50,000			50,000	do	II		158,720
715	First National Bank, Groy Eagle, Minn.	8729	May 28, 1907	25,000	38,650.00	154.60	25,000	do	U		90,443
716	First National Bank, Fairview, Mont.	12015	Aug. 26, 1921	40,000			40,000	do	SS	6,200.00	146,213
717	First National Bank, Carter, Mont.	10695	Apr. 25, 1917	25,000			25,000	Nov. 9, 1923	U	25,000.00	33,989
718	First National Bank, Hemingford, Nebr.	10242	July 27, 1912	25,000	18,306.00	73.20	25,000	Nov. 10, 1923	SS	5,950.00	203,317
719	Union National Bank, Beloit, Kans.	6701	Mar. 24, 1903	25,000	149,875.00	599.50	50,000	Nov. 13, 1923	R	49,300.00	545,591
720	Texas County National Bank, Guymon, Okla.	12179	Mar. 21, 1922	25,000	5,000.00	20.00	25,000	do	A		173,519
721	Tucson National Bank, Tucson, Ariz.	11159	Feb. 21, 1918	100,000			100,000	Nov. 14, 1923	OO	67,300.00	583,287
722	National Bank of Barnesville, Ohio	6621	Jan. 29, 1903	100,000	133,000.00	133.00	100,000	do	A	100,000.00	877,090
723	Citizens National Bank, Roswell, N. Mex.	6777	Apr. 20, 1903	50,000	373,500.00	747.00	200,000	Nov. 16, 1923	J	188,200.00	497,195
724	First National Bank, Lancaster, Minn.	11356	May 14, 1919	25,000	5,000.00	20.00	25,000	Nov. 19, 1923	C	24,700.00	179,618
725	First National Bank, Tolley, N. Dak.	7810	May 17, 1905	25,000	66,250.00	265.00	25,000	Nov. 21, 1923	C	6,250.00	87,434
726	Citizens National Bank, Crosby, N. Dak.	10519	Apr. 14, 1914	25,000	27,500.00	110.00	25,000	do	O		146,380
727	First National Bank, Turtle Lake, N. Dak.	8821	June 8, 1907	25,000	30,125.00	120.50	25,000	do	H	9,700.00	134,961
728	First National Bank, Soper, Okla.	10366	Apr. 15, 1913	30,000	22,950.00	76.50	30,000	Nov. 22, 1923	J		95,891
729	First National Bank, Springfield, S. Dak.	8942	Oct. 2, 1907	25,000	22,105.00	88.42	25,000	Nov. 28, 1923	II	17,750.00	150,326
730	Minor National Bank, Milnor, N. Dak.	8264	June 4, 1906	30,000	86,000.00	286.67	30,000	do	II	10,000.00	237,094
731	Farmers National Bank, Tishomingo, Okla.	10431	July 23, 1913	30,000	14,750.00	49.17	25,000	Dec. 6, 1923	AA	24,400.00	132,277
732	First National Bank, Seale, Ala.	10654	Sept. 28, 1914	60,000	28,800.00	48.00	25,000	Dec. 10, 1923	C		39,634
733	First National Bank, Manville, Wyo.	11352	May 1, 1919	25,000	1,250.00	5.09	25,000	Dec. 11, 1923	II	25,000.00	64,463
734	First National Bank, Woodworth, N. Dak.	11353	Apr. 26, 1919	25,000	3,750.00	15.00	25,000	do	O		47,881
735	First National Bank, Lenapah, Okla.	11436	Aug. 18, 1919	25,000	1,500.00	6.00	25,000	Dec. 14, 1923	II		77,797
736	First National Bank, Poplar, Mont.	10885	July 28, 1916	25,000			25,000	Dec. 17, 1923	II		106,628
737	First National Bank, Lanford, N. Dak.	8187	Mar. 16, 1906	25,000	63,000.00	252.00	25,000	do	O	6,500.00	124,405

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1924, capital and surplus at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of banks	Organization			Total dividends paid during existence as a national banking association		Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital	Amount	Per cent	Capital	Receiver appointed	Cause of failure			
738	First National Bank, Forsyth, Mont.	7320	June 10, 1904	\$50,000	\$136,500.00	273.00	\$75,000	Dec. 18, 1923	SS		\$33,700.00	\$352,127.00
739	Condon National Bank, Condon, Oreg.	8261	Mar. 24, 1906	50,000	12,500.00	25.00	50,000	do	E		11,800.00	121,155.00
740	First National Bank, Moore, Mont.	8539	Jan. 7, 1907	50,000	22,750.00	45.50	25,000	Dec. 20, 1923	II		24,500.00	144,127.00
741	Miners National Bank, Henryetta, Okla.	10349	Feb. 20, 1913	25,000	42,250.00	169.00	50,000	Dec. 21, 1923	J		25,000.00	434,161.00
742	First National Bank, Schultze, Okla.	10967	Mar. 5, 1917	25,000	12,500.00	50.00	25,000	do	U			51,164.00
743	Merchants National Bank, Mandan, N. Dak.	10604	Aug. 24, 1914	50,000	5,000.00	10.00	50,000	Dec. 26, 1923	I		25,000.00	315,054.00
744	First National Bank, Webster, S. Dak.	6502	Nov. 19, 1902	25,000	32,500.00	130.00	25,000	Jan. 2, 1924	E		24,700.00	224,512.00
745	First National Bank, Dodson, Mont.	11086	Aug. 23, 1917	25,000			25,000	Jan. 21, 1924	O			72,899.00
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	2823	Nov. 14, 1882	50,000	240,500.00	481.00	150,000	Jan. 24, 1924	H		74,250.00	1,514,456.00
747	First National Bank, Sentinel Butte, N. Dak.	10706	Feb. 10, 1915	25,000	10,000.00	40.00	25,000	do	E			102,160.00
748	First National Bank, Beach, N. Dak.	9484	May 26, 1909	25,000	52,500.00	210.00	50,000	do	K		25,000.00	389,152.00
749	First National Bank, Bisbee, N. Dak.	6733	Apr. 1, 1903	25,000	57,750.00	231.00	25,000	Jan. 28, 1924	O		23,300.00	216,114.00
750	First National Bank, Spanish Fork, Utah.	9111	Mar. 25, 1908	25,000	31,750.00	127.00	25,000	do	SS		23,400.00	249,187.00
751	National Bank of Carlsbad, N. Mex.	6884	July 8, 1903	30,000	142,900.00	476.33	100,000	Feb. 6, 1924	J		11,800.00	446,659.00
752	Dakota National Bank, Dickinson, N. Dak.	7663	Mar. 4, 1905	50,000	68,000.00	136.00	50,000	Feb. 7, 1924	H		47,100.00	176,986.00
753	First National Bank, Lusk, Wyo.	11390	June 23, 1919	50,000			50,000	do	O		48,500.00	82,343.00
754	First National Bank, St. John, Wash.	11172	Mar. 11, 1918	40,000	16,000.00	40.00	40,000	do	PP			98,542.00
755	First National Bank, Warroad, Minn.	11815	Aug. 4, 1920	25,000			25,000	Feb. 9, 1924	I			159,329.00
756	First National Bank, Brookings, S. Dak.	3087	Nov. 15, 1883	50,000	270,500.00	541.00	100,000	do	O		99,200.00	623,164.00
757	First National Bank, Ronan, Mont.	9864	Aug. 31, 1910	25,000	22,250.00	89.00	25,000	do	E		5,950.00	102,643.00
758	First National Bank, Harrison, Nebr.	8888	June 28, 1907	50,000	109,000.00	218.00	50,000	Feb. 12, 1924	II		15,000.00	353,806.00
759	San Juan County National Bank, Farmington, N. Mex.	9151	May 6, 1908	25,000	23,062.50	92.25	25,000	do	J		24,200.00	105,490.00
760	First National Bank, Clarkston, Wash.	6742	Mar. 16, 1903	25,000	38,500.00	154.00	50,000	do	H		50,000.00	188,453.00
761	First National Bank, Carthage, S. Dak.	10833	Mar. 20, 1916	25,000	23,500.00	94.00	25,000	do	U		25,000.00	228,933.00
762	First National Bank, Onida, S. Dak.	11585	Jan. 17, 1920	25,000			25,000	do	H		25,000.00	112,045.00
763	Commercial National Bank, Miles City, Mont.	5015	Aug. 15, 1895	80,000	277,000.00	346.25	250,000	Feb. 15, 1924	H		98,500.00	1,588,243.00
764	Nowata National Bank, Nowata, Okla.	6367	July 23, 1902	25,000	112,000.00	448.00	25,000	Feb. 19, 1924	C		16,797.50	459,448.00
765	First National Bank, Castlewood, S. Dak.	6000	Oct. 2, 1901	25,000	42,500.00	170.00	25,000	do	SS		24,600.00	104,542.00

766	Carmen National Bank, Carmen, Okla.	10203	May 17, 1912	25,000	59,250.00	237.00	25,000	do	A	14,250.00	77,633.00
767	First National Bank, Clovis, N. Mex.	8784	June 14, 1907	35,000	50,100.00	143.14	100,000	Feb. 20, 1924	C	62,500.00	64,864.00
768	First National Bank, Clovis, Mont.	11165	Feb. 26, 1918	25,000	1,500.00	6.00	25,000	do	E	46,276.00	46,276.00
769	First National Bank, Princeton, Wis.	5978	July 25, 1901	25,000	44,500.00	178.00	25,000	Feb. 21, 1924	II	322,890.00	322,890.00
770	First National Bank, Sidney, Mont.	9004	Dec. 23, 1907	25,000	103,250.00	413.00	50,000	Feb. 26, 1924	II	39,000.00	395,764.00
771	Stockmens National Bank, Fort Benton, Mont.	4194	Dec. 24, 1889	100,000	802,000.00	802.00	200,000	do	H	191,895.00	467,119.00
772	First National Bank, Fort Sumner, N. Mex.	8617	Feb. 28, 1907	25,000	45,500.00	182.00	25,000	do	CE	5,850.00	79,155.0
773	Wells National Bank, Wells, Minn.	6788	Apr. 6, 1903	30,000	75,000.00	250.00	75,000	do	AA	75,000.00	745,030.00
774	First National Bank, Gering, Nebr.	8062	Dec. 28, 1905	50,000	59,750.00	119.50	25,000	do	I	11,500.00	265,790.00
775	Western National Bank, Mitchell, S. Dak.	7455	Sept. 12, 1904	50,000	126,221.00	252.44	100,000	Feb. 27, 1924	J	93,400.00	289,727.00
776	First National Bank, Coalgate, Okla.	5647	Dec. 8, 1900	25,000	175,850.00	703.40	100,000	do	AA	27,300.00	493,803.00
777	First National Bank, McIntosh, S. Dak.	9283	Oct. 16, 1908	25,000	32,076.84	128.31	25,000	Mar. 1, 1924	E	25,700.00	103,496.00
778	First National Bank, Clayton, N. Mex.	5713	Dec. 29, 1900	25,000	150,500.00	602.00	75,000	do	J	50,000.00	197,525.00
779	First National Bank, in Deming, N. Mex.	6974	Aug. 5, 1903	25,000	55,400.00	221.60	40,000	Mar. 4, 1924	E	25,000.00	307,368.00
780	First National Bank, St. Anthony, Idaho.	5764	Dec. 31, 1900	25,000	207,625.00	830.50	50,000	do	H	48,600.00	236,777.00
781	First National Bank, Huron, S. Dak.	2819	May 19, 1882	50,000	166,350.00	332.70	65,000	Mar. 14, 1924	O	30,000.00	1,099,420.00
782	Farmers & Merchants National Bank, Fairbury, Nebr.	10340	Feb. 8, 1913	60,000	23,400.00	39.00	60,000	Mar. 15, 1924	R	60,000.00	223,363.00
783	First National Bank, Golva, N. Dak.	11346	Apr. 14, 1919	25,000			25,000	Mar. 18, 1924	SS	50,234.00	50,234.00
784	First National Bank, Lingle, Wyo.	11231	Aug. 19, 1918	25,000			25,000	Mar. 19, 1924	K		54,763.00
785	Torrington National Bank, Torrington, Wyo.	11309	Feb. 3, 1919	35,000	8,750.00	25.00	35,000	do	H		67,468.00
786	Citizens National Bank, Jamestown, N. Dak.	7820	June 16, 1905	50,000	60,500.00	121.00	50,000	Mar. 21, 1924	J	24,400.00	284,231.00
787	First National Bank, Polson, Mont.	9449	Mar. 26, 1909	25,000	26,250.00	105.00	25,000	Mar. 22, 1924	O	24,700.00	114,786.00
788	Farmers National Bank, Parsons, Kans.	11537	Nov. 18, 1919	100,000	3,000.00	3.00	100,000	Mar. 24, 1924	AA	100,000.00	305,556.00
789	Merchants National Bank, Crookston, Minn.	3262	Oct. 25, 1884	75,000	155,250.00	207.00	75,000	do	U	75,000.00	1,170,960.00
790	Citizens National Bank, Sisseton, S. Dak.	6395	Aug. 18, 1902	50,000	173,000.00	346.00	50,000	do	H	40,000.00	450,944.00
791	First National Bank, Bristow, Nebr.	9448	June 5, 1909	25,000	53,625.00	214.50	40,000	do	PP	25,000.00	138,960.00
792	Farmers National Bank, Red Oak, Iowa.	6056	Nov. 9, 1901	60,000	67,200.00	112.00	60,000	Mar. 27, 1924	J	59,200.00	588,851.00
793	Powell National Bank, Powell, Wyo.	10565	June 12, 1914	25,000	17,400.00	69.60	40,000	do	H	24,600.00	188,432.00
794	First National Bank, Lake Preston, S. Dak.	10758	July 24, 1915	25,000	22,500.00	90.00	25,000	Mar. 28, 1924	J	24,200.00	275,947.00
795	First National Bank, Hayward, Wis.	7831	June 9, 1905	25,000	58,750.00	235.00	50,000	Mar. 29, 1924	R	9,600.00	568,838.00
796	First National Bank, Plentywood, Mont.	10438	May 12, 1913	25,000	22,500.00	90.00	50,000	Mar. 31, 1924	O	6,250.00	243,877.00
797	First National Bank, Sterling, Colo.	5624	Oct. 29, 1900	25,000	342,986.05	1,371.94	100,000	Apr. 5, 1924	J	190,000.00	712,005.00
798	First National Bank, Rocky Ford, Colo.	7082	Oct. 23, 1903	50,000	78,800.00	157.60	60,000	do	H	14,100.00	239,527.00
799	First National Bank of Fergus County, Lewistown, Mont.	7274	May 9, 1904	100,000	485,000.00	485.00	300,000	Apr. 12, 1924	SS	124,500.00	2,866,963.00
800	Citizens National Bank, Albuquerque, N. Mex.	11442	Aug. 8, 1919	100,000			100,000	Apr. 14, 1924	H	83,700.00	701,281.00
801	State National Bank, Albuquerque, N. Mex.	7186	Mar. 17, 1904	100,000	474,377.32	474.38	200,000	do	A	167,400.00	1,645,675.00
802	First National Bank, Marysville, Kans.	2791	Aug. 25, 1882	50,000	221,625.00	443.25	75,000	Apr. 15, 1924	H	74,200.00	591,816.00
803	First National Bank, Alexander, N. Dak.	11297	Jan. 22, 1919	25,000	1,000.00	4.00	25,000	do	O	24,400.00	202,272.00
804	First National Bank, Pilger, Nebr.	5937	Aug. 2, 1901	25,000	77,750.00	311.00	50,000	Apr. 22, 1924	II	48,600.00	202,998.00
805	First National Bank, Wilsall, Mont.	11335	Apr. 11, 1919	25,000			25,000	do	C		23,019.00

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1924, capital and surplus at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of banks	Organization			Total dividends paid during existence as a national banking association		Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital	Amount	Per cent	Capital	Receiver appointed	Cause of failure			
806	National Bank of Commerce, Shawnee, Okla.	12441	Aug. 18, 1923	\$100,000			\$100,000	Apr. 28, 1924	R		\$100,000.00	\$936,087.00
807	Citizens National Bank, Hankinson, N. Dak.	8084	Jan. 18, 1906	30,000	\$31,900.00	106.33	30,000	Apr. 30, 1924	II		30,000.00	208,864.00
808	City National Bank, El Paso, Tex.	7514	Oct. 14, 1904	100,000	471,000.00	471.00	500,000	May 8, 1924	II			3,384,059.00
809	Silver City National Bank, Silver City, N. Mex.	3539	June 24, 1888	50,000	255,500.00	511.00	100,000	May 14, 1924	L		42,100.00	659,678.00
810	First National Bank, Carlsbad, N. Mex.	5487	May 19, 1900	25,000	430,000.00	1,720.00	100,000	do	U		24,597.50	361,326.00
811	First National Bank, Baker, Mont.	10443	Aug. 19, 1913	25,000	7,500.00	30.00	25,000	May 20, 1924	H		21,900.00	150,340.00
812	Farmers National Bank, Burlington, Kans.	6955	Sept. 10, 1903	25,000	81,750.00	327.00	55,000	May 21, 1924	PP		49,300.00	316,452.00
813	Drovers National Bank, East St. Louis, Ill.	10399	Apr. 30, 1913	200,000	57,000.00	28.50	200,000	May 22, 1924	K			433,655.00
814	First National Bank, Schuyler, Nebr.	2788	Sept. 4, 1882	50,000	214,750.00	429.50	50,000	May 24, 1924	AA		47,200.00	524,922.00
815	First National Bank, Morristown, S. Dak.	9817	May 11, 1910	25,000	12,500.00	50.00	25,000	do	U		25,000.00	98,667.00
816	City National Bank of Huron, Huron, S. Dak.	8781	June 3, 1907	50,000	44,750.00	89.50			a			
817	First National Bank, Newcastle, Wyo.	7198	Mar. 23, 1904	25,000	78,750.00	315.00	25,000	June 12, 1924	D		24,300.00	442,668.00
818	Citizens National Bank, Julesburg, Colo.	9603	Sept. 29, 1909	25,000	55,125.00	208.50	25,000	do	I		24,600.00	164,286.00
819	First National Bank, Basin, Wyo.	10858	May 15, 1916	25,000	17,500.00	70.00	35,000	June 14, 1924	E		35,000.00	174,795.00
820	First National Bank, Lidgerwood, N. Dak.	5772	Mar. 29, 1901	50,000	190,000.00	380.00	50,000	June 17, 1924	P		50,060.00	611,146.00
821	First National Bank, Galata, Mont.	11089	Oct. 10, 1917	25,000	7,000.00	28.00	25,000	June 18, 1924	a			
822	Citizens National Bank, Worthington, Minn.	5910	June 7, 1901	25,000	50,500.00	202.00	25,600	June 19, 1924	SS		18,000.00	421,059.00
823	First National Bank, Poteau, Okla.	7118	Jan. 14, 1904	25,000	38,750.00	155.00	25,000	do	C		22,700.00	238,357.00
824	National Bank of Commerce of Rochester, N. Y.	8111	Feb. 1, 1906	500,000	1,222,500.00	244.50	1,500,000	June 21, 1924	DB		459,897.50	198,498.89
825	First National Bank, Alexandria, S. Dak.	5918	July 16, 1901	25,000	76,500.00	306.00	25,000	June 23, 1924	O		24,400.00	456,206.00
826	First National Bank, Walhalla, N. Dak.	9133	Mar. 14, 1908	25,000	18,500.00	74.00	25,000	do	O		25,000.00	162,432.00
827	Weiser National Bank, Weiser, Idaho	8139	Feb. 19, 1908	50,000	118,584.67	237.17	75,000	do	U		65,000.00	574,356.00
828	City National Bank, McAlester, Okla.	6406	Aug. 7, 1902	50,000	63,000.00	126.00	50,000	June 24, 1924	C		49,300.00	400,502.00
829	Citizens National Bank, Ness City, Kans.	8081	Feb. 3, 1908	30,000	70,950.00	236.50	45,000	July 3, 1924	a			
830	First National Bank, Cheyenne, Wyo.	1800	Dec. 29, 1870	100,000	949,000.00	949.00	200,000	July 9, 1924	U		200,000.00	4,498,121.00
831	First National Bank, Lambert, Mont.	11170	Apr. 20, 1918	25,000			25,000	July 16, 1924	O			63,973.00

832	First National Bank, Bridgewater, S. Dak.	6925	July 23, 1903	25,000	86,750.00	347.00	25,000	July 18, 1924	O		6,500.00	228,891.00
833	Citizens National Bank, Cheyenne, Wyo.	8089	Jan. 15, 1906	100,000	79,000.00	79.00	100,000	July 21, 1924	K		99,995.00	1,214,862.00
834	Bristow National Bank, Bristow, Okla.	10115	Nov. 23, 1911	25,000	34,050.00	136.20	25,000	do	a		3,850.00	
835	First National Bank, Harrington, Wash.	9210	July 10, 1908	50,000	46,500.00	93.00	50,000	Aug. 6, 1924	Y		19,200.00	198,499.00
836	First National Bank, Minnesota Lake, Minn.	6204	Apr. 5, 1902	25,000	71,500.00	286.00	25,000	do	M		25,000.00	324,105.00
837	First National Bank, Rexburg, Idaho.	7133	Jan. 19, 1904	50,000	120,500.00	241.00	50,000	Aug. 11, 1924	C		50,000.00	215,772.00
838	First National Bank, Ririe, Idaho.	10920	Oct. 9, 1916	25,000	6,750.00	27.00	25,000	do	U & O		16,250.00	72,350.00
839	First National Bank, Putnam, Conn.	448	Mar. 23, 1864	100,000	814,000.00	814.00	150,000	Aug. 13, 1924	M		50,000.00	1,478,076.00
840	State National Bank, Carlsbad, N. Mex.	10962	Feb. 8, 1917	75,000	22,500.00	30.00	75,000	Aug. 25, 1924	a			
841	Northwestern National Bank of Livingston, Mont.	11000	Mar. 27, 1917	100,000	8,000.00	8.00	100,000	Aug. 30, 1924	II			159,538.00
842	First National Bank in Clovis, N. Mex.	12522	Feb. 28, 1924	50,000			50,000	Sept. 4, 1924	T			168,785.00
843	First National Bank, Beaver Creek, Minn.	9321	Jan. 4, 1909		36,500.00	146.00	30,000	Sept. 20, 1924	T		25,000.00	114,075.00
844	First National Bank, Ruidyard, Mont.	11203	May 29, 1918	25,000			25,000	Oct. 4, 1924	U			16,520.00
845	First National Bank, Grodny, Tex.	11447	Aug. 16, 1919	25,000			25,000	Oct. 6, 1924	DI			
846	First National Bank, Ozark, Ala.	7629	Feb. 13, 1905	25,000	85,737.22	244.96	35,000	Oct. 23, 1924	SS		32,800.00	
847	First National Bank, Ulen, Minn.	7081	Dec. 12, 1903	25,000	42,500.00	170.00	25,000	Oct. 28, 1924	M		24,700.00	
848	Citizens National Bank, Centerville, Tenn.	9827	May 31, 1910	30,000	37,800.00	126.00	30,000	do	a		7,700.00	
849	National Border Bank of El Paso, Tex.	12487	Jan. 17, 1924	200,000			200,000	Oct. 30, 1924	a			
				12,295,000	23,321,713.60		17,800,000			2,677,857	9,575,979.50	105,024,112.89

A = Defalcation of officers.

B = Defalcation of officers and fraudulent management.

C = Crop loss.

D = Large losses, withdrawals, and insufficient credit.

E = Depreciation of securities.

F = Excessive loans to others, injudicious banking, and depreciation of securities.

G = Excessive loans to officers and directors, and depreciation of securities.

H = Heavy withdrawals.

I = Excessive loans.

J = Large losses.

K = Unable to realize on assets.

L = Bad paper.

M = Defalcation by former cashier.

N = Fraudulent management.

O = Depleted reserve.

P = Deflation.

Q = Fraudulent management and injudicious banking.

R = Irregularities.

S = Investments in real estate mortgages and depreciation of securities.

T = Bad paper taken over from old organization.

U = Injudicious banking.

V = Injudicious banking and depreciation of securities.

W = Injudicious banking and failure of large debtors.

X = Large losses in loans and discounts.

Y = Insufficient credit.

Z = Wrecked by cashier.

AA = Closed by run.

BB = Large losses and injudicious banking.

CC = Crop loss and depreciation of securities.

DD = Injudicious banking and adverse business conditions.

EE = Injudicious banking and excessive loans to officers and others.

FF = Wrecked by assistant cashier.

HH = Forgeries and embezzlement.

II = Unable to realize on loans.

JJ = Robbery and burning of bank.

KK = Unable to realize on loans and failure of stockholders to pay balance due on capital.

LL = Defalcation by cashier.

NN = Wrecked by president.

OO = Deficient reserve and unable to realize on loans.

PP = Inability to meet demands.

RR = Irregularities of president and speculation in real estate.

SS = Bad management.

ZZ = Receiver appointed to assess stockholders.

OP = Large demands and depleted cash.

JA = Large losses and defalcation.

AP = Directors closed due to rumor of run.

HI = Heavy withdrawals and lack of public confidence.

RP = Depleted reserve and shrinkage of deposits.

a = Information not available.

TABLE NO. 43.—National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924

	Title and location of bank	Date of organization	Capital stock	Receiver appointed
400	Pyncheon National Bank, Springfield, Mass.	Apr. 7, 1865	\$200,000	June 24, 1901
469	Farmers and Drivers National Bank, Waynesburg, Pa.	Feb. 25, 1865	200,000	Dec. 12, 1906
513	First National Bank, Billings, Mont.	Dec. 27, 1883	150,000	July 2, 1910
515	Mount Vernon National Bank, Mount Vernon, N. Y.	Dec. 11, 1906	200,000	Apr. 19, 1911
523	Second National Bank, Clarion, Pa.	Sept. 12, 1883	50,000	June 21, 1912
531	Traders National Bank, Lowell, Mass.	June 10, 1892	200,000	Oct. 20, 1913
533	Mesa County National Bank, Grand Junction, Colo.	May 31, 1905	100,000	Nov. 29, 1913
542	First National Bank, Pensacola, Fla.	Aug. 10, 1880	500,000	Jan. 22, 1914
549	First National Bank, Sutton, W. Va.	Aug. 17, 1902	50,000	Aug. 29, 1914
554	First National Bank, Uniontown, Pa.	Feb. 20, 1864	100,000	Jan. 19, 1915
582	First National Bank, Bowling Green, Ohio.	May 23, 1889	50,000	Jan. 5, 1917
587	First National Bank, St. Cloud, Fla.	Mar. 24, 1912	50,000	Jan. 2, 1918
590	First National Bank, Bluffton, Ohio.	Nov. 19, 1900	50,000	Nov. 17, 1919
591	First National Bank, Newman, Calif.	May 29, 1910	50,000	Jan. 31, 1920
593	First National Bank, Eureka, S. Dak.	Nov. 28, 1919	50,000	Aug. 20, 1920
594	First National Bank, Fairfield, Idaho.	Mar. 30, 1912	25,000	Aug. 26, 1920
596	First National Bank, Medina, N. Dak.	Apr. 24, 1914	25,000	Dec. 20, 1920
597	First National Bank, Towner, N. Dak.	Sept. 29, 1905	25,000	Dec. 28, 1920
598	First National Bank, Hearne, Tex.	July 5, 1894	50,000	Jan. 21, 1921
599	Farmers National Bank, Cooper, Tex.	Sept. 24, 1914	50,000	Jan. 28, 1921
600	First National Bank, Gridley, Calif.	Mar. 14, 1915	40,000	Jan. 29, 1921
601	First National Bank, Cut Bank, Mont.	Oct. 5, 1909	50,000	.....do.....
602	First National Bank, Chappell, Nebr.	May 10, 1910	50,000	.....do.....
603	Commonwealth National Bank, Reedsville, Va.	Jan. 6, 1916	25,000	Feb. 16, 1921
605	Picher National Bank, Picher, Okla.	Feb. 3, 1920	100,000	Feb. 21, 1921
606	First National Bank, Ranger, Tex.	Jan. 28, 1906	200,000	Mar. 2, 1921
607	Emmetsburg National Bank, Emmetsburg, Iowa.	Dec. 28, 1905	50,000	Mar. 11, 1921
610	First National Bank, Beaver, Pa.	Feb. 10, 1888	50,000	Mar. 26, 1921
611	Corn Belt National Bank, Scotland, S. Dak.	May 28, 1917	25,000	Mar. 28, 1921
612	First National Bank, Ambia, Ind.	Sept. 2, 1919	25,000	Apr. 5, 1921
613	First National Bank, Desdemona, Tex.	Feb. 23, 1917	25,000	Apr. 7, 1921
614	California National Bank, Modesto, Calif.	Feb. 23, 1917	100,000	Apr. 13, 1921
615	First National Bank, Sipe Springs, Tex.	Nov. 6, 1919	25,000	Apr. 18, 1921
616	First National Bank, Marcus, Iowa.	June 22, 1910	50,000	May 18, 1921
617	First National Bank, Sydney, Neb.	Mar. 12, 1902	50,000	May 27, 1921
618	Overland National Bank, Boise, Idaho.	June 18, 1915	100,000	May 28, 1921
619	First National Bank, Bridgeport, Nebr.	Feb. 23, 1910	25,000	.....do.....
620	Bannock National Bank, Pocatello, Idaho.	July 15, 1902	100,000	June 11, 1921
621	First National Bank, Crawford, Tex.	May 19, 1913	30,000	June 16, 1921
623	First National Bank, Moran, Tex.	June 5, 1916	25,000	Aug. 29, 1921
625	Havre National Bank, Havre, Mont.	May 18, 1910	50,000	Sept. 16, 1921
626	First National Bank, Joplin, Mont.	Nov. 11, 1916	25,000	.....do.....
628	National Bank of Cleburne, Tex.	May 6, 1889	150,000	Oct. 27, 1921
630	Peoples National Bank, National City, Calif.	June 21, 1909	25,000	Nov. 7, 1921
632	United States National Bank, Vale, Oreg.	July 8, 1909	75,000	Nov. 15, 1921
633	First National Bank, Vale, Oreg.	Jan. 14, 1907	50,000	.....do.....
634	First National Bank, Burley, Idaho.	Feb. 20, 1913	30,000	Nov. 30, 1921
635	Edwards National Bank, Booker, Tex.	May 4, 1919	25,000	Dec. 12, 1921
638	Farmers National Bank, Big Sandy, Mont.	July 25, 1917	25,000	Jan. 3, 1922
640	First National Bank, Wendell, Idaho.	June 30, 1909	25,000	Jan. 5, 1922
642	Stockmens National Bank, Poplar, Mont.	Feb. 17, 1917	25,000	Jan. 28, 1922
643	Stillwater National Bank, Absarokee, Mont.	Aug. 11, 1917	25,000	Jan. 30, 1922
644	First National Bank, Seelye, Calif.	Sept. 5, 1913	25,000	.....do.....
645	National City Bank, Salt Lake City, Utah.	Nov. 19, 1912	250,000	Feb. 3, 1922
646	Second National Bank, Elkton, Md.	Aug. 12, 1889	50,000	Feb. 18, 1922
648	First National Bank, Myton, Utah.	Apr. 10, 1920	25,000	Feb. 24, 1922
649	State National Bank, Ardmore, Okla.	May 6, 1913	200,000	Mar. 4, 1922
650	Corydon National Bank, Corydon, Ind.	May 23, 1905	125,000	Mar. 8, 1922
651	First National Bank, Cotton Plant, Ark. ¹	Mar. 6, 1915	60,000	Apr. 7, 1922
652	First National Bank, Oak Grove, La.	Mar. 2, 1920	50,000	May 13, 1922
653	Farwell National Bank, Farwell, Tex.	Aug. 5, 1921	25,000	June 26, 1922
654	First National Bank, Spencer, Nebr.	Jan. 18, 1904	100,000	July 14, 1922
655	First National Bank, Ingomar, Mont.	Aug. 16, 1919	25,000	Aug. 14, 1922
656	American National Bank, Billings, Mont.	Apr. 5, 1920	150,000	Sept. 23, 1922
657	First National Bank, Fresno, Mont.	Oct. 3, 1917	25,000	Oct. 26, 1922
658	Merchants National Bank, Wimbledon, N. Dak.	Sept. 17, 1907	25,000	Oct. 27, 1922
659	First National Bank, Hope, N. Mex.	May 3, 1909	25,000	Oct. 30, 1922
660	First National Bank, Mountainair, N. Mex.	Apr. 3, 1919	30,000	Nov. 2, 1922
661	First National Bank, Lawton, Okla.	July 18, 1901	200,000	Nov. 18, 1922
662	First National Bank, Colusa, Calif.	July 1, 1911	150,000	Nov. 22, 1922
663	Commercial National Bank, Great Falls, Mont.	Apr. 20, 1914	200,000	Dec. 9, 1922
664	Sterling National Bank, Sterling, Colo.	May 2, 1921	150,000	Dec. 11, 1922
665	Payette National Bank, Payette, Idaho.	Jan. 9, 1906	75,000	Dec. 13, 1922
666	First National Bank, Highwood, Mont.	Dec. 29, 1917	25,000	Dec. 29, 1922

¹ After partial liquidation by receiver assets sold and creditors paid in full.

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Nominal assets at date of suspension			Additional assets received since date of suspension	Total assets	Offsets allowed and settled	Loss on assets compounded or sold under order of court	
Estimated good	Estimated doubtful	Estimated worthless					
\$755,664	\$942,113	\$8,482	\$124,059	\$1,830,318	\$39,884	\$280,140	400
814,783	2,013,406	130,499	2,060,394	5,019,082	546,299	1,422,242	469
1,087,304	505,016	552,201	629,583	2,774,104	218,280	131,667	513
158,243	413,533	199,574	225,397	996,747	39,047	594,714	515
126,110	294,805	19,304	52,807	493,026	49,067	83,630	523
1,610,081	1,603,429	30,913	130,168	3,374,591	148,383	379,443	531
310,412	248,785	165,264	52,069	666,530	32,124	209,679	533
1,488,390	507,052	401,444	1,072,359	3,469,245	647,368	690,698	542
310,050	80,899	27,210	35,199	453,358	12,883	16,668	549
1,080,785	2,388,710	47,999	970,193	4,487,687	330,370	193,610	554
580,259	283,028	46,827	179,140	1,089,254	202,146	289,986	582
98,696	138,332	210,960	35,281	483,269	46,715	27,629	587
453,226	121,751	6,352	93,369	674,698	117,300	13,441	590
260,893	454,549	510,587	195,190	1,421,219	195,097	579,534	591
750,777	192,160	32,304	122,116	1,097,366	92,811	23,499	593
279,978	78,894	125,972	62,271	547,115	164,770	90,151	594
236,201	124,538	1,553	32,184	394,476	25,087	120,469	596
40,132	66,665	222,989	52,986	382,772	56,204	108,912	597
84,309	273,349	144,913	85,297	587,868	24,800	86,713	598
633,714	109,437	149,356	11,159	903,666	794,387	56,346	599
133,615	27,037	372,056	66,623	599,331	30,651	94,577	600
91,852	280,553	59,651	40,513	472,569	50,078	21,281	601
287,838	448,611	118,519	45,046	900,014	37,825	536,078	602
260,982	20,154	238	42,649	324,023	32,261	8,987	603
177,077	133,918	67,741	15,025	393,761	11,372	70,338	605
741,218	1,864,464	264,810	75,238	2,945,730	268,381	334,721	606
390,467	251,835	35,790	28,294	706,386	34,431	229,461	607
426,383	220,623	75,048	79,495	801,549	73,110	23,587	610
217,254	198,069	50,999	44,026	510,348	53,991	14,729	611
91,391	38,298	18,935	67,178	215,802	37,774	11,563	612
49,505	55,484	56,700	11,287	172,976	4,165	44,269	613
379,914	602,331	275,422	151,395	1,409,062	140,141	289,284	614
33,994	99,097	30,441	5,318	168,550	6,625	12,605	615
147,933	139,231	227,297	46,709	561,170	10,633	33,373	616
203,698	215,324	20,660	41,211	480,893	19,598	232,302	617
882,653	284,862	423,571	240,882	1,831,968	443,548	507,391	618
91,326	72,899	34,263	26,549	225,037	12,292	25,958	619
678,103	735,340	307,421	216,388	1,937,252	89,991	202,212	620
9,467	167,320	38,067	4,392	219,846	4,305	25,998	621
54,232	40,987	34,323	4,075	133,617	3,556	16,352	622
298,018	238,211	189,443	39,281	764,953	27,058	17,432	625
13,361	8,751	63,552	4,763	90,427	1,095	3,688	626
1,337,969	483,862	704,506	57,567	2,643,904	166,613	329,853	628
269,826	100,137	83,608	46,729	500,300	73,966	66,013	630
184,455	590,820	154,190	97,866	1,027,331	17,383	4,289	632
29,968	286,691	76,745	58,284	451,688	12,774	29,107	633
486,036	412,057	195,347	40,565	1,134,005	99,991	16,152	634
40,627	99,544	40,852	26,861	207,884	11,501	4,676	635
14,794	22,211	41,507	2,164	80,676	1,490	2,522	638
140,281	26,883	32,406	14,841	214,411	13,105	20,802	640
15,898	102,418	41,613	3,039	162,968	768	850	642
101,355	139,877	14,313	6,058	261,603	3,646		643
46,108	44,581	31,417	10,526	132,632	7,401	24,680	644
2,146,734	1,367,227	80,930	489,234	4,084,125	149,699	33,127	645
144,713	182,485	98,733	18,251	444,182	7,004	20,555	646
40,431	36,120	19,985	13,781	110,317	5,415	10,954	648
640,092	913,996	26,058	39,162	1,619,308	108,078	31,062	649
930,940	394,591	351,628	124,128	1,801,287	81,094	16,451	650
245,702	567,920	37,652	49,915	901,189	41,767	618	651
39,333	75,957	19,564	22,046	156,900	35,352	28,964	652
31,362	21,278	93,957	21,351	167,948	27,296	25,771	653
559,918	413,718	247,210	43,270	1,264,116	49,723	63,278	654
48,652	137,880	119,042	18,385	323,959	11,448	11,498	655
165,067	270,200	309,219	40,412	784,898	11,637		656
6,164	39,358	2,935	2,678	71,135	1,675	8,107	657
57,132	118,292	21,981	24,438	221,843	17,652	15	658
121,564	9,461	37,766	18,343	187,134	23,898		659
308,039	22,802	802	13,201	344,844	18,551		660
300,993	408,661	646,628	91,143	1,447,425	38,836	254,034	661
128,697	405,565	402,098	71,014	1,007,374	14,970	71,352	662
447,804	1,189,442	424,765	155,790	2,217,801	189,899	43,768	663
241,183	463,971	270,603	50,613	1,026,370	48,631	59,016	664
63,743	123,049	168,413	32,432	387,637	20,895	19,716	665
27,638	187,644	37,428	5,657	258,367	2,716		666

TABLE NO. 43.—*National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924*—Continued

	Nominal value of remaining assets	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Loans paid and other disbursements	Dividends paid	Legal expenses	Receivers' salary and other expenses
400		\$1,510,294	\$44,483	\$1,554,777	\$353,507	\$1,130,337	\$22,377	\$39,298
469	\$1,456,909	1,593,632	149,271	1,742,903	283,472	1,286,325	51,749	66,155
513	560,204	1,863,953	7,500	1,871,453	299,448	1,387,675	25,975	137,632
515	1	362,985	81,730	444,715	102,544	272,397	39,765	26,916
523	63,764	296,505	28,736	325,301	8,107	269,707	9,226	22,323
531	158,531	2,688,234	91,071	2,779,305	31,588	2,659,658	15,851	66,302
533	105,652	319,075	35,135	354,210	28,192	239,033	5,789	29,183
542	318,593	1,812,586	73,748	1,886,334	293,584	1,472,354	32,934	67,867
549	20,255	391,552	25,180	419,732	24,132	315,272	39,166	25,716
554	612,850	3,350,857		3,350,857	1,033,139	1,665,079	55,986	129,234
582		597,122	41,095	638,817	15,183	562,519	20,339	39,877
587	253,556	155,369	45,161	200,530	25,315	139,774	4,288	21,367
590	68,539	475,418	47,900	523,318	34,039	422,775	7,913	30,577
591		646,588	44,772	691,360	224,189	415,502	10,395	35,063
593	270,792	710,264	28,750	739,014	306,360	342,990	33,995	48,657
594	110,491	181,703	9,134	190,837	29,039	90,302	9,457	29,208
596	124,359	124,561	6,220	130,781	88,470		2,560	16,688
597	126,915	90,681	15,750	106,431	28,443	53,238	5,426	16,525
598	280,293	196,062	30,105	226,167	141,213	53,925	7,545	19,626
599	46,883	6,050	46,900	52,950	46,900		2,331	2,301
600	204,922	269,181	19,798	288,979	198,040	46,467	6,024	22,882
601	312,360	88,850	5,150	94,000	52,775		2,782	21,794
602		326,111	25,001	351,712	109,771	197,675	6,580	27,889
603	12,303	270,472	17,243	287,715	109,967	117,637	1,918	20,944
605	164,793	147,258	29,188	176,446	55,215	70,989	4,046	23,131
606	852,468	1,490,160	16,950	1,507,110	1,187,954	222,015	30,201	37,136
607	30,561	411,933	30,237	442,170	106,963	150,334	6,490	22,902
610	269,109	435,743	40,613	476,356	55,265	380,926	2,144	15,907
611	220,140	221,488	13,314	234,802	77,186	53,535	11,667	36,515
612	61,679	104,786	19,266	124,052	51,447	47,370	4,189	17,810
613	81,511	43,031	3,724	46,755	21,794	12,312	1,064	9,750
614		979,637	78,146	1,057,783	477,774	529,734	8,408	34,228
615	106,615	43,005	12,991	55,996	21,971		2,484	17,383
616	217,660	299,504	17,369	316,873	245,131	14,617	8,637	24,542
617		228,993	7,978	236,971	74,293	45,993	6,423	22,816
618		881,029	44,864	925,893	183,067	682,935	13,250	41,706
619	80,122	106,665	3,000	109,665	53,433	33,695	4,469	12,386
620	828,628	816,421	40,409	856,830	674,194	75,303	10,610	48,386
621	106,454	83,089	3,600	86,689	72,140		778	9,205
623	49,134	64,575	10,318	74,893	29,501	28,000	717	11,145
625	443,390	277,073	11,932	289,005	203,376	42,140	5,099	24,300
626	53,551	32,093	6,183	38,276	19,799	5,007		12,311
630	1,069,196	1,078,242	45,735	1,123,977	941,475	132,063	6,562	30,801
632	102,828	257,493	10,000	267,493	66,898	172,416	1,666	20,826
633	591,647	414,012	9,200	423,212	350,790	38,024	2,850	22,647
634	254,721	155,086	10,761	165,847	127,410	15,476	2,800	16,772
635	744,778	273,084	11,348	284,432	217,503		2,137	18,493
636	73,376	118,331	9,606	127,937	90,662	15,519	2,705	16,587
638	55,413	21,251	9,275	30,526	13,152		431	12,418
640	75,071	105,433	4,152	109,585	77,863		562	13,800
642	126,844	34,506	187	34,693	32,107		220	1,859
643	164,240	93,717		93,717	75,562		159	9,828
644	34,008	66,543	9,854	76,397	56,581	8,799	1,828	8,736
645	1,546,539	2,354,760	185,130	2,539,890	1,571,505	791,868	7,732	31,068
646	234,513	182,110	21,600	203,710	101,042	75,541	5,666	17,551
648	71,283	22,665	11,111	33,776	11,600		460	14,628
649	810,971	660,197	68,555	728,752	452,149	185,136	3,379	36,250
650	555,546	1,148,196	27,721	1,175,917	500,054	567,491	5,611	18,834
651	456,565	402,239	32,475	434,714	283,554	130,374	4,111	12,487
652	45,587	46,997	9,042	56,039	25,032		779	10,411
653	41,700	73,181	3,960	77,141	57,123		873	10,172
654	768,268	382,847	6,718	389,565	294,732		6,316	24,810
655	200,602	100,411	4,630	105,041	91,697		984	12,255
656	643,099	130,162	44,033	174,195	74,564	55,770	3,954	13,555
657	51,484	9,869	7,312	17,181	3,596	4,746	858	3,377
658	161,910	42,266	7,820	50,086	34,718		1,356	7,502
659	106,851	56,385	8,050	64,435	32,325		130	7,374
660	247,840	78,453	7,800	86,253	42,802		1,062	16,097
661	702,432	452,123	14,500	466,623	174,789	152,569	2,997	24,786
662	496,014	425,038	136,212	561,250	409,207	58,831	2,665	17,961
663	1,435,785	548,349	169,401	717,750	396,773	208,904	4,948	30,184
664	564,601	354,122	52,965	407,087	372,351		2,872	20,347
665	239,766	107,260	39,514	146,774	73,123	45,252	4,067	14,354
666	212,569	43,082	2,643	45,725	29,075		199	4,547

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Balance in hands of comptroller or receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
\$5,012	\$4,246	\$98,000	\$1,048,708	100	7.014	Mar. 31, 1924	400
55,202		200,000	1,570,643	75			460
20,723		150,000	1,850,201	75			513
3,093		200,000	477,891	57			515
15,938		50,000	323,761	82			523
5,406		200,000	2,820,745	94			531
52,013		100,000	478,086	50			533
10,599		500,000	1,882,658	77.50			542
15,446		50,000	350,303	90			549
117,419	350,000		1,395,403	100	100		554
899		50,000	771,679	72.90		May 31, 1924	582
0,786		50,000	316,509	40			587
28,014		50,000	497,401	85			590
0,211		50,000	839,417	49.50			591
7,002		50,000	801,165	40			593
32,831		25,000	297,150	30			594
23,063		25,000	313,121				596
2,709		25,000	295,775	18			597
3,858		50,000	211,169	35			598
1,418		50,000	840,661				599
14,966		40,000	439,651	10			600
16,649		50,000	260,949				601
9,997		50,000	652,978	30		Oct. 31, 1921	602
37,240		25,000	176,197	66.667			603
23,065		100,000	219,613	30			605
20,804		200,000	1,215,636	17			606
95,481		50,000	375,838	40			607
22,114		50,000	634,867	60			610
55,899		25,000	351,315	15			611
3,236		25,000	94,752	50			612
1,835		25,000	123,129	10			613
7,639		100,000	612,765	77.50		Sept. 30, 1924	614
14,158		25,000	136,853				615
23,946		50,000	426,244	10			616
87,446		50,000	505,926	15			617
4,935		100,000	790,256	80.50		Mar. 31, 1924	618
5,682		25,000	112,324	30			619
48,337		100,000	1,527,475	7.50			620
4,566		30,000	89,755				621
5,530		25,000	70,051	40			623
14,090		50,000	511,265	10			625
570		25,000	50,065	10			626
13,076		150,000	2,239,770	10			628
7,187		25,000	344,644	50			630
8,901		75,000	255,270	5			632
3,389		50,000	115,882	5			633
46,299		30,000	816,883				634
2,464		25,000	148,522	10			635
4,522		25,000	51,191				638
17,360		25,000	150,305				640
507		25,000	79,789				642
8,168		25,000	113,223				643
453		25,000	85,020	20			644
137,117		250,000	1,582,770	50			645
3,910		50,000	251,800	30			646
7,078		25,000	68,355				648
60,838		200,000	764,507	25			649
83,927		125,000	945,818	60			650
4,188		60,000	443,372	100		Feb. 29, 1924	651
20,417		50,000	39,744				652
8,973		25,000	55,770				653
63,677		100,000	850,091				654
105		25,000	128,848				655
26,352		150,000	561,887	10			656
4,604		25,000	47,458	10			657
6,470		25,000	143,419				658
24,606		25,000	125,838				659
26,292		30,000	188,504				660
111,482		200,000	1,017,133	15			661
72,586		150,000	484,738	10			662
76,941		200,000	1,259,750	15			663
11,517		150,000	465,551				664
9,978		75,000	247,240	20			665
11,904		25,000	201,770				666

TABLE NO. 43.—*National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924*—Continued

	Title and location of bank	Date of organization	Capital stock	Receiver appointed
667	Citizens National Bank, Laurel, Mont.	May 3, 1907	\$35,000	Jan 4, 1923
668	First National Bank, Magdalena, New Mex.	Aug. 27, 1912	50,000	Jan 18, 1923
669	First National Bank, Broadview, Mont.	Nov. 26, 1915	25,000	Jan 30, 1923
670	Commercial National Bank, Wilmington, N. C.	Apr. 17, 1922	200,000	Jan 31, 1923
671	First National Bank, Winner, S. Dak.	Dec. 15, 1917	30,000	do
672	First National Bank, Wessington Springs, S. Dak.	Sept. 25, 1902	50,000	Feb 5, 1923
673	First National Bank, Rupert, Idaho	July 20, 1913	25,000	Feb 7, 1923
674	First National Bank, Warren, Mass.	Nov. 14, 1919	50,000	Feb 23, 1923
675	First National Bank, Harlowton, Mont.	Oct. 27, 1908	50,000	Mar. 7, 1923
676	First National Bank, American Falls, Idaho	Aug. 1, 1907	50,000	Mar. 28, 1923
677	First National Bank, Clifton, Ariz.	May 14, 1901	100,000	Apr. 2, 1923
678	Springfield National Bank, Springfield, Ohio	Jan. 17, 1882	100,000	Apr. 5, 1923
679	First National Bank, Roundup, Mont.	May 22, 1908	50,000	do
680	First National Bank, Gregory, S. Dak.	Feb. 22, 1907	50,000	Apr. 12, 1923
681	First National Bank, Bottineau, N. Dak.	Dec. 17, 1901	50,000	do
682	Home National Bank, Llano, Tex. ¹	Jan. 16, 1904	60,000	Apr. 18, 1923
683	Llano National Bank, Llano, Tex.	Jan. 5, 1901	50,000	do
684	Farmers & Merchants National Bank, Jefferson, Iowa	Dec. 28, 1911	40,000	Apr. 27, 1923
685	City National Bank, Jerome, Idaho	Dec. 22, 1919	30,000	May 24, 1923
686	First National Bank, Nampa, Idaho	Sept. 15, 1906	200,000	June 1, 1923
687	First National Bank, Rock River, Wyo.	Apr. 24, 1919	50,000	June 14, 1923
688	First National Bank, Highland, Wis.	June 14, 1916	25,000	do
689	First National Bank, Joseph, Oreg.	Dec. 11, 1905	25,000	do
691	Peoples National Bank, Salisbury, N. C.	Mar. 10, 1908	100,000	July 3, 1923
692	First National Bank, Spencer, N. C. ²	Dec. 5, 1914	25,000	do
693	First National Bank, Big Sandy, Mont.	May 9, 1917	25,000	July 7, 1923
694	First National Bank, Willow City, N. Dak.	Apr. 18, 1903	25,000	July 12, 1923
695	First National Bank, Grandfield, Okla.	Apr. 24, 1911	50,000	July 21, 1923
696	First National Bank, Sapulpa, Okla.	Aug. 19, 1901	100,000	July 30, 1923
697	First National Bank, Chester, Mont.	Nov. 15, 1917	25,000	do
698	First National Bank, Henryetta, Okla.	June 29, 1903	50,000	July 31, 1923
699	First National Bank, Carroll, Nebr.	Aug. 21, 1901	50,000	Aug. 13, 1923
700	First National Bank, Colquitt, Ga.	Oct. 3, 1902	50,000	Aug. 14, 1923
701	First National Bank, Shelby, Mont.	Dec. 14, 1916	25,000	Aug. 27, 1923
702	Fairfield National Bank, Fairfield, Iowa	Dec. 24, 1907	60,000	Aug. 30, 1923
703	Howard National Bank, Howard, S. Dak.	Aug. 13, 1915	25,000	Sept. 1, 1923
704	Roundup National Bank, Roundup, Mont.	Oct. 26, 1914	25,000	Sept. 6, 1923
705	First National Bank, Wetumka, Okla. ⁴	June 15, 1901	40,000	Oct. 2, 1923
706	First National Bank, Oswego, Mont.	Jan. 8, 1918	25,000	Oct. 5, 1923
707	First National Bank, Lovington, N. Mex.	May 26, 1917	30,000	Oct. 8, 1923
708	First National Bank, Wells, Minn.	Dec. 12, 1891	100,000	Oct. 22, 1923
709	First National Bank, Mitchell, S. Dak.	Feb. 8, 1882	100,000	Oct. 23, 1923
710	Cavalier County National Bank, Langdon, N. Dak.	Jan. 28, 1908	25,000	Oct. 29, 1923
711	American National Bank, Three Forks, Mont.	Apr. 30, 1917	25,000	do
712	First National Bank, Tower City, N. Dak. ⁴	Dec. 9, 1902	50,000	Nov. 7, 1923
713	Lehigh National Bank, Lehigh, Okla.	Feb. 14, 1901	35,000	Nov. 8, 1923
714	City National Bank, Coalgate, Okla.	Mar. 10, 1920	50,000	do
715	First National Bank, Grey Eagle, Minn.	May 28, 1907	25,000	do
716	First National Bank, Fairview, Mont.	Aug. 26, 1921	40,000	do
717	First National Bank, Carter, Mont.	Apr. 25, 1917	25,000	Nov. 9, 1923
718	First National Bank, Hemingford, Nebr.	July 27, 1912	25,000	Nov. 10, 1923
719	Union National Bank, Beloit, Kans.	Mar. 24, 1903	50,000	Nov. 13, 1923
720	Texas County National Bank, Guymon, Okla.	Mar. 21, 1923	25,000	do
721	Tucson National Bank, Tucson, Ariz.	Feb. 21, 1918	100,000	Nov. 14, 1923
722	National Bank of Barnesville, Ohio	Jan. 29, 1903	100,000	do
723	Citizens National Bank, Roswell, N. Mex.	Apr. 20, 1903	200,000	Nov. 16, 1923
724	First National Bank, Lancaster, Minn.	May 14, 1919	25,000	Nov. 19, 1923
725	First National Bank, Tolley, N. Dak.	May 17, 1905	25,000	Nov. 21, 1923
726	Citizens National Bank, Crosby, N. Dak.	Apr. 14, 1914	25,000	do
727	First National Bank, Turtle Lake, N. Dak.	June 8, 1907	25,000	do
728	First National Bank, Soper, Okla.	Apr. 15, 1913	30,000	Nov. 22, 1923
729	First National Bank, Springfield, S. Dak.	Oct. 2, 1907	25,000	Nov. 28, 1923
730	Minor National Bank, Milnor, N. Dak. ⁴	June 4, 1906	30,000	do
731	Farmers National Bank, Tishomingo, Okla.	July 23, 1913	25,000	Dec. 6, 1923
732	First National Bank, Seale, Ala.	Sept. 28, 1914	25,000	Dec. 10, 1923
733	First National Bank, Manville, Wyo.	May 1, 1918	25,000	Dec. 11, 1923
734	First National Bank, Woodworth, N. Dak.	Apr. 26, 1919	25,000	do
735	First National Bank, Lenapah, Okla.	Aug. 18, 1919	25,000	Dec. 14, 1923
736	First National Bank, Poplar, Mont.	July 28, 1916	25,000	Dec. 17, 1923
737	First National Bank, Lansford, N. Dak.	Mar. 16, 1906	25,000	do
738	First National Bank, Forsyth, Mont.	June 10, 1904	75,000	Dec. 18, 1923
739	Condon National Bank, Condon, Oreg.	Mar. 24, 1906	50,000	do
740	First National Bank, Moore, Mont.	Jan. 7, 1907	25,000	Dec. 20, 1923

¹ All assets sold under order of court and dividends of 100 per cent paid by the receiver only to non-

² Restored to solvency and assets sold to the Fidelity Bank & Trust Co. of Spencer, N. C., the purchaser

⁴ Restored to solvency.

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Nominal assets at date of suspension			Additional assets received since date of suspension	Total assets	Offsets allowed and settled	Loss on assets compounded or sold under order of court	
Estimated good	Estimated doubtful	Estimated worthless					
\$63,740	\$102,694	\$205,526	\$10,613	\$382,573	\$10,112		667
101,460	354,749	54,724	19,215	530,148	37,111		668
40,657	74,842	39,793	2,895	158,187	202	\$75	669
926,971	1,226,912	548,872	107,306	2,810,061	636,468	83,919	670
141,052	149,236	53,935	20,659	364,882	19,234		671
106,852	223,691	382,175	28,550	741,268	10,241	38,270	672
33,782	198,932	186,403	8,731	427,848	5,884	3,875	673
129,794	17,771	2,119	3,195	152,879	12,733	9,706	674
81,571	90,142	405,582	36,325	613,620	20,616	48,846	675
30,701	371,762	191,895	17,886	612,244	1,769		676
210,374	194,391	211,101	14,028	629,894	41,965		677
1,314,132	167,913	43,730	197,151	1,722,926	206,074	32,979	678
213,681	112,832	451,201	14,533	792,247	43,683		679
45,290	257,777	63,799	8,072	374,947	7,489		680
182,688	230,932	36,049	13,741	463,410	24,303		681
285,869	139,736	157,564	46,995	630,164	26,277	3,143	682
112,936	172,844	141,126	152,066	578,972	158,360	66,931	683
63,691	117,029	33,066	13,001	226,787	6,115	8,928	684
58,182	37,312	42,676	10,590	148,760	13,910		685
	31,174	179,530	20,857	231,561	160	5,788	686
94,367	122,998	66,033	11,065	294,463	24,942	10,333	687
88,029	17,833	28,639	27,026	161,527	9,835		688
108,961	114,303	138,678	12,547	374,489	3,106		689
478,878	255,458	575,563	18,688	1,328,587	107,720	28,543	691
214,463	86,251	86,206	11,442	398,422	6,343	21	692
15,951	30,367	41,592	1,395	89,305	3,769		693
80,630	143,859	42,626	3,967	271,082	5,942	1,352	694
41,304	129,679	170,847	4,148	345,978	94,121	117,778	695
219,280	566,071	235,987	98,636	1,119,974	226,965		696
35,274	105,392	113,343	9,845	265,854	215	36,844	697
547,977	516,671	201,869	44,363	1,310,880	45,215	2,818	698
153,317	257,311	194,165	9,803	614,596	10,592	123,313	699
88,996	156,148	45,040	10,394	300,578	4,372	3,000	700
79,131	218,301	57,715	8,304	363,451	27,567	654	701
19,338	48,352	231,384	4,132	297,206		5,875	702
75,257	150,855	65,710	4,343	296,165	3,118	14,219	703
56,176	31,316	318,478	4,921	410,891	22,474		704
							705
58,678	48,846	15,588	3,731	126,840	7,711		706
112,400	113,007	79,202	33,991	339,200	43,672		707
166,679	632,820	297,201	30,597	1,147,297	32,892		708
458,659	846,395	57,902	23,045	1,386,001	34,608		709
404,632	171,990	54,696	5,871	637,189	1,392		710
38,395	50,025	33,574	8,382	130,376	7,040	911	711
							712
79,658	149,623	86,078	3,032	318,391	1,667	1,011	713
107,244	103,050	76,102	3,035	289,431	11,731	2,000	714
13,849	57,800	60,287	3,568	135,504	1,778	40	715
47,361	74,354	171,960	5,331	299,012	1,950		716
15,858	56,628	10,553	9,972	90,011	913	2,564	717
69,998	159,664	48,563	9,884	288,109	10,264	1,925	718
321,654	169,837	233,228	25,638	750,357	31,412		719
180,421	48,653	54,570	21,819	305,463	40,678		720
413,189	174,933	320,416	20,899	929,437	10,085	4,000	721
457,554	53,910	520,999	54,074	1,086,532	118,344	796	722
123,511	847,636	672,204	21,154	1,664,505	25,147	2,822	723
89,131	156,379	77,025	15,597	338,132	13,356	6,407	724
22,707	103,412	60,218	8,297	194,634	22,983		725
19,745	119,835	72,757	30,126	242,463	44,546		726
95,358	41,582	84,886	3,052	224,878	4,909		727
46,032	129,292	142,062	12,174	330,160	17,548	3,000	728
80,056	95,280	59,725	2,640	237,701	7,112	5,314	729
							730
57,574	119,943	86,292	5,134	268,943	7,202	13,211	731
12,830	145,551	36,977	61	195,419		3,807	732
60,365	29,928	35,676	3,066	129,035	3,774		733
31,237	99,313	27,322	776	158,648	297		734
40,923	81,959	22,085	4,616	149,583	2,077	60	735
37,830	111,276	74,295	2,133	225,534	2,644		736
19,849	94,211	75,580	3,353	192,993	3,986		737
242,349	299,147	140,196	8,483	690,175	54,899		738
103,031	103,632	75,577	5,626	287,866	2,862		739
40,548	138,147	53,270	5,664	243,629	7,508		740

assenting creditors to this sale. The purchaser of the assets made settlement with the assenting creditors, paying creditors 85 per cent of their claims.

TABLE NO. 43.—National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924.—Continued

	Nominal value of remaining assets	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Loans paid and other disbursements	Dividends paid	Legal expenses	Receiver's salary and other expenses
667	\$202,183	\$80,278	\$3,900	\$84,178	\$50,790		\$350	\$8,526
668	367,833	125,204	9,478	134,682	105,280		1,937	10,407
669	133,511	24,399	10,000	34,399	20,044		90	7,933
670	1,788,917	306,757	73,675	374,432	124,425	\$132,630	11,473	19,254
671	218,092	127,556	14,000	141,556	112,724		1,030	10,363
672	460,580	232,168	2,400	234,568	182,776		1,729	29,220
673	323,268	95,321	3,257	98,578	78,117		190	9,788
674	3,798	128,642	19,500	146,142	1,610	111,702	2,454	9,706
675	443,833	100,325	29,678	130,003	81,147	30,083	581	11,949
676	462,055	148,420	10,500	158,920	117,367		1,542	15,639
677	509,015	78,914	44,452	123,366	41,520		508	11,941
678	199,812	1,284,061	100,000	1,384,061	198,581	1,076,518	1,518	25,420
679	615,752	132,812	13,200	146,012	116,263		46	11,691
680	305,576	61,882		61,882	46,152		362	7,759
681	333,760	105,347	4,015	109,362	35,184	56,707	608	10,979
682	418,596	182,148	22,000	204,148	35,696	2,375	1,044	6,631
683	239,265	114,416	6,500	120,916	62,003	38,762	2,942	11,871
684	131,944	79,800	21,600	101,400	58,953	28,219	794	6,591
685	59,085	75,765	3,900	79,665	51,387	11,084	569	8,254
686	193,000	32,613	3,400	36,013	10,105		1,419	4,442
687	196,976	62,212	18,809	81,021	39,334	19,601	2,170	9,006
688	85,165	66,527	6,000	72,527	20,459		374	5,915
689	254,756	116,537	10,675	127,212	97,309		822	8,248
691	829,724	362,000	58,610	421,210	195,606	162,729	3,052	15,871
692	316,186	75,872		75,872	78			3,710
693	71,980	13,556	500	14,056	9,041		12	4,519
694	240,230	23,558	2,125	25,683	12,688		103	6,959
695	67,452	66,027	7,550	74,177	33,396	14,153	176	5,354
696	677,296	215,713	37,900	253,613	129,813		7,937	18,229
697	196,725	32,070	1,850	33,920	27,153		141	3,623
698	908,013	354,834	17,648	372,482	202,064		2,628	15,658
699	329,732	150,899	4,000	154,899	128,886		84	10,986
701	221,593	71,613	1,329	71,613	57,648		607	10,057
702	206,782	128,448	58,425	129,777	36,628	39,642	274	13,324
703	266,413	24,918	13,650	38,343	75,007		2,122	575
704	216,823	62,005	13,650	75,655	42,901		107	8,881
705	317,065	71,352	2,605	73,957	51,245		340	9,620
706	95,364	23,765	6,932	30,697	20,415			3,404
707	239,942	55,586	8,200	63,786	30,983		9	6,286
708	883,455	230,950	24,250	255,200	149,629		1,394	13,760
709	968,055	382,888	25,200	408,088	307,921		5,807	21,377
710	591,379	44,418		44,418	32,531			11,293
711	94,771	27,654	2,705	30,359	23,274		116	4,428
712								
713	264,409	51,304		51,304	43,115		33	5,914
714	220,791	54,909		54,909	42,020		79	5,323
715	106,937	26,749	7,800	34,549	12,975	9,472	366	6,802
716	275,900	21,162	8,930	30,092	16,952		20	5,333
717	76,255	10,279	7,200	17,479	6,421		149	1,182
718	200,595	75,325	11,000	86,325	26,263	49,759	62	5,496
719	514,565	204,380	13,350	217,730	63,275		1,732	8,890
720	126,700	138,085	16,400	154,485	105,692		936	7,545
721	512,034	403,318	24,192	427,510	331,624		1,519	33,675
722	640,647	326,750	98,400	425,150	77,602	263,462		8,360
723	1,258,325	373,211	33,150	411,361	336,236		1,451	17,443
724	272,088	46,281	1,725	48,006	30,182		6	4,627
725	155,463	16,188	9,000	25,188	16,927			3,364
726	171,384	26,533	3,434	29,967	9,268		193	5,114
727	191,103	28,866		28,866	21,218		147	3,792
728	265,095	44,517	9,332	53,849	17,672	11,345	58	3,875
729	178,888	46,387	250	46,637	18,738		303	4,986
730								
731	196,439	52,091	1,000	53,091	43,886		76	5,524
732	183,787	7,825		7,825	6,515			1,116
733	105,980	19,331	4,044	23,375	10,228		284	3,849
734	150,980	7,371	9,835	17,206	6,716			2,020
735	115,428	32,018	1,975	33,993	19,744		1,506	4,376
736	211,733	11,157	5,500	16,657	8,540		50	4,314
737	161,490	27,517	5,711	33,228	17,119		79	4,152
738	545,998	89,278	11,300	100,578	46,369			7,046
739	215,704	69,300	14,750	84,050	57,680			6,232
740	199,595	36,526	5,291	41,817	21,228		22	3,381

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Balance in hands of comptroller or receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed
\$24,512		\$35,000	\$202,980			667
17,058		50,000	211,697			668
6,332		25,000	44,879			669
86,650		200,000	1,326,297	10		670
17,439		30,000	173,652			671
20,843		50,000	585,463			672
10,483		25,000	295,484			673
20,670		50,000	279,256	40		674
6,243		50,000	462,811	6.50		675
24,372		50,000	293,014			676
69,397		100,000	416,978			677
82,024		100,000	1,928,161	55.833		678
18,012		50,600	558,954			679
7,618		50,000	165,984			680
5,884		50,000	378,045	15		681
158,402		60,000	386,853	100		682
5,338		50,000	155,055	25		683
6,843		40,000	92,276	25		684
8,371		30,000	56,235	20		685
20,047		200,000	304,394			686
10,820		50,000	176,876	10		687
45,779		25,000	92,876			688
20,743		25,000	299,140			689
43,952		100,000	738,429	20		691
72,084			45,357			692
484		25,000	28,461			693
5,933		25,000	225,648			694
21,096		50,000	141,528	10		695
97,684		100,000	609,266	10		696
5,008		25,000	219,144			697
152,132		50,000	915,705			698
14,943		50,000	347,681			699
3,301		50,000	222,192			700
19,909		25,000	296,105	20		701
5,689		60,000	39,752			702
23,766		25,000	240,802			703
12,743		25,000	203,676			704
						705
6,788		25,000	61,967			706
26,508		30,000	184,511			707
90,417		100,000	884,933			708
72,983		100,000	687,431			709
594		25,000	295,061			710
2,541		25,000	55,786			711
						712
2,242			111,827			713
7,487			76,112			714
4,934		25,000	92,607	10		715
7,787		40,000	125,749			716
9,727		25,000	53,065			717
4,745		25,000	227,614	25		718
143,833		50,000	416,735			719
40,312		25,000	163,227			720
60,692		100,000	605,590	30		721
75,726		100,000	877,789			722
56,251		200,000	690,062			723
13,191		25,000	273,375			724
4,897		25,000	95,026			725
15,392		25,000	139,553			726
3,709		25,000	191,086			727
20,899		30,000	213,289	5		728
22,610		25,000	169,847			729
						730
3,605		25,000	211,227			731
194						732
9,013		25,000				733
8,470		25,000	41,181			734
8,367		25,000	86,897			735
3,753		25,000	162,964			736
11,878		25,000	139,573			737
47,163		75,000	478,705			738
20,138		50,000	236,426			739
17,186		25,000	146,969			740

TABLE NO. 43.—National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924—Continued

	Title and location of bank	Date of organization	Capital stock	Receiver appointed
741	Miners National Bank, Henryetta, Okla.	Feb. 20, 1913	\$50,000	Dec. 21, 1923
742	First National Bank, Schuller, Okla.	Mar. 5, 1917	25,000	do.
743	Merchants National Bank, Mandan, N. Dak.	Aug. 24, 1914	50,000	Dec. 26, 1923
744	First National Bank, Webster, S. Dak.	Nov. 19, 1902	25,000	Jan. 2, 1924
745	First National Bank, Dodson, Mont.	Aug. 23, 1917	25,000	Jan. 21, 1924
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	Nov. 14, 1882	150,000	Jan. 24, 1924
747	First National Bank, Sentinel Butte, N. Dak.	Feb. 10, 1915	25,000	do.
748	First National Bank, Beach, N. Dak.	May 26, 1909	50,000	do.
749	First National Bank, Bisbee, N. Dak.	Apr. 1, 1903	25,000	Jan. 28, 1924
750	First National Bank, Spanish Fork, Utah ⁴	Mar. 25, 1908	25,000	do.
751	National Bank of Carlsbad, N. Mex.	July 8, 1903	100,000	Feb. 6, 1924
752	Dakota National Bank, Dickinson, N. Dak.	Mar. 4, 1905	50,000	Feb. 7, 1924
753	First National Bank, Lusk, Wyo.	June 23, 1919	50,000	do.
754	First National Bank, St. John, Wash.	Mar. 11, 1918	40,000	do.
755	First National Bank, Warroad, Minn.	Aug. 4, 1920	25,000	Feb. 9, 1924
756	First National Bank, Brookings, S. Dak.	Nov. 15, 1883	100,000	do.
757	First National Bank, Ronan, Mont.	Aug. 31, 1910	25,000	do.
758	First National Bank, Harrison, Nebr. ⁵	June 28, 1907	50,000	Feb. 12, 1924
759	San Juan County National Bank, Farmington, N. Mex. ⁶	May 6, 1908	25,000	do.
760	First National Bank, Clarkston, Wash.	Mar. 16, 1903	50,000	do.
761	First National Bank, Carthage, S. Dak.	Mar. 20, 1916	25,000	do.
762	First National Bank, Onida, S. Dak.	Jan. 17, 1920	25,000	do.
763	Commercial National Bank, Miles City, Mont.	Aug. 15, 1895	250,000	Feb. 15, 1924
764	Nowata National Bank, Nowata, Okla.	Aug. 23, 1902	25,000	Feb. 19, 1924
765	First National Bank, Castlewood, S. Dak.	Oct. 2, 1901	25,000	do.
766	Carmen National Bank, Carmen, Okla. ⁷	May 17, 1912	25,000	do.
767	First National Bank of Clovis, N. Mex. ⁸	June 14, 1907	100,000	Feb. 20, 1924
768	First National Bank, Charlo, Mont.	Feb. 26, 1918	25,000	do.
769	First National Bank, Princeton, Wis. ⁹	July 25, 1901	25,000	Feb. 21, 1924
770	First National Bank, Sidney, Mont.	Dec. 23, 1907	50,000	Feb. 26, 1924
771	Stockmens National Bank, Fort Benton, Mont.	Dec. 24, 1889	200,000	do.
772	First National Bank, Fort Sumner, N. Mex.	Feb. 28, 1907	25,000	do.
773	Wells National Bank, Wells, Minn.	Apr. 6, 1903	75,000	do.
774	First National Bank, Gering, Nebr.	Dec. 28, 1905	25,000	do.
775	Western National Bank, Mitchell, S. Dak.	Sept. 12, 1904	100,000	Feb. 27, 1924
776	First National Bank, Coalgate, Okla.	Dec. 8, 1900	100,000	do.
777	First National Bank, McIntosh, S. Dak.	Oct. 16, 1908	25,000	Mar. 1, 1924
778	First National Bank, Clayton, N. Mex.	Dec. 29, 1900	75,000	do.
779	First National Bank in Deming, N. Mex.	Aug. 5, 1903	40,000	Mar. 4, 1924
780	First National Bank, St. Anthony, Idaho.	Dec. 31, 1900	50,000	do.
781	First National Bank, Huron, S. Dak.	May 19, 1882	65,000	Mar. 14, 1924
782	Farmers & Merchants National Bank, Fairbury, Nebr.	Feb. 8, 1913	60,000	Mar. 15, 1924
783	First National Bank, Golva, N. Dak.	Apr. 14, 1919	25,000	Mar. 18, 1924
784	First National Bank, Lingle, Wyo.	Aug. 19, 1918	25,000	Mar. 19, 1924
785	Torrington National Bank, Torrington, Wyo.	Feb. 3, 1919	35,000	do.
786	Citizens National Bank, Jamestown, N. Dak.	June 16, 1905	50,000	Mar. 21, 1924
787	First National Bank, Polson, Mont.	Mar. 26, 1909	25,000	Mar. 22, 1924
788	First National Bank, Parsons, Kans.	Nov. 18, 1919	100,000	Mar. 24, 1924
789	Merchants National Bank, Crookston, Minn.	Oct. 25, 1884	75,000	do.
790	Citizens National Bank, Sisseton, S. Dak.	Aug. 18, 1902	50,000	do.
791	First National Bank, Bristow, Nebr.	June 5, 1909	40,000	do.
792	Farmers National Bank, Red Oak, Iowa ⁴	Nov. 9, 1901	60,000	Mar. 27, 1924
793	Powell National Bank, Powell, Wyo. ⁴	June 12, 1914	40,000	do.
794	First National Bank, Lake Preston, S. Dak.	July 24, 1915	25,000	Mar. 28, 1924
795	First National Bank, Hayward, Wis.	June 9, 1905	50,000	Mar. 29, 1924
796	First National Bank, Plentywood, Mont.	May 12, 1913	50,000	Mar. 31, 1924
797	First National Bank, Sterling, Colo.	Oct. 29, 1900	100,000	Apr. 5, 1924
798	First National Bank, Rocky Ford, Colo.	Oct. 23, 1903	60,000	do.
799	First National Bank of Fergus County, Lewiston, Mont.	May 9, 1904	300,000	Apr. 12, 1924
800	Citizens National Bank, Albuquerque, N. Mex. ¹⁰	Aug. 8, 1919	100,000	Apr. 14, 1924
801	State National Bank, Albuquerque, N. Mex.	Mar. 17, 1904	200,000	do.
802	First National Bank, Marysville, Kans.	Aug. 25, 1882	75,000	Apr. 15, 1924
803	First National Bank, Alexander, N. Dak.	Jan. 22, 1919	25,000	do.
804	First National Bank, Pilger, Nebr.	Aug. 2, 1901	50,000	Apr. 22, 1924
805	First National Bank, Wilsall, Mont.	Apr. 11, 1919	25,000	do.

⁴ Restored to Solvency.⁵ Assets were sold to the Sioux National Bank, creditors receiving certificates of deposits for 40 per cent and liquidation of assets trusted.⁶ Assets sold by order of court to the Peoples National Bank of Farmington, N. Mex., the purchaser⁷ Assets sold by order of court to the First National Bank of Carmen, the purchaser assuming all lia-⁸ All assets of trust sold to the First National Bank in Clovis upon agreement that assenting creditors to provide an equal distribution to nonassenting creditors.⁹ Assets sold to the Farmers & Merchants National Bank of Princeton, Wis., and 65 per cent paid to¹⁰ Part of the assets sold to the Albuquerque National Bank, purchaser paying creditors 70 per cent of tional dividends.

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Nominal assets at date of suspension			Additional assets received since date of suspension	Total assets	Offsets allowed and settled	Loss on assets compounded or sold under order of court	
Estimated good	Estimated doubtful	Estimated worthless					
\$357,810	\$190,574	\$111,563	\$71,672	\$731,619	\$179,246	\$2,821	741
38,086	24,320	25,831	4,849	93,086	20,147		742
45,048	175,697	211,367	12,582	444,694	9,649		743
125,681	113,963	74,918	8,243	322,805	10,471	163	744
33,605	63,939	69,802	5,635	172,981	2,267		745
1,748,843	746,250	458,547	104,725	3,058,365	406,881	32,715	746
98,732	48,156	43,647	9,893	200,428	2,590		747
297,840	160,685	96,317	3,583	558,425	14,077		748
86,439	143,983	41,049	14,664	286,135	8,872	12	749
							750
731,798	220,201	215,322	21,107	1,188,428	73,887	6,135	751
17,446	153,683	91,909	3,223	266,261	2,592	6,693	752
36,597	76,268	46,111	5,954	164,930	5,158		753
100,653	67,235	47,400	3,679	218,967	7,252	4,110	754
117,758	102,560	30,983	14,814	266,115	22,051	283	755
337,212	428,037	381,524	74,432	1,221,205	39,525		756
30,884	155,788	34,080	2,883	223,635	7,354		757
205,675	247,817	107,309	27,310	588,111	50,554		758
							759
98,887	170,037	15,440	4,527	288,891	10,531		760
58,572	165,098	129,011	3,327	356,008	4,963		761
60,633	79,432	54,917	7,353	211,335	1,603		762
806,234	946,948	677,140	17,107	2,447,429	54,463	2,399	763
288,368	240,028	115,811	17,800	662,007	21,735		764
168,897	53,246	64,991	6,591	293,725	977		765
							766
	28,000	2,521	402	28,000	4,355		767
27,339	52,561	85,186	11,296	82,823	27,855		768
240,856	63,324	290,148	11,833	400,662	6,635		769
470,454	32,690	453,156	20,572	805,125	3,777		770
252,126	798,011	20,170	3,298	1,523,865	1,544		771
85,609	61,865	15,871	19,119	170,942	39,068	1,165	772
393,700	901,924	113,727	5,796	1,330,614	20,581	1,123	773
50,628	253,229	261,195	22,431	423,380	13,278		774
196,375	509,732	161,521	41,259	989,733	26,987		775
463,871	345,544	48,945	13,955	1,012,195	14,287	4,369	776
59,230	103,589	93,915	14,567	225,719	9,483	1,200	777
75,620	217,934	156,092	6,536	402,026	3,628	13,303	778
106,843	252,457	218,988	15,069	521,928	4,538		779
193,783	206,458	265,511	17,598	634,318	57,648		780
938,783	851,487	148,925	5,785	2,073,379	15,274	8,839	781
162,378	91,506	35,841	50	408,594	15,274		782
22,914	76,454	67,224	1,548	135,259	2,644		783
47,111	52,914	50,498	3,066	168,797	2,814		784
48,570	46,686	77,702	4,351	148,820	2,932		785
108,602	325,514	51,547	34,811	516,169	11,225	16	786
56,401	109,949	107,480	29,183	252,708	27,886		787
313,273	112,264	344,707	28,528	562,200	116,313	8,515	788
752,444	557,258	83,896	8,100	1,682,937	4,143		789
461,246	124,822	50,038	7,049	678,064	4,217	3,448	790
97,071	85,731			230,889			791
							792
							793
79,237	109,207	201,387	6,102	395,933	2,186		794
181,021	161,661	295,107	14,038	651,827	54,425		795
133,898	191,366	58,241	1,142	384,647	2,319		796
269,033	566,659	282,733	7,044	1,125,469	59,625		797
162,213	152,393	76,016	97,134	487,756	19,805		798
1,473,857	2,307,203	833,221	74,004	4,688,285	294,949		799
							800
1,066,248	905,693	581,872	95,585	2,669,398	158,720	12,836	801
128,028	414,224	297,133	106,685	946,070	32,105		802
98,263	112,856	87,299	948	299,366	5,020		803
116,055	138,972	74,017	2,420	331,464	1,780		804
4,544	33,162	47,363	728	85,797	290		805

of their claims, which will be further augmented by payments of dividends from collections of stock assess-

assuming all liabilities.

bilities.

be paid 40 per cent of their claims by the purchaser, excepting certain assets which were sold for \$28,000

creditors.

their claims. The remaining assets trusted, and when liquidated proceeds to be paid to creditors as addi-

TABLE NO. 43.—*National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924—Continued*

	Nominal value of remaining assets	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Loans paid and other disbursements	Dividends paid	Legal expenses	Receiver's salary and other expenses
741	\$437,292	\$112,260	\$1,337	\$113,597	\$95,827		\$123	\$6,621
742	64,140	8,799	100	8,899	3,314			1,889
743	382,510	52,535	2,950	55,485	27,105		367	10,529
744	266,765	45,406	4,750	50,156	20,234		181	6,356
745	155,571	15,143		15,143	13,184			2,032
746	1,866,462	752,307	35,125	787,432	491,238	\$234,410	7,033	33,267
747	188,388	9,450	2,975	12,425	6,819			3,017
748	506,609	37,739	7,215	44,954	17,019		94	5,018
749	252,244	25,007	2,500	27,507	19,030		311	5,885
750								
751	936,788	171,618	9,500	181,118	93,183		119	10,340
752	226,602	30,374	1,125	31,499	16,497		121	4,365
753	125,329	34,443	5,770	40,213	20,717		255	3,743
754	141,632	65,973	10,275	76,248	42,327		175	3,839
755	190,501	53,280	13,998	67,278	50,694		776	5,176
756	1,035,196	146,484	3,975	150,459	123,940		393	10,139
757	192,035	24,246	1,087	25,333	8,558		187	4,151
758	315,326	222,231	21,000	243,231	67,516		64	4,374
759								
760	221,837	56,523	5,250	61,773	15,684		207	6,041
761	312,790	38,255	9,800	48,055	24,810		58	5,630
762	179,198	30,534	375	30,909	21,268		51	3,354
763	2,067,325	323,242	16,504	339,746	232,988			15,857
764	476,593	163,679	19,627	183,306	55,857		1,347	7,818
765	253,067	39,681	6,338	46,019	26,441		594	4,758
766								
767	26,800	1,260		1,200	509			142
768	66,090	12,378	5,900	18,278	2,559		26	1,885
769	248,794	124,013	23,075	147,088	25,199		609	5,383
770	761,846	36,644	11,500	48,144	16,105		50	5,179
771	1,295,940	224,148	86,025	304,173	180,550		25	6,871
772	143,342	26,056		26,056	12,430		31	2,314
773	990,983	290,398	8,375	307,773	115,361		588	7,509
774	354,444	47,232	1,975	49,207	23,261		292	6,120
775	766,220	210,235	40,750	250,985	157,690		8	11,697
776	856,295	128,913		128,913	112,520		45	9,745
777	184,879	22,184	2,900	25,084	13,941		437	4,642
778	348,678	42,665	6,478	49,143	11,764		395	7,439
779	445,476	59,521	4,873	64,394	39,349		1,000	7,783
780	570,609	59,171	13,426	72,597	39,042		147	6,235
781	1,717,839	297,892		297,892	225,630		615	13,344
782	245,301	139,180	12,400	151,580	92,573		829	6,429
783	129,306	5,754		5,754	2,520			1,518
784	145,297	20,856	1,525	22,381	16,086		408	3,587
785	124,034	21,972	14,625	36,597	32,146		473	3,590
786	454,395	58,842	31,173	90,015	40,019			6,215
787	219,618	21,849	3,675	25,524	16,947		223	3,583
788	280,568	253,746	75,660	329,406	137,649		758	8,674
789	992,645	565,464	10,500	575,964	23,463	386,912	2,669	13,547
790	606,892	67,029		67,029	44,704			6,538
791	176,965	55,259	26,359	81,618	31,223	25,945	803	2,783
792								
793								
794	335,952	57,795	1,650	59,445	21,526		950	5,740
795	533,594	63,808	2,000	65,808	23,393		781	5,669
796	379,180	3,148	3,000	6,148	2,255		91	3,012
797	855,257	210,587	15,700	226,287	89,224		757	7,848
798	333,707	134,244	3,135	137,379	73,802			6,420
799	3,583,628	809,708	40,517	850,225	366,005		377	31,733
800								
801	1,583,910	913,932	73,433	987,365	665,546		661	17,609
802	694,835	219,130	4,775	223,905	31,185		51	5,678
803	287,341	7,005	2,100	9,105	1,985		20	3,377
804	279,264	50,420	4,900	55,320	31,594		130	4,085
805	80,661	4,846	523	5,369	1,702		115	2,044

appointments of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Balance in hands of comptroller or receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
\$11,026		\$50,000	\$191,157				741
3,696		25,000	19,040				742
17,544		50,000	308,633				743
23,385		25,000	229,544				744
927		25,000	73,817				745
21,494		150,000	1,704,179	15			746
2,589		25,000	94,223				747
22,793		50,000	338,762				748
2,281		25,000					749
							750
77,476		100,000	833,967				751
10,516		50,000	148,919				752
15,498		50,000					753
29,907		40,000	166,323				754
10,632		25,000	151,630				755
15,987		100,000	1,019,863				756
12,437		25,000	91,897				757
171,277		50,000	468,244				758
						Mar. 31, 1924	759
39,841		50,000	173,642				760
17,557		25,000	193,935				761
6,236		25,000	113,111				762
90,901		250,000	1,081,797				763
118,254		25,000	376,586				764
14,226		25,000	245,681				765
						Feb. 22, 1924	766
549							767
13,808		25,000	37,005				768
115,897		25,000	141,049				769
26,810		50,000	445,448				770
116,727		200,000	324,134			Oct. 7, 1924	771
11,251		25,000	80,855				772
184,225		75,000	719,363				773
19,534		25,000	147,951				774
81,600		100,000	501,889				775
6,603			222,602				776
6,064		25,000	129,246				777
29,545		75,000	258,952				778
16,262		40,000	275,974				779
27,173		50,000	532,700				780
58,303		65,000					781
51,749		60,000	209,575				782
1,716		25,000	21,953				783
2,300		25,000					784
388		35,000					785
43,781		50,000	221,688				786
4,771		25,000	53,193				787
182,325		100,000	262,224				788
149,373		75,000	1,334,471	30			789
15,787							790
20,864		40,000	172,976	15			791
							792
							793
31,229		25,000	204,524				794
35,965		50,000	483,704				795
790		50,000	172,856				796
128,458		100,000	734,812				797
57,157		60,000					798
452,050		300,000	811,871				799
						June 1, 1924	800
303,549		200,000	972,252				801
186,991		75,000	293,642				802
3,723		25,000					803
19,561		50,000	167,708				804
1,508		25,000	8,594				805

TABLE No. 43.—*National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924—Continued*

	Title and location of bank	Date of organization	Capital stock	Receiver appointed
806	National Bank of Commerce, Shawnee, Okla.	Aug. 18, 1923	\$100,000	Apr. 28, 1924
807	Citizens National Bank, Hankinson, N. Dak.	Jan. 18, 1906	30,000	Apr. 30, 1924
808	City National Bank, El Paso, Tex.	Oct. 14, 1904	500,000	May 8, 1924
809	Silver City National Bank, Silver City, N. Mex.	June 24, 1886	100,000	May 14, 1924
810	First National Bank, Carlsbad, N. Mex.	May 19, 1900	100,000	do
811	First National Bank, Baker, Mont.	Aug. 19, 1913	25,000	May 20, 1924
812	Farmers National Bank, Burlington, Kans.	Sept. 10, 1903	55,000	May 21, 1924
813	Drovers National Bank, East St. Louis, Ill.	Apr. 30, 1913	200,000	May 22, 1924
814	First National Bank, Schuyler, Nebr.	Sept. 4, 1882	50,000	May 24, 1924
815	First National Bank, Morristown, S. Dak.	May 11, 1910	25,000	do
816	City National Bank, Huron, S. Dak. ¹¹	June 3, 1907	do	do
817	First National Bank, Newcastle, Wyo.	Mar. 23, 1904	25,000	June 12, 1924
818	Citizens National Bank, Julesburg, Colo.	Sept. 29, 1909	25,000	do
819	First National Bank, Basin, Wyo.	May 15, 1916	35,000	June 14, 1924
820	First National Bank, Lidgeewood, N. Dak.	May 29, 1901	50,000	June 17, 1924
821	First National Bank, Galata, Mont. ¹²	Oct. 10, 1917	25,000	June 18, 1924
822	Citizens National Bank, Worthington, Minn.	June 7, 1901	25,000	June 19, 1924
823	First National Bank, Poteau, Okla.	Jan. 14, 1904	25,000	do
824	National Bank of Commerce, Rochester, N. Y.	Feb. 1, 1906	1,500,000	June 21, 1924
825	First National Bank, Alexandria, S. Dak.	July 16, 1901	25,000	June 23, 1924
826	First National Bank, Walthalla, N. Dak.	Mar. 14, 1908	25,000	do
827	Weiser National Bank, Weiser, Idaho.	Feb. 19, 1906	75,000	do
828	City National Bank, McAlester, Okla. ¹⁴	Aug. 7, 1902	50,000	June 24, 1924
829	Citizens National Bank, Ness City, Kans. ¹³	Feb. 3, 1906	45,000	July 3, 1924
830	First National Bank, Cheyenne, Wyo.	Dec. 29, 1870	200,000	July 9, 1924
831	First National Bank, Lambert, Mont.	Apr. 20, 1918	25,000	July 16, 1924
832	First National Bank, Bridgewater, S. Dak.	July 23, 1903	25,000	July 18, 1924
833	Citizens National Bank, Cheyenne, Wyo.	Jan. 15, 1906	100,000	July 21, 1924
834	Bristow National Bank, Bristow, Okla. ¹⁴	Nov. 23, 1911	25,000	do
835	First National Bank, Harrington, Wash.	July 10, 1908	50,000	Aug. 6, 1924
836	First National Bank, Minnesota Lake, Minn.	Apr. 5, 1902	25,000	do
837	First National Bank, Rexburg, Idaho.	Jan. 19, 1904	50,000	Aug. 11, 1924
838	First National Bank, Ririe, Idaho.	Oct. 9, 1916	25,000	do
839	First National Bank, Putnam, Conn.	Mar. 23, 1864	150,000	Aug. 11, 1924
840	State National Bank, Carlsbad, N. Mex. ¹⁵	Feb. 8, 1917	75,000	Aug. 25, 1924
841	Northwestern National Bank, Livingston, Mont.	Mar. 27, 1917	100,000	Aug. 30, 1924
842	First National Bank in Clovis, N. Mex.	Feb. 28, 1924	50,000	Sept. 4, 1924
843	First National Bank, Beaver Creek, Minn.	Jan. 4, 1909	30,000	Sept. 20, 1924
844	First National Bank, Rudyard, Mont.	May 29, 1918	25,000	Oct. 4, 1924
845	First National Bank, Groom, Tex.	Aug. 16, 1919	25,000	Oct. 6, 1924
846	First National Bank, Ozark, Ala.	Feb. 13, 1905	35,000	Oct. 23, 1924
847	First National Bank, Ulen, Minn.	Dec. 12, 1903	25,000	Oct. 28, 1924
848	Citizens National Bank, Centerville, Tenn.	May 31, 1910	30,000	do
849	National Border Bank of El Paso, Tex.	Jan. 17, 1924	200,000	Oct. 30, 1924
Total			17,800,000	

⁴ Restored to Solvency.

¹¹ No. 816, City National Bank, Huron, S. Dak., taken over by the First National Bank of Huron prior

¹³ No. 821, First National Bank, Galata, Mont., taken over by the First National Bank, Shelby, Mont.,

¹² Receiver appointed to transfer 45 shares of Federal reserve bank stock of Kansas City, in the name of

¹⁴ Receiver appointed to complete liquidation.

¹⁵ No. 840, State National Bank, Carlsbad, N. Mex., taken over by the National Bank of Carlsbad prior

NOTE.—The amounts given in this report are taken from receivers' quarterly reports under date of Sept.

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Nominal assets at date of suspension			Additional assets received since date of suspension	Total assets	Offsets allowed and settled	Loss on assets compounded or sold under order of court	
Estimated good	Estimated doubtful	Estimated worthless					
\$498,560	\$449,972	\$264,224	\$87,242	\$1,299,998	\$73,314		806
61,532	107,788	97,130	1,910	268,360	1,967		807
1,595,305	3,381,887	357,977	86,753	5,421,922	410,206		808
238,727	384,564	616,748	83,505	1,323,544	73,038	\$2,591	809
229,143	691,804	71,372	62,357	1,054,676	15,516		810
89,083	110,292	58,530	6,802	264,707	9,917	25	811
187,375	218,309	77,534	4,785	488,003	16,755		812
365,514	351,033	164,452	8,862	889,861	24,183	7,851	813
183,098	331,264	164,900	6,823	686,085	38,492		814
10,602	100,832	109,728	1,023	222,185	1,027		815
231,640	320,876	143,383	18,990	714,889	27,477		816
90,751	97,739	86,930	4,355	279,775	4,147		817
181,300	116,219	44,739	4,294	346,552	19,212		818
152,343	504,763	200,587	7,624	865,317	3		819
225,236	214,643	102,413	18,135	560,427	24,603		820
105,664	99,147	166,441	3,449	374,701	13,341		821
	2,929,442	668,712	4,500	3,602,654			822
377,651	129,306	64,036	8,319	579,312	21,208		823
144,330	54,959	28,755	2,329	230,373	5,791		824
131,766	433,357	551,491	6,884	1,123,498	1,715		825
2,797,972	2,820,497	585,842	14,408	6,218,714	236,711		826
34,053	27,599	76,034	59	137,745			827
153,794	133,845	35,202	1,959	324,800	9,324		828
1,020,533	843,932	75,833	9,252	1,949,550	108,815		829
242,774	120,621	29,402	2,702	395,499	1,956		830
132,278	184,316	503,666	435	820,695	8,215		831
23,120	34,286	188,481	144	246,031	775		832
1,883,750	186,081	182,200	16,943	2,268,974	27,369	30	833
122,629	145,815	72,866	717	342,027	7,240		834
78,105	240,590	85,639	955	405,289	10,207		835
							836
							837
							838
							839
							840
							841
							842
							843
							844
							845
							846
							847
							848
							849
68,531,122	71,410,070	35,743,453	12,299,056	182,983,701	12,151,820	10,167,807	

to insolvency of the latter named bank.
prior to insolvency of the latter-named bank.
the Citizens National Bank of Ness City, to its successor, the National Bank of Ness City.

to insolvency of the latter-named bank. Receivers appointed to facilitate complete liquidation.

30, 1924. Where no statements of conditions are given, there are no reports available as of Sept. 30, 1924.

TABLE No. 43.—*National banks in charge of receivers, dates of organization, amounts collected from all sources, loans paid and other disbursements, losses on assets returned to stockholders to year ended October 31, 1924*—Continued

	Nominal value of remaining assets	Collected from assets	Collected from assessment upon share- holders	Total collections from all sources	Loans paid and other disburse- ments	Dividends paid	Legal expenses	Receiver's salary and other expenses
806	\$1,005,201	\$221,483		\$221,483	\$173,739		\$20	\$6,253
807	229,363	37,030	\$362	37,392	16,418		148	3,534
808	3,617,584	1,394,132	99,640	1,493,772	565,674		1,876	23,476
809	952,018	295,897	28,060	323,947	212,459			5,764
810	809,200	229,960	11,350	241,310	137,949		156	6,710
811	226,686	28,079		28,079	15,886		5	2,745
812	391,956	79,292	18,275	97,567	33,823		159	3,397
813	546,572	311,255	26,926	338,181	193,479		123	5,759
814	484,932	162,661	12,750	175,411	69,869			4,491
815	207,202	13,956		13,956	7,369		61	2,195
816								
817	612,412	75,000		75,000	27,378			3,993
818	242,294	33,334	1,455	34,789	25,263		36	4,069
819	242,146	85,194		85,194	21,018			1,632
820	776,790	88,524		88,524	33,524		176	3,564
821								
822	494,931	40,893	2,750	43,643	28,534		3	2,519
823	324,481	36,879		36,879	18,431			3,893
824	3,568,154	4,500		4,500	49			1,550
825	487,013	68,091	2,500	70,591	20,963		94	2,694
826	210,090	14,492	5,000	19,492	9,016			1,610
827	1,001,337	120,446	4,650	125,096	60,532		124	5,164
828								
829								
830	5,175,554	806,449		806,449	377,793		7	7,095
831	133,456	4,289	675	4,964	1,017			1,812
832	258,226	57,250		57,250	44,383		32	1,434
833	1,548,485	292,250		292,250	95,871			3,135
834								
835	318,417	75,126		75,126	69,882			1,509
836								
837	784,402	28,078		28,078	13,350			1,347
838	239,835	5,421		5,421	2,641			973
839	1,635,515	606,090	4,058	610,148	155,075			3,102
840								
841	301,794	33,023		33,023	12,590			1,013
842	370,685	24,397		24,397	2,752		67	1,126
843								
844								
845								
846								
847								
848								
849								
	103,985,054	56,679,020	4,227,956	60,906,976	25,970,257	\$20,899,835	721,346	3,059,191

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Balance in hands of comptroller or receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed
\$41,471		\$100,000	\$365,410			806
17,292		30,000	85,722			807
902,746		500,000				808
105,724		100,000	373,047			809
96,495		100,000	342,076			810
9,443		25,000	103,264			811
60,188		55,000	339,059			812
138,820		200,000	422,485			813
101,051		50,000	491,601			814
4,331		25,000	76,197			815
						816
43,629		25,000	304,685			817
5,421		25,000	61,300			818
62,544		35,000				819
51,260		50,000				820
						821
12,587		25,000	240,796			822
14,555			169,135			823
2,901						824
46,840		25,000				825
8,866		25,000				826
59,276		75,000				827
						828
						829
421,551		200,000	55			830
2,135		25,000				831
11,401		25,000	275,593			832
193,214		100,000	1,691,266			833
						834
3,735		50,000				835
						836
13,381		50,000	91,020			837
1,807		25,000	148,252			838
451,941		150,000	383,018			839
						840
19,420		100,000				841
20,452						842
						843
						844
						845
						846
						847
						848
						849
						850
9,902,101	\$354,246	14,628,000	66,252,591			

TABLE NO. 44—National banks restored to solvency after having been placed in charge of receivers

	Title and location of bank	Receiver appointed	Capital stock
111	Abington National Bank, Abington, Mass.....	Aug. 3, 1886	\$150,000
163	Farley National Bank, Montgomery, Ala.....	Oct. 7, 1891	100,000
200	First National Bank, Arkansas City, Kans.....	June 15, 1893	125,000
203	City National Bank, Brownwood, Tex.....	June 20, 1893	150,000
208	Citizens National Bank, Spokane Falls, Wash.....	July 1, 1893	150,000
209	First National Bank, Philipsburg, Mont.....	July 8, 1893	50,000
215	Bozeman National Bank, Bozeman, Mont.....	July 23, 1893	50,000
220	Montana National Bank, Helena, Mont.....	Aug. 2, 1893	500,000
223	First National Bank, Great Falls, Mont.....	Aug. 5, 1893	250,000
224	First National Bank, Kankakee, Ill.....	do.....	50,000
232	First National Bank, Orlando, Fla.....	Aug. 14, 1893	150,000
233	Citizens National Bank, Muncie, Ind.....	do.....	200,000
242	First National Bank, Port Angeles, Wash.....	Oct. 5, 1893	50,000
300	State National Bank, Denver, Colo.....	Aug. 24, 1895	300,000
318	American National Bank, Denver, Colo.....	July 26, 1896	500,000
343	First National Bank, Sioux City, Iowa.....	Jan. 7, 1897	100,000
374	Hampshire County National Bank, Northampton, Mass.....	May 23, 1898	250,000
401	Seventh National Bank, New York, N. Y.....	June 27, 1901	500,000
403	First National Bank, Austin, Tex.....	Aug. 3, 1901	100,000
416	Bolivar National Bank, Bolivar, Pa.....	Oct. 1, 1903	30,000
417	Federal National Bank, Pittsburgh, Pa.....	Oct. 21, 1903	2,000,000
418	First National Bank, Allegheny, Pa.....	Oct. 22, 1903	350,000
473	First National Bank, Brooklyn, N. Y.....	Oct. 25, 1907	300,000
498	Union National Bank, Summerville, Pa.....	Oct. 16, 1908	50,000
507	First National Bank, Burnside, Ky.....	Sept. 17, 1909	25,000
529	First-Second National Bank, Pittsburgh, Pa.....	July 7, 1913	3,400,000
539	Marion National Bank, Marion, Kans.....	Jan. 12, 1914	25,000
544	First National Bank, Gallatin, Tenn.....	Mar. 25, 1914	50,000
550	American National Bank, Pensacola, Fla.....	Sept. 2, 1914	300,000
553	First National Bank, Islip, N. Y.....	Dec. 30, 1914	25,000
555	Farmers and Merchants National Bank, Mount Morris, Pa.....	Feb. 4, 1915	25,000
556	Union National Bank, Providence, Ky.....	Feb. 12, 1915	25,000
561	First National Bank, Perry, Ark.....	May 17, 1915	25,000
562	Third National Bank, Fitzgerald, Ga.....	June 3, 1915	50,000
566	Wharton National Bank, Wharton, Tex.....	July 29, 1915	30,000
572	First National Bank, Casselton, N. Dak.....	Dec. 6, 1915	50,000
584	First National Bank, Daytona, Fla.....	Apr. 16, 1917	50,000
595	First National Bank, Killen, Tex.....	Nov. 16, 1920	50,000
604	First National Bank, Streeter, N. Dak.....	Feb. 16, 1921	25,000
608	State National Bank, Carlsbad, N. Mex.....	Mar. 19, 1921	75,000
609	Nocona National Bank, Nocona, Tex.....	Mar. 25, 1921	50,000
622	First National Bank, Tombstone, Ariz.....	Aug. 25, 1921	25,000
627	First National Bank, Lafayette, Colo.....	Sept. 16, 1921	25,000
631	First National Bank, Poplar, Mont.....	Nov. 9, 1921	25,000
636	First National Bank, Lawton, Okla.....	Dec. 12, 1921	200,000
637	National Bank of Hastings, Hastings, Okla.....	Dec. 22, 1921	25,000
639	First National Bank, Mohall, N. Dak.....	Jan. 4, 1922	25,000
641	First National Bank, Ackerman, Miss.....	Jan. 12, 1922	25,000
647	Merchants National Bank, Ada, Okla.....	Feb. 20, 1922	100,000
690	First National Bank of Watts, Calif.....	June 20, 1923	50,000
705	First National Bank, Wetumka, Okla.....	Oct. 2, 1923	40,000
712	First National Bank, Tower City, N. Dak.....	Nov. 7, 1923	50,000
730	Milnor National Bank, Milnor, N. Dak.....	Nov. 28, 1923	30,000
750	First National Bank, Spanish Fork, Utah.....	Jan. 28, 1924	25,000
792	Farmers National Bank, Red Oak, Iowa.....	Mar. 27, 1924	60,000
793	Powell National Bank, Powell, Wyo.....	do.....	40,000
828	City National Bank, McAlester, Okla.....	June 24, 1924	50,000
Total (57 banks).....			11,530,000
NATIONAL BANKS WHICH FAILED SUBSEQUENT TO SOLVENCY			
271	Citizens National Bank, Spokane Falls, Wash. ¹	Dec. 13, 1894	150,000
291	First National Bank, Port Angeles, Wash. ¹	Apr. 26, 1895	50,000
304	First National Bank, Orlando, Fla. ¹	Nov. 29, 1895	85,000
386	First National Bank, Arkansas City, Kans. ¹	Oct. 19, 1899	100,000
575	Ben Hill National Bank, Fitzgerald, Ga. ^{1, 2}	Mar. 6, 1916	50,000
661	First National Bank, Lawton, Okla. ¹	Nov. 18, 1922	200,000
736	First National Bank, Poplar, Mont. ¹	Dec. 17, 1923	25,000
Total (7 banks).....			660,000

¹ Second failure.² Formerly "Third National Bank."

TABLE NO. 45.—Dividends paid to creditors of insolvent national banks during the past year, with the total dividends in each case up to November 1, 1924

Name and location of bank	Date of appointment of receiver	Dividends paid during the year			Total dividends paid to creditors (per cent)
		Date	Amount	Per cent	
First National Bank, Ambia, Ind.....	Apr. 5, 1921	Oct. 11, 1924	1 \$30.37	-----	50.00
State National Bank, Ardmore, Okla.....	Mar. 4, 1922	Oct. 31, 1923	1 22,143.08	-----	-----
		Oct. 20, 1924	1 6,006.10	-----	25.00
National Bank of Barnesville, Ohio.....	Nov. 14, 1923	July 14, 1924	263,331.95	30.00	30.00
American National Bank, Billings, Mont.....	Sept. 23, 1923	Aug. 20, 1924	55,770.83	10.00	-----
		Sept. 28, 1924	1 827.34	-----	10.00
Overland National Bank, Boise, Idaho.....	May 28, 1921	Jan. 31, 1924	1 273.70	-----	-----
		Feb. 6, 1924	1 100.00	-----	-----
		Mar. 10, 1924	124,080.58	15.50	80.50
First National Bank, Bottineau, N. Dak.....	Apr. 12, 1923	Dec. 15, 1923	52,623.47	15.00	-----
		Jan. 31, 1924	1 368.14	-----	-----
		Feb. 26, 1924	1 199.64	-----	-----
		May 19, 1924	1 537.92	-----	-----
First National Bank, Bowling Green, Ohio.....	Jan. 5, 1917	Mar. 20, 1924	22,378.66	2.90	72.90
First National Bank, Bristow, Nebr.....	Mar. 24, 1924	Sept. 29, 1924	25,944.87	15.00	15.00
First National Bank, Chappell, Nebr.....	Jan. 20, 1921	Feb. 26, 1924	1 22.28	-----	-----
		Apr. 28, 1924	65,295.75	10.00	30.00
First National Bank, Clarkston, Wash.....	Feb. 12, 1924	Oct. 2, 1924	34,728.35	20.00	20.00
National Bank of Cleburne, Tex.....	Oct. 27, 1921	Apr. 3, 1924	1 51,547.00	-----	-----
		Apr. 29, 1924	32,970.18	5.00	10.00
First National Bank, Colusa, Calif.....	Nov. 22, 1922	Mar. 20, 1924	58,830.81	10.00	10.00
Corydon National Bank, Corydon, Ind.....	Mar. 8, 1922	Dec. 7, 1923	1 3,199.88	-----	-----
		Feb. 14, 1924	94,567.41	10.00	-----
		June 5, 1924	1 86.26	-----	60.00
Merchants National Bank, Crookston, Minn.....	Mar. 24, 1924	Aug. 29, 1924	386,911.59	30.00	-----
		Oct. 13, 1924	1 15,603.64	-----	80.00
First National Bank, Desdemona, Tex.....	Apr. 7, 1921	Feb. 25, 1924	1 97.40	-----	10.00
Second National Bank, Elkton, Md.....	Feb. 18, 1922	Dec. 15, 1923	1 19.16	-----	-----
		Dec. 18, 1923	25,180.40	10.00	30.00
Emmetsburg National Bank, Emmetsburg, Iowa.....	Mar. 11, 1921	Jan. 31, 1924	1 1,801.14	-----	-----
		Mar. 15, 1924	1 94.32	-----	-----
		Aug. 14, 1924	1 2.84	-----	40.00
First National Bank, Eureka, S. Dak.....	Aug. 20, 1920	Mar. 4, 1924	1 261.32	-----	-----
		Apr. 21, 1924	79,944.13	10.00	-----
		June 23, 1924	1 679.60	-----	40.00
First National Bank, Fairfield, Idaho.....	Aug. 26, 1920	Dec. 29, 1923	1 248.14	-----	30.00
First National Bank, Fresno, Mont.....	Oct. 26, 1922	Mar. 4, 1924	1 14.73	-----	10.00
First National Bank, Grandfield, Okla.....	July 21, 1923	Mar. 26, 1924	11,367.45	10.00	-----
		Apr. 12, 1924	1 760.03	-----	-----
		May 3, 1924	1 1,687.55	-----	-----
		Aug. 8, 1924	1 337.79	-----	10.00
Commercial National Bank, Great Falls, Mont.....	Dec. 9, 1922	May 29, 1924	208,904.02	15.00	15.00
First National Bank, Grey Eagle, Minn.....	Nov. 8, 1923	Sept. 5, 1924	9,472.20	10.00	10.00
First National Bank, Gridley, Calif.....	Jan. 29, 1921	Feb. 18, 1924	1 1,455.91	-----	10.00
First National Bank, Harlowton, Mont.....	Mar. 7, 1923	May 20, 1924	30,083.05	6.50	6.50
		Oct. 28, 1924	1 9.77	-----	-----
Havre National Bank, Havre, Mont.....	July 16, 1921	Dec. 7, 1923	1 96.63	-----	-----
		Jan. 17, 1924	1 525.62	-----	-----
		Sept. 19, 1924	1 4,790.69	-----	10.00
First National Bank, Hearne, Tex.....	Jan. 21, 1921	Mar. 13, 1924	1 15,013.23	-----	-----
		Apr. 28, 1924	11,101.15	10.00	-----
		June 23, 1924	1 45.79	-----	-----
		Oct. 28, 1924	11,117.12	10.00	35.00
First National Bank, Hemingford, Nebr.....	Nov. 10, 1923	Sept. 3, 1924	49,759.08	25.00	25.00
First National Bank, Highland, Wis.....	June 14, 1923	Oct. 27, 1924	41,079.66	45.00	45.00
Farmers & Merchants National Bank, Jefferson, Iowa.....	Apr. 27, 1923	Apr. 28, 1924	28,214.84	25.00	-----
		Aug. 20, 1924	1 3.83	-----	25.00
City National Bank, Jerome, Idaho.....	May 24, 1923	Feb. 14, 1924	9,103.73	20.00	-----
		May 13, 1924	1 1,980.31	-----	20.00
		Oct. 15, 1924	1 196.61	-----	-----
First National Bank, Lawton, Okla.....	Nov. 18, 1922	Dec. 15, 1923	1 6,302.16	-----	-----
		Jan. 28, 1924	1 2,406.65	-----	-----
		Apr. 28, 1924	1 702.85	-----	-----
		Aug. 8, 1924	1 71.71	-----	15.00
Llano National Bank, Llano, Tex.....	Apr. 18, 1923	Sept. 15, 1924	38,761.68	25.00	25.00
Traders National Bank, Lowell, Mass.....	Oct. 20, 1913	Dec. 17, 1923	1 1.84	-----	-----
		July 14, 1924	113,128.70	4.00	94.00

TABLE NO. 45.—*Dividends paid to creditors of insolvent national banks during the past year, with the total dividends in each case up to November 1, 1924—Con.*

Name and location of bank	Date of appointment of receiver	Dividends paid during the year			Total dividends paid to creditors (per cent)
		Date	Amount	Per cent	
First National Bank, Marcus, Iowa.....	May 18, 1921	May 15, 1924	\$14,616.72	10.00	-----
California National Bank, Modesto, Calif.	Apr. 13, 1921	Oct. 22, 1924	14,616.72	10.00	20.00
		Nov. 27, 1923	88,671.18	10.00	-----
		do	¹ 17,225.49	-----	-----
First National Bank, Newman, Calif.....	Jan. 31, 1920	Aug. 18, 1924	45,956.83	7.50	77.50
		July 14, 1924	37,759.29	4.50	-----
		do	¹ 457.09	-----	-----
Payette National Bank, Payette, Idaho..	Dec. 13, 1922	Sept. 19, 1924	¹ 154.68	-----	49.50
		Dec. 7, 1923	¹ 1,365.79	-----	-----
		May 19, 1924	21,034.47	10.00	-----
		do	¹ 371.25	-----	20.00
Picher National Bank, Picher, Okla.....	Feb. 21, 1921	Jan. 28, 1924	21,108.91	10.00	-----
		do	¹ 127.70	-----	30.00
Bannock National Bank, Pocatello, Idaho	June 11, 1921	Jan. 31, 1924	¹ 4,486.74	-----	7.50
First National Bank, Ranger, Tex.....	Mar. 2, 1921	Jan. 7, 1924	36,391.92	3.00	-----
		do	¹ 45.32	-----	17.00
First National Bank, Rock River, Wyo....	June 14, 1923	Apr. 29, 1924	19,600.69	10.00	10.00
Peoples National Bank, Salisbury, N. C..	July 3, 1923	May 27, 1924	157,622.58	20.00	-----
		July 14, 1924	¹ 5,106.56	-----	20.00
National City Bank, Salt Lake City, Utah	Feb. 3, 1922	Feb. 5, 1924	¹ 8,676.53	-----	-----
		May 28, 1924	158,371.99	10.00	50.00
First National Bank, Sapulpa, Okla.....	July 30, 1923	Oct. 2, 1924	60,915.45	10.00	10.00
First National Bank, Seeley, Calif.....	Jan. 30, 1922	Mar. 5, 1924	4,376.99	10.00	-----
		do	¹ 42.38	-----	-----
		May 12, 1924	¹ 37.20	-----	20.00
First National Bank, Shelby, Mont.....	Aug. 27, 1923	May 1, 1924	36,567.79	20.00	-----
		June 6, 1924	¹ 2,084.62	-----	20.00
First National Bank, Sidney, Nebr.....	May 27, 1921	Feb. 19, 1924	¹ 11.81	-----	-----
		Mar. 20, 1924	¹ 55.25	-----	-----
		Oct. 18, 1924	86,422.28	28.25	43.25
Sioux Falls National Bank, Sioux Falls, S. Dak.....	Jan. 24, 1924	Sept. 23, 1924	234,410.23	15.00	-----
		Oct. 9, 1924	¹ 20,858.00	-----	15.00
First National Bank, Soper, Okla.....	Nov. 22, 1923	June 30, 1924	10,349.13	5.00	-----
		July 17, 1924	¹ 163.65	-----	-----
		Aug. 4, 1924	¹ 640.22	-----	-----
		Sept. 15, 1924	¹ 192.05	-----	-----
		Oct. 13, 1924	¹ 64.51	-----	5.00
Pynchon National Bank, Springfield, Mass.....	June 24, 1921	Feb. 20, 1924	73,554.08	7.014	107.014
Springfield National Bank, Springfield, Ohio.....	Apr. 5, 1923	Nov. 19, 1923	¹ 31,646.17	-----	-----
		Dec. 7, 1923	183,335.34	10.00	-----
		May 23, 1924	¹ 37,057.21	-----	-----
		Aug. 23, 1924	¹ 3,985.95	-----	-----
		Sept. 3, 1924	241,006.12	12.50	55.83½
First National Bank, Towner, N. Dak....	Dec. 28, 1920	Mar. 24, 1924	23,634.73	8.00	18.00
First National Bank, Warren, Mass.....	Feb. 23, 1923	Dec. 15, 1923	¹ 56.31	-----	40.00
Commercial National Bank, Wilmington, N. C.....	Jan. 31, 1923	July 26, 1924	116,314.96	10.00	-----
		Aug. 23, 1924	¹ 8,238.81	-----	-----
		Sept. 17, 1924	¹ 8,075.96	-----	-----
		Oct. 21, 1924	¹ 6,840.90	-----	10.00
			3,870,811.18	-----	-----

¹ Represents payments made during the year on additional claims on dividends previously declared.

TABLE 46.—*Dates of reports of condition of national banks from 1914 to 1924*

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914.....	13		4			30			12	31		31
1915.....			4		1	23			2		10	31
1916.....			7		1	30			12		17	27
1917.....			5		1	20			11		20	31
1918.....			4		10	29		31			1	31
1919.....			4		12	30			12		17	31
1920.....		28			4	30			8		15	29
1921.....		21		28		30			6			31
1922.....			10		5	30			15			29
1923.....				3		30			14			31
1924.....			31			30				10		31

TABLE NO. 47.—Condition of foreign branches of National City Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1924

RESOURCES

[In thousands of dollars]

Country and city	Loans and discounts, including overdrafts and re-discounts	Letters of credit and acceptances	Bonds	Furniture and fixtures and real estate owned	Due from home office	Due from branches	Due from other banks	Checks and cash items	Cash	Other assets	Aggregate
NATIONAL CITY BANK OF NEW YORK, N. Y.											
Cuba:											
Bayama.....	411						3	27	47	16	504
Caibarien.....	662					45	33	101	323	6	1,170
Camaguey.....	335					748	3	254	382	2	1,724
Cardenas.....	268					748	8	85	226		1,335
Ciego de Avila.....	285					543	16	104	206		1,154
Cienfuegos.....	615					1,574	22	104	526	2	2,843
Cuatro Caminos.....	505					1,323		187	63	1	2,079
Florida.....	1,663						1	203	71	101	2,039
Guantanamo.....	100					251		69	132	1	553
Havana.....	23,385		8,807	465	4,196	113	712	2,597	1,107	154	41,536
Havana (Galiano St.).....	197					2,035	29	65	70		2,396
Havana (La Louja).....	222					513	1	125	15		876
Manzanillo.....	226					393	1	83	130	2	835
Matanzas.....	613						9	51	173	1	847
Neuvas.....	60					203	8	21	49	1	342
Pinar del Rio.....	163					278	2	38	97	1	579
Remedios.....	93					431	5	41	79	1	650
Sagua la Grande.....	228					676	8	58	104	1	1,083
Sancti Spiritus.....	593					119	10	65	234		1,021
Santa Clara.....	67					1,051	5	145	265		1,538
Santiago de Cuba.....	734					786	8	197	591	1	2,317
Yaguajay.....	510						5	5	50	5	675
Brazil:											
Pernambuco (Recife).....	1,662					248	143	16	326	1	2,396
Rio de Janeiro.....	10,906	1	111		929	693	1,405	500	1,226	14	15,791
Sao Paulo.....	7,547	125				472	907	91	878	15	10,035
Argentina:											
Buenos Aires.....	14,515					1,407	4,248	128	514	20	20,832
Rosario.....	3,530				1	75	251		46	1	3,904
Belgium:											
Antwerp.....	1,237		421			82	204	3	15	5	1,967
Brussels.....	886	3	942		268	87	217	5	16	11	2,435

Chile:											
Santiago.....	4,695	14	150		124	446	520	67	70	26	6,112
Valparaiso.....	5,373				426	24	729	147	97	5	6,801
England:											
London.....	26,188	4,582	566		3,948	3,663	3,183	18	37	61	42,246
Italy:											
Genoa.....	741	9	1,451		1,008	48	326	2	10		3,595
Peru:											
Lima.....	3,612		202		547	16	45	58	641	2	5,123
Porto Rico:											
San Juan.....	1,149		368		2,727	24	114	152	113	9	4,656
Uruguay:											
Montevideo.....	3,431		1,000			260	333	7	233		5,264
Venezuela:											
Caracas.....	1,431			75	752	19	500	37	377	3	2,994
Total.....	118,848	4,734	14,018	540	14,926	19,394	13,814	5,860	9,539	469	202,142
FIRST NATIONAL BANK OF BOSTON, MASS.											
Argentina:											
Buenos Aires.....	40,084	110	2,654	3,834			7,054	557	841		55,134
Cuba:											
Havana.....	1,495	164		13	707		111	324	189	15	3,018
Total.....	41,579	274	2,654	3,847	707		7,165	881	1,030	15	58,152

TABLE NO. 47.—Condition of foreign branches of National City Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1924—Continued

LIABILITIES

[In thousands of dollars]

Country and city	Capital	Profits, including amount reserved for taxes and interest accrued	Due to home office	Due to branches	Due to other banks	Individual deposits	Rediscounts	Letters of credit and acceptances executed by reporting bank	Acceptances executed by other banks	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.										
Cuba:										
Bayama.....				298	10	196				
Caibarien.....		223			100	847				
Camaguey.....		2			30	1,684		5		3
Cardenas.....		1			141	1,192				1
Ciego de Avila.....		2			60	1,088		4		
Cienfuegos.....		10			176	2,630		26		1
Cuatro Caminos.....		1			70	1,994		9		5
Florida.....		1		918	73	1,047				
Guantanamo.....		1			31	513		8		
Havana.....	1,000	49	63	11,935	7,469	20,730	120	152		18
Havana (Galiano St.).....		2			8	2,378		6		2
Havana (La Louja).....					58	815		2		1
Manzanillo.....		1			81	753				
Matanzas.....		2		26	64	749		6		
Neuvitas.....					42	300				
Pinar del Rio.....					31	547				1
Remedias.....		1			30	614		5		
Sagua la Grande.....		1			53	1,028				1
Sancti Spiritus.....		1			156	862				2
Santa Clara.....		1			127	1,405				
Santiago de Cuba.....		4	46		73	2,171		19		4
Yaguajay.....				329	8	238				
Brazil:										
Pernambuco (Recife).....		4	226	202	61	1,198	265	2		438
Rio de Janeiro.....	424	82	362	208	1,323	7,476	2,737	15	1	3,163
Sao Paulo.....		14	1,977	1,170	1,399	3,067	1,236	40	125	1,007
Argentina:										
Buenos Aires.....	766	258	3,358	678	2,546	10,158	1,492	56		1,520
Rosario.....	192	19		1,817	14	1,843		6		13

Belgium:										
Antwerp.....		8	116	366	292	1,147	33			5
Brussels.....		33	146	584	572	1,048	25			3
Chili:										
Santiago.....		21		57	23	3,037	1,798	22		1,154
Valparaiso.....	500	33	85	1,134	255	599	2,420	5		1,770
England:										
London.....		65	2,047	706	4,879	10,734	14,922	4,744	164	3,985
Italy:										
Genoa.....	1,000	12	293	203	661	784	² 591	13		38
Peru:										
Lima.....	808	8	53	524	652	1,809	861	85		323
Porto Rico:										
San Juan.....		3			472	¹ 4,145		25		11
Uruguay:										
Montevideo.....	372	65	533	56	293	2,977	797	33		138
Venezuela:										
Caracas.....		30		151	210	2,304	116	182		1
Total.....	5,062	958	9,305	21,362	22,543	¹ 96,107	² 27,413	5,494	290	13,608
FIRST NATIONAL BANK OF BOSTON, MASS.										
Argentina:										
Buenos Aires.....	2,000	451	8,313		13,583	18,886	² 11,610	90	127	74
Cuba:										
Havana.....	1,000	6	1		86	1,756		5	164	
Total.....	3,000	457	8,314		13,669	20,642	² 11,610	95	291	74

¹ Includes \$15,000 United States deposits.² Includes bills payable.

TABLE NO. 48.—*Number, capital stock paid in, circulation outstanding, and aggregate assets of national banks at date of each report from January 13, 1914, to October 10, 1924, together with the total amount of money in the United States on June 30 of each year, and the percentage of national-bank circulation to capital, to assets, and to money in the country*

[For prior years see annual report 1920]

[Amounts in millions of dollars]

Date	Number of banks	Paid-in capital	Circulation	Aggregate assets	Money in United States	Percentage of circulation to—		
						Capital	Assets	Money in United States
1914								
Jan. 13	7,493	1,057.6	725.3	11,296.3	68.4	6.4		
Mar. 4	7,493	1,056.4	720.6	11,564.5	67.9	6.3		
June 30	7,525	1,058.1	722.5	11,482.2	3,738.3	68.1	6.3	19.3
Sept. 12	7,538	1,060.3	918.2	11,483.5	86.6	8.0		
Oct. 31	7,571	1,063.1	1,018.1	11,492.4	95.6	8.8		
Dec. 31	7,581	1,065.9	848.8	11,357.0	79.6	7.4		
1915								
Mar. 4	7,599	1,066.5	746.5	11,566.8	69.9	6.4		
May 1	7,604	1,065.8	727.7	11,842.3	68.2	6.1		
June 23	7,605	1,068.5	722.7	11,795.6	3,989.5	67.6	6.1	18.1
Sept. 2	7,613	1,068.8	718.4	12,267.0	67.2	5.8		
Nov. 10	7,617	1,068.6	713.4	13,236.3	66.8	5.4		
Dec. 31	7,607	1,068.0	713.3	13,467.8	66.8	5.3		
1916								
Mar. 7	7,586	1,067.2	695.8	13,838.6	65.2	5.0		
May 1	7,578	1,067.4	682.2	14,195.5	63.9	4.8		
June 30	7,579	1,066.0	676.1	13,926.8	4,482.9	63.4	4.9	15.1
Sept. 12	7,589	1,067.5	674.1	14,464.9	63.1	4.7		
Nov. 17	7,584	1,071.1	665.2	15,568.8	62.1	4.3		
Dec. 27	7,584	1,070.8	666.4	15,388.2	62.2	4.3		
1917								
Mar. 5	7,581	1,073.9	661.1	16,628.2	61.6	4.1		
May 1	7,589	1,079.7	656.1	16,202.4	60.8	4.0		
June 20	7,605	1,082.8	660.4	16,290.4	5,408.0	61.0	4.1	12.2
Sept. 11	7,638	1,090.3	665.6	16,712.9	61.0	4.0		
Nov. 20	7,656	1,092.2	669.7	18,800.4	61.3	3.6		
Dec. 31	7,662	1,092.6	674.3	18,548.7	61.7	3.6		
1918								
Mar. 4	7,670	1,094.3	672.2	18,436.4	61.4	3.6		
May 10	7,688	1,096.9	680.4	18,719.1	62.0	3.6		
June 29	7,705	1,098.5	681.6	18,354.9	6,741.0	62.0	3.7	10.1
Aug. 31	7,728	1,101.9	674.2	18,646.7	61.2	3.6		
Nov. 1	7,754	1,107.8	675.7	20,450.6	61.0	3.3		
Dec. 31	7,767	1,109.7	676.8	20,544.2	61.0	3.3		
1919								
Mar. 4	7,761	1,106.6	673.9	20,406.7	60.9	3.3		
May 12	7,773	1,111.5	676.9	21,173.2	60.9	3.2		
June 30	7,785	1,118.6	677.2	21,234.9	7,118.8	60.5	3.2	9.0
Sept. 12	7,821	1,138.0	681.6	22,056.3	59.9	3.1		
Nov. 17	7,865	1,153.8	680.9	23,125.5	59.0	2.9		
Dec. 31	7,890	1,158.3	685.8	23,684.9	59.2	2.9		
1920								
Feb. 28	7,933	1,182.1	687.6	22,959.0	58.2	3.0		
May 4	7,990	1,214.8	688.5	23,252.9	56.7	3.0		
June 30	8,030	1,224.2	688.2	23,411.3	7,894.5	56.2	2.9	8.7
Sept. 8	8,093	1,248.3	693.3	23,175.8	55.5	3.0		
Nov. 15	8,123	1,269.9	697.9	23,535.1	55.0	3.0		
Dec. 29	8,130	1,272.3	693.9	22,799.4	54.5	3.0		
1921								
Feb. 21	8,143	1,273.2	684.4	21,451.7	53.8	3.2		
Apr. 28	8,152	1,271.4	679.6	20,560.3	53.5	3.3		
June 30	8,154	1,273.9	704.1	20,517.9	8,096.0	55.3	3.4	8.7
Sept. 6	8,155	1,276.2	704.7	19,719.2	55.2	3.6		
Dec. 31	8,169	1,282.4	717.5	19,943.7	55.9	3.6		
1922								
Mar. 10	8,197	1,289.5	719.6	19,850.4	55.8	3.6		
May 5	8,230	1,296.2	721.0	20,176.6	55.6	3.6		
June 30	8,249	1,307.2	725.7	20,706.0	8,177.5	55.5	3.5	8.9
Sept. 15	8,240	1,307.1	726.8	20,926.1	55.6	3.5		
Dec. 29	8,225	1,317.6	723.8	21,975.0	55.0	3.3		

TABLE No. 48.—*Number, capital stock paid in, circulation outstanding, and aggregate assets of national banks at date of each report from January 13, 1914, to October 10, 1924, together with the total amount of money in the United States on June 30 of each year, and the percentage of national-bank circulation to capital, to assets, and to money in the country—Continued*

[For prior years see annual report 1920]

[Amounts in millions of dollars]

Date	Number of banks	Paid-in capital	Circulation	Aggregate assets	Money in United States	Percentage of circulation to—		
						Capital	Assets	Money in United States
1923								
Apr. 3.....	8, 229	1, 319. 1	728. 1	21, 612. 7		55. 2	3. 4	
June 30.....	8, 241	1, 328. 9	720. 0	21, 511. 8	8, 603. 7	54. 2	3. 3	8. 4
Sept. 14.....	8, 239	1, 332. 4	731. 5	21, 712. 9		54. 9	3. 4	
Dec. 31.....	8, 184	1, 325. 8	725. 9	22, 406. 1		54. 8	3. 2	
1924								
Mar. 31.....	8, 115	1, 335. 6	726. 5	22, 062. 9		54. 4	3. 3	
June 30.....	8, 085	1, 334. 0	729. 7	22, 565. 9	8, 746. 5	54. 7	3. 2	8. 3
Oct. 10.....	8, 074	1, 332. 5	723. 5	23, 323. 1		54. 3	3. 1	

TABLE NO. 49.—*Abstract of the resources and liabilities of national banks in New York, in the two central reserve cities, in other reserve cities, and elsewhere at close of business October 10, 1924*

[In thousands of dollars]

	New York (35 banks) ¹	New York and Chicago (49 banks)	Other reserve city banks (367 banks)	Country banks (7,658 banks)	Aggregate (8,074 banks)
RESOURCES					
Loans and discounts (including rediscounts).....	2,084,333	2,711,091	3,795,370	5,703,687	12,210,148
Overdrafts.....	379	451	2,107	9,684	12,212
Customer's liability account of acceptances.....	72,204	79,920	60,515	5,231	145,666
United States Government securities owned.....	579,844	653,019	770,451	1,155,720	2,579,190
Other bonds, stocks, securities, etc.....	369,104	410,778	615,371	1,870,891	2,897,040
Banking house, furniture, and fixtures.....	37,402	49,244	172,035	320,573	541,852
Other real estate owned.....	581	656	24,540	82,263	107,459
Lawful reserve with Federal reserve banks.....	354,380	443,067	410,832	449,732	1,303,631
Items with Federal reserve banks in process of collection.....	63,376	85,307	276,093	66,494	427,894
Cash in vault.....	30,277	44,705	90,050	225,346	360,101
Amount due from national banks.....	14,449	77,540	586,714	748,553	1,412,807
Amount due from State banks, bankers, and trust companies in the United States.....	12,620	38,851	250,436	150,069	439,356
Exchanges for clearing houses.....	378,337	404,905	144,847	25,608	575,360
Checks on other banks in the same place.....	20,609	22,828	11,474	19,569	53,871
Outside checks and other cash items.....	7,093	8,337	26,084	18,477	52,898
Redemption fund and due from United States Treasurer.....	2,031	2,174	8,852	25,700	36,726
Other assets.....	90,045	95,895	51,078	19,847	166,820
Total.....	4,117,154	5,128,768	7,296,849	10,897,444	23,323,061
LIABILITIES					
Capital stock paid in.....	166,710	214,960	386,567	731,009	1,332,527
Surplus fund.....	227,755	260,012	291,872	522,384	1,074,268
Undivided profits less expenses and taxes paid.....	105,979	128,666	154,822	273,304	556,792
National bank notes outstanding.....	39,805	42,649	174,299	506,582	723,530
Amount due to Federal reserve banks.....	—	—	6,028	21,314	27,342
Amount due to national banks.....	353,130	529,260	706,556	102,493	1,338,309
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	604,952	777,346	888,514	267,997	1,933,857
Certified checks outstanding.....	120,602	123,928	13,184	10,292	147,404
Cashiers' checks outstanding.....	117,225	121,604	56,793	38,834	217,231
Demand deposits.....	1,889,915	2,385,424	3,157,681	4,252,475	9,795,580
Time deposits.....	316,415	351,714	1,198,210	3,910,753	5,460,677
United States deposits.....	23,490	28,179	114,014	46,205	188,398
United States Government securities borrowed.....	995	995	16,118	11,616	28,729
Bonds and securities other than United States borrowed.....	500	500	1,006	2,075	3,581
Bills payable, including all obligations representing money borrowed other than rediscounts.....	17,138	17,138	21,227	85,246	123,611
Notes and bills rediscounted.....	43,735	44,500	26,699	99,220	170,419
Letters of credit and travelers' checks sold for cash and outstanding.....	2,050	3,857	2,015	263	6,135
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	66,633	75,538	60,345	4,691	140,574
Acceptances executed by other banks.....	10,740	12,156	5,553	726	18,435
Other liabilities.....	9,385	10,342	15,346	9,974	35,662
Total.....	4,117,154	5,128,768	7,296,849	10,897,444	23,323,061

¹ Figures in this column included with New York and Chicago in the next column.

TABLE No. 50.—*Classification of loans by national banks in the central reserve cities (New York, Chicago, and St. Louis) and other reserve cities together with country banks, at date of midsummer report for past six years*

JUNE 30, 1919

[In thousands of dollars]

	Number of banks	On demand			On time			Secured by real estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended	Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended	Acceptances of other banks discounted	Acceptances of reporting banks purchased or discounted	Total
		Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.					
New York.....	31	36,166	454,928	88,455	954,023	679,867	109,605	725	-----	78,830	22,119	2,424,718
Chicago.....	9	34,611	78,373	32,637	250,241	85,910	47,643	734	-----	559	2,387	533,095
St. Louis.....	7	7,989	29,602	6,471	67,587	23,829	10,495	1,383	-----	6,871	737	154,964
Other reserve city banks.....	363	182,702	439,337	102,593	1,532,805	744,110	312,747	19,175	7,304	58,701	21,567	3,421,941
Country banks.....	7,375	336,092	395,547	87,130	2,446,668	596,882	533,583	69,650	85,011	5,888	9,937	4,476,388
Total.....	7,785	597,560	1,307,787	317,286	5,251,324	2,130,598	1,014,073	91,667	92,315	150,849	56,747	11,010,206

JUNE 30, 1920

New York.....	31	33,036	355,335	88,864	1,590,502	429,796	188,164	1,871	-----	50,748	5,928	2,744,244
Chicago.....	9	34,298	86,926	53,966	388,423	90,633	73,192	605	2,212	1,573	432	732,260
St. Louis.....	5	14,681	23,481	9,202	103,020	36,879	22,697	151	-----	897	190	211,198
Other reserve city banks.....	373	195,850	411,073	132,568	2,260,187	647,323	429,446	17,805	10,569	58,902	7,223	4,170,546
Country banks.....	7,612	429,364	385,169	107,677	3,262,839	651,275	676,623	73,495	123,121	34,718	8,487	5,752,768
Total.....	8,030	707,229	1,261,984	392,277	7,604,971	1,855,906	1,390,122	93,927	135,962	146,838	22,260	13,611,416

TABLE No. 50.—Classification of loans by national banks, in the central reserve cities (New York, Chicago, and St. Louis) and other reserve cities together with country banks, at date of midsummer report for past six years—Continued

JUNE 30, 1921

[In thousands of dollars]

	Number of banks	On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended				Acceptances of other banks discounted	Acceptances of reporting banks purchased or discounted	Customer's liability on account of drafts paid under letters of credit	Total
		Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Farm lands	Other real estate	For debts previously contracted (sec. 5137, U. S. R. S.)		All other real estate loans					
										Farm lands	Other real estate	Farm lands	Other real estate				
New York.....	30	66,549	311,049	108,017	1,222,380	287,420	176,955	-----	-----	451	561	-----	407	20,732	3,736	4,008	2,202,265
Chicago.....	11	31,959	82,617	48,591	311,301	77,100	78,606	-----	-----	139	341	-----	-----	393	2,084	25	633,156
St. Louis.....	5	13,070	18,938	7,132	73,982	26,072	17,718	-----	-----	60	54	-----	1,832	924	1,143	-----	160,925
Other reserve city banks.....	374	179,771	363,719	89,688	1,886,252	541,201	394,290	4,939	7,873	5,614	13,529	539	4,888	22,791	4,922	3,162	3,523,178
Country banks.....	7,734	388,355	374,791	88,966	3,070,529	616,260	652,754	88,103	52,151	54,631	31,210	5,360	7,555	49,630	4,544	152	5,484,991
Total.....	8,154	679,704	1,151,114	342,394	6,564,444	1,548,053	1,320,323	93,042	60,024	60,895	45,695	5,899	14,682	94,470	16,429	7,347	12,004,515

JUNE 30, 1922

New York.....	31	52,635	488,014	58,230	929,342	368,111	95,994	-----	-----	-----	966	-----	793	41,024	25,856	1,248	2,062,213
Chicago.....	9	42,764	92,570	33,544	242,614	63,851	54,779	-----	-----	121	251	-----	-----	730	337	38	531,599
St. Louis.....	9	12,736	26,375	6,702	66,400	29,321	15,717	-----	-----	207	61	83	2,120	1,036	481	14	161,253
Other reserve city banks.....	373	169,824	438,640	93,032	1,660,593	461,143	322,168	5,477	10,835	10,581	16,944	625	2,800	25,056	3,497	1,706	3,222,921
Country banks.....	7,827	379,339	362,770	79,075	2,919,258	576,666	623,776	90,318	76,200	89,875	42,129	5,814	9,091	8,060	1,740	117	5,270,228
Total.....	8,249	657,298	1,408,369	270,583	5,818,207	1,499,092	1,112,434	101,795	87,035	100,784	60,351	6,522	14,804	75,906	31,911	3,123	11,248,214

JUNE 30, 1923

New York.....	31	51,518	450,671	54,029	857,867	300,520	81,442	-----	136	118	987	-----	229	26,210	2,476	830	1,827,033
Chicago.....	12	31,913	104,977	33,587	263,669	65,839	46,450	-----	1	273	201	-----	-----	1,171	189	95	548,365
Other reserve city banks.....	375	227,879	481,680	105,479	1,930,426	532,800	351,899	8,508	18,529	24,381	17,595	3,095	9,433	22,388	5,312	1,379	3,740,783
Country banks.....	7,823	422,226	425,875	82,995	3,124,781	620,158	631,482	100,384	106,404	102,567	49,159	7,298	13,439	11,105	3,415	202	5,701,490
Total.....	8,241	733,536	1,463,203	276,090	6,176,743	1,519,317	1,111,273	108,892	125,070	127,339	67,942	10,393	23,101	60,874	11,392	2,506	11,817,671

JUNE 30, 1924

New York.....	34	41,314	537,209	44,781	873,387	344,407	81,464	-----	125	115	978	-----	3,168	59,299	22,551	302	2,009,100
Chicago.....	15	34,255	127,286	31,101	277,098	73,209	45,736	-----	27	255	411	-----	-----	2,263	2,990	33	594,654
Other reserve city banks.....	363	219,111	467,833	100,654	1,852,649	519,079	343,091	8,848	36,359	13,330	16,564	1,507	7,526	21,528	6,076	816	3,614,971
Country banks.....	7,673	412,879	413,297	87,082	3,120,470	623,003	616,805	107,161	152,386	106,422	56,582	7,524	15,819	7,936	2,381	216	5,759,993
Total.....	8,085	737,559	1,545,625	263,618	6,123,604	1,559,698	1,087,096	116,009	188,897	120,122	74,535	9,031	26,543	91,026	33,998	1,367	11,978,728

NOTE.—St. Louis terminated as a central reserve city and designated other reserve city July 1, 1922.

TABLE NO. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924

DECEMBER 31, 1923

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
New York.....	1,713,970	11,753	7,204	639	4,238	31,803	1,769,607	47,114	1,260	203,185	9,504	261,063
Chicago.....	488,049	4,817	11,397	-----	2,165	215	506,643	3,810	2,125	29,828	987	36,750
Central reserve cities.....	2,202,019	16,570	18,601	639	6,403	32,018	2,276,250	50,924	3,385	233,013	10,491	297,813
OTHER RESERVE CITIES												
Boston.....	365,423	1,552	50	192	1,162	1,570	369,949	7,555	-----	73,855	3,571	84,981
Albany.....	22,390	23	13,584	-----	54	1,746	37,797	400	-----	9,163	12	9,575
Brooklyn and Bronx.....	34,509	86	372	-----	108	171	35,246	192	-----	1,181	912	2,285
Buffalo.....	33,465	126	1,508	-----	76	4	35,179	2,165	1,853	19,707	40	23,765
Philadelphia.....	367,407	1,427	3,545	5,112	769	373	378,633	2,444	-----	39,237	1,139	42,820
Pittsburgh.....	214,242	1,006	3,273	862	520	3,857	223,760	751	-----	36,880	722	38,353
Baltimore.....	77,355	76	1,335	-----	453	4	79,223	1,523	840	13,278	60	15,701
Washington.....	61,412	628	1,307	-----	146	259	63,752	2,012	500	24,071	481	27,064
Richmond.....	29,474	386	979	-----	209	75	31,123	263	-----	18,529	65	18,557
Atlanta.....	29,393	836	200	-----	160	6	30,595	-----	-----	16,481	12	16,493
Jacksonville.....	17,339	58	2,674	-----	14	45	20,330	2,556	3,120	16,952	135	22,763
Birmingham.....	17,365	324	498	-----	60	-----	18,247	22	-----	12,830	58	12,910
New Orleans.....	25,276	29	486	-----	143	32	25,966	1,143	684	-----	66	1,893
Dallas.....	49,281	155	398	-----	243	252	50,329	215	6,555	9,652	64	16,486
El Paso.....	12,665	302	139	-----	82	13,188	13,992	1,392	-----	8,498	13	9,903
Fort Worth.....	22,295	352	1,322	-----	158	24,127	396	-----	-----	6,563	55	7,014
Galveston.....	3,697	95	546	-----	12	31	4,381	386	-----	6,288	7	6,081
Houston.....	46,924	3,377	1,604	-----	157	48	52,110	740	-----	19,308	28	20,116
San Antonio.....	23,533	707	349	-----	73	-----	24,662	1,445	1,432	2,587	70	5,334
Waco.....	9,994	41	617	-----	176	33	10,861	243	-----	3,414	1	3,658
Little Rock.....	2,861	20	280	-----	9	-----	3,170	373	-----	1,062	6	1,441
Louisville.....	36,744	414	81	-----	207	-----	37,446	7,491	-----	12,489	102	20,082
Memphis.....	5,957	1,135	38	-----	70	-----	7,200	1,327	-----	3,177	50	4,554
Nashville.....	19,877	8	1,841	-----	58	47	21,831	2,966	204	8,554	21	11,745
Cincinnati.....	55,018	466	4,255	-----	142	694	60,575	1,251	-----	14,786	204	16,241
Cleveland.....	21,365	489	5,991	-----	113	97	28,055	1,942	6,179	23,413	26	31,560
Columbus.....	30,673	675	12,704	70	92	11	44,225	2,146	300	5,899	248	8,593
Toledo.....	13,368	631	1,362	-----	-----	-----	15,361	-----	-----	8,126	122	8,248

Indianapolis	38,333	323	6,347	113	31	45,147	1,765	1,042	97	2,904
Chicago	20,220	607	1,487	84	21	22,419	777	38,743	172	59,992
Peoria	10,362	125	240	106	15	10,848	2,621	5,530	23	8,254
Detroit	93,133	1,135	4,248	417		98,933	3,813	11,455	418	15,686
Grand Rapids	11,964	180	100	84		12,328	3,428	8,001	20	11,449
Milwaukee	53,994		2,864	100	146	57,104	6,225	19,130	226	25,581
Minneapolis	66,485	4,990	5,389	454	149	77,467	4,690	34,725	163	42,326
St. Paul	48,875	1,370	2,600	183	9	53,037	3,227	12,492	165	15,884
Cedar Rapids	4,953	192	244	25		5,576	760	3,896	5	4,063
Des Moines	14,210	77	1,783	19		16,089	908	3,098	47	4,110
Dubuque	2,674	339	169	36	1	3,239	1,336	3,879	2	4,717
Sioux City	8,980	880	31	34	19	9,944	2,067	5,553	55	7,075
Kansas City, Mo.	51,980	4,468	1,978	37	95	58,998	1,398	2,723	378	4,499
St. Joseph	8,082	342		4		8,428	1,123	5,006	9	6,132
St. Louis	127,268	1,066	366	301	6	129,012	7,079	36,772	203	44,404
Lincoln	8,423	109	1,547	42	82	10,203	280	3,539	5	3,824
Omaha	44,995	1,363	2,654	111	8	49,131	4,939	7,448	124	13,705
Kansas City, Kans.	4,957	203	369	14	2	5,545	605	455	103	1,324
Topeka	5,929	299	1,507	28		7,763	226	87	40	353
Wichita	10,599	770	2,329	12	1	13,711	2,688	2,023	38	4,749
Helena	3,042	103	168	19		3,332	330	1,152	14	1,496
Denver	52,687	667	3,605	131	7	57,097	2,724	41,727	289	46,067
Pueblo	5,953	170	130	5		6,258	1,047	1,806	99	2,952
Muskogee	5,708	4	697	5	32	6,446	1,897	2,299	13	4,670
Oklahoma City	20,560	758	2,505	12	18	23,913	1,844	10,314	225	12,753
Tulsa	25,403	1,497	3,774	21	33	30,728	2,736	5,708	388	9,250
Seattle	52,348	749	6,669	207	308	60,281	2,518	27,514	2	32,515
Spokane	11,313	5	1,433	15	32	12,798	3,805	10,531	19	14,355
Portland	37,213	443	4,632	125	189	42,602	870	31,454	476	32,800
Los Angeles	122,773	1,978	8,073	340	900	134,664	3,587	44,913	298	52,205
Oakland	15,793	15	2,325	96		18,229	391	4,509	68	4,968
San Francisco	119,880	1,862	5,139	345	195	127,421	7,704	19,832	375	27,911
Ogden	4,121	492	633			5,246	330	1,074	2	1,406
Salt Lake City	14,376	160	2,428	3		16,967	1,908	3,513	105	5,626
All other reserve cities	2,777,088	43,185	140,461	6,443	8,912	11,736	2,987,825	125,025	32,700	827,419
Total all reserve cities	4,979,107	59,755	159,082	7,082	15,315	43,754	5,264,075	175,949	36,085	1,060,432
COUNTRY BANKS										
Maine	32,776	454	12	271	311	33,824	714	67,048	119	67,881
New Hampshire	33,980	1,352	3	194	69	35,598	1,271	11,088	222	12,581
Vermont	15,769	280		206	52	16,313	1,212	24,724	99	26,035
Massachusetts	199,958	3,127	62	740	2,228	207,179	5,056	155,128	907	161,124
Rhode Island	34,145	2,007		137		36,289	1,134	11,118	153	12,405
Connecticut	124,579	2,752		551	519	128,401	3,174	52,118	963	56,255
Total New England States	411,297	9,972	77	70	2,099	4,179	157,604	12,561	33	321,224

TABLE No. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

DECEMBER 31, 1923—Continued

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
COUNTRY BANKS—continued												
New York.....	299,041	7,191	24,961	86	1,552	2,835	335,666	39,178	1,953	357,865	1,808	400,894
New Jersey.....	297,160	5,930	760	5,443	1,563	300	311,156	4,786	50	264,762	1,194	270,792
Pennsylvania.....	437,790	12,280	11,115	14,336	3,322	9,405	488,248	111,255	2,617	556,699	3,554	674,125
Delaware.....	9,334				81		9,415	152		5,735	70	5,957
Maryland.....	22,452	181	2,228	70	241		25,759	2,535	50	52,587	11	55,183
Total Eastern States.....	1,065,777	25,582	39,064	19,935	6,759	13,127	1,170,244	157,906	4,670	1,237,648	6,727	1,406,951
Virginia.....	91,128	5,003	1,827	176	1,167	338	99,639	30,616	1,138	66,779	116	98,649
West Virginia.....	73,772	2,401	2,437	61	630	256	79,557	19,096	620	45,068	1,006	65,790
North Carolina.....	68,692	643	3,918	3	515	75	73,846	23,292	1,127	26,861	44	51,324
South Carolina.....	44,108	552	503		372	176	45,711	11,384	1,158	42,003	90	54,635
Georgia.....	34,167	2,442	497		367	82	37,555	9,044	364	15,249	49	24,706
Florida.....	36,354	1,337	6,075		162	1	43,929	2,941	1,452	23,068	310	27,771
Alabama.....	56,693	1,712	1,002	11	365	11	59,794	5,134	66	23,390	61	25,651
Mississippi.....	26,735	1,386	3,729		199		32,049	6,931	66	6,514	44	13,555
Louisiana.....	34,653	1,626	4,127	189	327	61	40,983	2,055	533	12,230	38	14,856
Texas.....	256,497	8,594	16,442	240	1,362	509	283,644	15,254	4,072	18,970	250	38,546
Arkansas.....	35,870	5,003	868	23	175	1,362	43,301	5,263		10,547	98	15,908
Kentucky.....	77,344	1,990	111		356	119	79,290	23,038	64	18,642	55	41,790
Tennessee.....	50,694	1,132	110		346	2	52,284	22,198		24,033	21	46,252
Total Southern States.....	886,707	33,821	41,646	703	6,343	2,992	972,212	176,246	10,660	333,354	2,182	522,442
Ohio.....	180,645	14,608	25,290	327	1,068	355	222,293	52,283	5,479	102,184	536	160,482
Indiana.....	114,955	8,812	7,743	414	718	605	133,247	30,337	218	51,434	356	91,345
Illinois.....	182,753	13,194	6,224	87	1,262	1,504	205,024	64,710	2,634	108,664	834	176,842
Michigan.....	59,974	4,828	4,489	1	470	303	70,065	21,635	637	90,846	405	122,523
Wisconsin.....	72,188	4,710	2,762	140	633	33	80,466	43,045	313	69,853	141	113,352
Minnesota.....	67,468	10,679	6,088	4	535	382	85,156	88,691	1,105	52,284	195	142,275

Iowa.....	77,145	11,559	2,982	143	393	477	92,699	74,647	96	34,511	103	109,357
Missouri.....	37,027	2,898	2,228	-----	130	7	42,290	11,161	204	6,127	49	17,841
Total Middle Western States.....	792,155	71,288	57,806	1,116	5,209	3,666	931,240	395,509	10,686	525,203	2,619	934,017
North Dakota.....	22,751	4,541	2,480	16	50	139	29,977	31,861	853	8,062	125	40,301
South Dakota.....	21,131	5,038	3,848	30	72	138	30,257	27,827	258	7,544	17	33,646
Nebraska.....	29,380	6,783	2,393	35	76	145	38,812	31,355	121	3,699	168	35,343
Kansas.....	69,723	9,630	7,861	198	295	308	88,013	25,811	420	7,387	141	33,759
Montana.....	21,855	2,694	7,154	51	98	292	32,144	14,668	36	10,111	912	25,717
Wyoming.....	23,211	1,912	5,651	368	34	100	31,276	6,420	150	9,228	176	15,974
Colorado.....	40,961	5,575	2,665	188	84	355	49,828	12,629	763	15,226	312	28,930
New Mexico.....	13,060	1,923	3,088	-----	25	57	18,143	4,893	292	2,185	44	7,414
Oklahoma.....	102,100	6,114	20,192	114	123	353	128,996	21,958	2,164	12,460	296	36,878
Total Western States.....	344,162	44,210	55,332	1,000	857	1,885	447,446	177,422	5,047	75,902	2,191	260,562
Washington.....	48,541	2,294	10,468	126	209	18	58,656	7,947	343	33,718	1,831	43,839
Oregon.....	34,879	4,100	7,290	16	150	23	46,428	7,725	212	12,510	319	29,766
California.....	152,451	5,172	20,327	119	684	1,116	179,869	9,740	4,924	77,085	366	92,115
Idaho.....	23,004	2,174	7,712	70	78	19	33,057	5,456	276	7,854	773	14,359
Utah.....	2,941	112	1,112	-----	19	177	4,361	986	104	2,800	32	3,922
Nevada.....	5,644	308	897	-----	16	14	6,879	501	-----	4,419	123	5,043
Arizona.....	13,823	410	2,307	-----	12	38	16,590	1,812	1,162	5,132	161	8,267
Total Pacific States.....	278,283	14,570	50,083	331	1,168	1,405	345,840	34,167	7,021	143,518	3,605	188,311
Alaska (nonmember banks).....	1,310	30	20	-----	1	3	1,364	69	-----	543	111	723
Hawaii (nonmember banks).....	2,156	27	895	-----	16	-----	3,094	117	-----	279	2	398
Total (nonmember banks).....	3,466	57	915	-----	17	3	4,458	186	-----	822	113	1,121
Total country banks.....	3,811,757	199,500	244,923	23,155	22,452	27,257	4,329,044	953,997	38,117	2,637,671	19,900	3,649,685
Total United States.....	8,790,864	259,255	463,985	30,237	37,767	71,011	9,593,119	1,129,946	74,202	3,698,103	45,768	4,948,019

TABLE No. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

MARCH 31, 1924

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
New York.....	1,724,719	13,607	7,588	309	3,817	28,518	1,778,018	43,334	2,516	211,519	11,332	268,700
Chicago.....	407,475	6,093	13,900	-----	2,131	243	429,842	4,175	6,375	23,152	1,293	34,995
Central reserve cities.....	2,132,194	19,700	21,488	369	5,948	28,761	2,208,460	47,509	8,890	234,671	12,625	303,095
OTHER RESERVE CITIES												
Boston.....	352,505	983	50	100	1,323	1,120	356,081	7,428	-----	79,571	3,563	90,562
Albany.....	21,108	57	24,089	-----	51	6,240	51,525	490	-----	9,146	6	9,552
Brooklyn and Bronx.....	35,232	116	397	-----	46	613	36,409	145	-----	1,548	1,453	3,146
Buffalo.....	26,012	43	477	-----	68	-----	27,500	1,930	1,912	17,632	90	21,564
Philadelphia.....	338,107	1,790	3,121	6,071	466	454	346,009	3,168	-----	42,653	1,618	47,329
Pittsburgh.....	208,874	2,207	2,547	941	500	3,891	216,460	885	18	40,012	957	41,672
Baltimore.....	69,874	136	2,372	-----	336	-----	72,718	946	840	15,417	66	17,239
Washington.....	61,818	686	1,269	-----	260	204	64,227	2,231	500	25,322	559	28,612
Richmond.....	81,045	326	1,984	-----	130	82	83,667	291	-----	18,832	68	19,291
Atlanta.....	88,181	630	1,163	-----	114	12	90,100	208	-----	20,012	22	20,242
Jacksonville.....	18,489	67	2,781	-----	41	23	21,401	2,634	3,214	16,449	135	22,492
Birmingham.....	15,954	316	29	-----	60	-----	16,359	9	-----	12,746	64	12,819
New Orleans.....	22,359	22	518	-----	143	-----	23,042	799	1,099	-----	78	1,976
Dallas.....	50,667	112	282	-----	210	47	51,288	277	4,050	10,422	61	14,810
El Paso.....	12,756	325	451	-----	-----	12	13,544	1,252	25	8,131	18	9,421
Fort Worth.....	27,555	112	2,027	-----	49	2	29,745	797	-----	7,562	53	8,412
Galveston.....	5,080	106	-----	-----	8	76	5,870	670	-----	10,214	10	10,794
Houston.....	43,901	2,826	679	-----	55	82	47,523	1,435	-----	19,908	37	21,380
San Antonio.....	21,630	681	879	-----	7	119	23,316	995	1,463	3,059	66	53,83
Waco.....	7,334	27	2,007	-----	-----	-----	9,868	282	-----	3,732	2	4,016
Little Rock.....	2,512	27	446	-----	-----	-----	2,985	429	-----	1,069	7	1,505
Louisville.....	34,709	818	98	-----	203	-----	35,323	7,807	-----	12,864	113	20,784
Memphis.....	5,841	829	131	-----	-----	-----	6,801	1,880	-----	3,101	49	5,030
Nashville.....	17,707	4	1,896	-----	49	16	19,672	2,899	180	8,401	20	11,600
Cincinnati.....	53,889	559	5,610	-----	165	47	60,270	1,098	-----	14,966	215	16,279
Cleveland.....	25,944	473	12,176	-----	44	243	34,880	1,484	6,425	25,666	56	33,631
Columbus.....	33,804	695	18,502	70	83	1	53,155	2,083	300	6,146	318	8,847

Toledo	16,240	627	758	1		17,626		2,400	7,959	194	10,553	
Indianapolis	35,656	335	3,264	85		39,340	2,067		1,386	93	3,540	
Chicago	20,498	513	1,290	45	74	22,470	945	308	39,518	403	11,174	
Peoria	10,418	325	550	90	23	11,406	3,158	50	5,424	21	8,653	
Detroit	85,220	2,387	5,711	225	378	93,921	3,929	2,400	8,683	609	15,621	
Grand Rapids	11,127	257	200	29		11,613	3,305		8,221	17	11,543	
Milwaukee	55,909		7,210	79	139	63,237	5,844		22,050	295	28,189	
Minneapolis	63,425	4,848	6,458	288	129	75,148	4,259	2,040	35,591	227	42,117	
St. Paul	44,831	1,373	15,651	162	129	62,146	3,351		11,952	325	15,628	
Cedar Rapids	5,049	200	246	10	26	5,686	792		4,362	4	5,158	
Des Moines	12,718	81	1,402	5		14,206	1,219	36	3,112	109	4,476	
Dubuque	2,256	365	395		5	3,021	1,380		3,340	6	4,726	
Sioux City	9,332	831	31		21	10,215	2,038		5,059	184	7,281	
Kansas City, Mo.	53,210	4,322	1,774	13	40	59,399	1,518		2,805	447	4,770	
St. Joseph	7,774	345		10		8,129	1,126		4,866	9	6,001	
St. Louis	117,793	727	1,806	278	70	120,173	7,510	830	37,232	307	45,879	
Lincoln	8,441	168	1,447	34	3	10,090	532		3,371	9	3,912	
Omaha	44,985	1,524	2,916	107	3	49,535	4,332	502	7,803	175	12,812	
Kansas City, Kans.	3,257	219	1,363	14	2	4,855	649	15	477	138	1,279	
Topeka	6,564	440	1,235	7		8,246	170		86	55	311	
Wichita	9,542	748	2,046	13		12,349	2,615		1,963	61	4,639	
Helena	2,543	107	309	6		2,965	315		1,031	39	1,385	
Denver	52,644	549	5,807	86	46	59,132	2,583	1,727	45,979	346	50,635	
Pueblo	9,424	139	1,182			9,755	1,081		1,877	106	3,064	
Muskogee	4,841		1,408		35	6,284	1,913	486	2,231	14	4,644	
Oklahoma City	19,656	861	5,922	20		26,459	1,959	295	9,709	339	12,302	
Tulsa	34,947	996	3,825	16	26	39,810	3,063	1,317	5,973	415	10,768	
Seattle	49,163	576	10,020	145	377	60,281	2,643		26,948	2,520	32,111	
Spokane	9,993	6	4,290	1	39	14,329	3,532		10,697	61	14,290	
Portland	35,375	279	5,971	109	74	41,808	1,096		31,453	538	33,037	
Los Angeles	114,043	1,513	9,560	226	860	126,802	5,390	3,438	45,880	276	54,984	
Oakland	14,977	42	1,650	24	1	16,694	417	500	4,593	90	5,600	
San Francisco	110,167	1,002	7,728	7	264	119,168	9,545	1,800	21,832	391	33,568	
Ogden	3,455	571	310			4,336	694		1,060	4	1,758	
Salt Lake City	13,424	415	1,315	26		15,180	1,855	1,100	3,839	132	6,926	
All other reserve cities	2,674,484	42,164	199,425	7,427	6,542	16,050	2,946,092	130,977	39,270	863,037	18,608	1,051,892
Total all reserve cities	4,806,678	61,864	220,913	7,796	12,490	44,811	5,154,552	178,486	48,160	1,097,708	31,233	1,355,587
COUNTRY BANKS												
Maine	30,304	458	10	26	32	30,830	733		69,562	111	70,406	
New Hampshire	30,717	1,543	1	36	58	32,355	1,379		11,598	223	13,200	
Vermont	13,307	674		13	36	14,080	746		25,833	98	26,677	
Massachusetts	192,863	2,609	105	66	347	196,751	5,577	463	162,743	876	169,659	
Rhode Island	34,739	2,334		128		37,251	1,077		11,809	248	13,134	
Connecticut	114,986	2,742		245	151	118,124	3,196	112	55,292	999	59,599	
Total New England States	416,916	10,410	116	66	795	1,038	429,341	12,708	575	336,837	2,555	352,675

TABLE No. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

MARCH 31, 1924—Continued

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
COUNTRY BANKS—continued												
New York.....	291,770	6,942	32,186	59	237	1,953	333,147	43,944	3,198	363,855	732	411,729
New Jersey.....	273,154	5,788	403	2,346	629	459	282,779	3,909	—	279,693	1,243	284,755
Pennsylvania.....	422,725	13,864	11,103	14,340	650	9,554	472,236	109,970	3,056	580,734	3,853	697,613
Delaware.....	9,305	—	—	—	19	—	9,324	148	—	5,898	50	6,105
Maryland.....	21,422	164	1,892	106	7	373	23,964	2,582	75	53,759	11	56,427
Total Eastern States.....	1,018,376	26,758	45,584	16,851	1,542	12,339	1,121,450	160,553	6,329	1,283,849	5,898	1,456,629
Virginia.....	79,022	5,301	1,118	237	38	201	85,917	31,200	1,168	72,753	122	105,243
West Virginia.....	75,647	2,603	3,833	60	129	247	82,519	18,914	609	44,982	2,701	67,206
North Carolina.....	63,303	565	4,119	—	34	50	68,071	23,808	619	28,121	270	52,518
South Carolina.....	36,909	510	298	—	13	22	37,752	11,021	406	41,680	91	53,198
Georgia.....	27,834	1,886	341	—	53	48	30,162	9,607	181	15,541	53	25,390
Florida.....	44,296	1,014	6,056	—	22	51	52,359	5,229	1,948	24,352	443	31,972
Alabama.....	49,465	1,508	756	28	64	25	51,846	5,788	8	24,134	65	29,995
Mississippi.....	22,236	1,216	7,353	—	3	35	30,843	7,559	201	11,833	20	19,633
Louisiana.....	30,780	1,432	3,585	—	82	79	35,958	2,350	1,142	11,807	37	15,316
Texas.....	217,091	7,262	26,488	294	130	812	252,077	18,997	5,225	19,803	304	44,329
Arkansas.....	32,770	4,455	1,311	—	29	1,392	39,957	5,933	20	10,702	106	16,761
Kentucky.....	70,801	1,956	399	—	72	125	73,353	24,071	124	20,120	48	44,363
Tennessee.....	47,401	978	208	—	80	2	48,759	22,601	—	24,732	25	47,358
Total Southern States.....	797,555	31,586	55,955	619	749	3,089	880,553	187,058	11,651	350,588	4,285	553,582
Ohio.....	183,615	13,234	30,040	485	156	332	227,862	51,847	6,147	104,618	681	163,293
Indiana.....	106,850	7,913	6,758	384	116	872	122,893	38,544	247	52,482	557	91,830
Illinois.....	191,228	12,665	10,394	499	108	1,621	216,605	64,805	2,735	109,200	973	177,773
Michigan.....	62,596	4,869	12,017	—	119	307	79,908	21,517	1,213	102,321	495	125,546
Wisconsin.....	74,609	4,395	9,419	119	93	292	88,837	43,947	710	69,678	227	114,562
Minnesota.....	63,997	9,615	7,709	13	48	377	81,759	88,744	911	53,486	208	143,409

Iowa.....	80,621	10,685	5,101	101	64	747	97,319	75,285	334	34,587	213	110,449
Missouri.....	34,679	2,472	2,577		3	8	39,739	11,650	238	6,737	72	18,697
Total Middle Western States.....	798,195	65,848	84,015	1,601	797	4,466	954,922	396,339	12,535	533,169	3,516	945,539
North Dakota.....	21,225	3,936	4,756	8	18	90	30,033	31,162	1,053	8,082	93	40,390
South Dakota.....	21,325	4,257	4,129	27	21	134	29,893	25,112	222	6,285	93	31,712
Nebraska.....	30,702	6,588	2,114	1	24	198	39,627	30,351	139	3,580	31	34,101
Kansas.....	65,334	8,955	5,517	197	14	259	80,276	26,002	465	7,428	203	34,098
Montana.....	20,248	2,357	4,737	3		249	27,594	12,450	13	9,369	1,319	23,142
Wyoming.....	21,432	1,795	4,860	34		124	28,245	6,751	96	9,106	258	16,211
Colorado.....	38,965	4,515	4,849	3	18	92	48,440	13,399	905	15,297	380	29,681
New Mexico.....	10,811	941	2,561		1	136	14,450	3,661	364	1,556	110	5,691
Oklahoma.....	53,761	5,352	18,603	39	17	176	117,948	23,423	3,355	12,620	285	39,683
Total Western States.....	323,801	38,696	52,126	312	113	1,458	416,506	172,311	6,312	73,314	2,772	254,709
Washington.....	41,595	1,770	19,146	44	19	32	62,606	8,278	2,289	22,453	1,891	44,911
Oregon.....	31,866	3,615	6,918	1,081	25	35	43,540	8,055	62	12,403	409	20,920
California.....	138,315	4,434	18,429	110	120	1,241	162,649	9,412	4,893	76,598	386	91,289
Idaho.....	20,752	1,970	5,769	19		25	28,535	5,807	286	7,939	537	14,969
Utah.....	2,512	250	653		13	4	3,432	947	102	2,802	33	3,584
Nevada.....	5,507	225	763		1	10	6,506	587		4,453	139	5,179
Arizona.....	12,848	187	1,576		11	26	14,648	1,817	774	5,143	204	7,938
Total Pacific States.....	253,395	12,451	53,254	1,254	189	1,373	321,916	34,903	8,406	141,791	3,990	189,690
Alaska (nonmember banks).....	1,317	7	25	18			1,367	67		587	108	762
Hawaii (nonmember banks).....	1,935	19	566				2,520	120		255	2	377
Total (nonmember banks).....	3,252	26	591	18			3,887	187		842	110	1,139
Total country banks.....	3,611,490	185,775	261,641	29,721	4,185	23,763	4,137,575	964,059	45,808	2,720,390	23,126	3,753,383
Total United States.....	8,418,168	217,639	512,554	28,517	16,675	68,574	9,292,127	1,142,545	93,968	3,818,098	54,359	5,108,970

TABLE No. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
New York.....	1,862,658	16,618	21,506	509	4,068	42,980	1,948,369	44,489	1,470	201,899	13,696	261,554
Chicago.....	457,778	6,507	45,660	-----	2,136	614	512,685	4,619	9,485	26,567	1,693	42,364
Central reserve cities.....	2,320,436	23,125	67,156	509	6,234	43,594	2,461,054	49,108	10,955	228,466	15,389	303,918
OTHER RESERVE CITIES												
Boston.....	368,341	743	50	208	1,164	2,301	372,807	8,329	-----	80,708	4,242	93,279
Albany.....	23,822	62	12,048	-----	51	23,145	59,128	401	-----	9,365	19	9,785
Brooklyn and Bronx.....	36,310	356	507	-----	68	663	37,904	170	-----	2,047	1,726	3,943
Buffalo.....	32,042	81	1,015	-----	67	-----	33,205	1,719	1,424	19,070	121	22,334
Philadelphia.....	361,252	1,735	2,837	3,321	715	424	370,284	2,919	-----	48,855	1,868	53,642
Pittsburgh.....	208,265	2,529	2,761	974	507	3,840	218,876	882	18	54,109	1,286	56,295
Baltimore.....	70,942	19	3,159	-----	439	2	74,761	1,416	840	16,654	74	18,984
Washington.....	60,306	425	1,369	-----	225	224	62,549	2,733	500	25,922	770	29,925
Richmond.....	32,295	327	1,522	-----	234	88	34,466	281	-----	19,575	76	19,932
Atlanta.....	38,792	315	434	-----	123	14	40,178	150	-----	21,419	23	21,592
Jacksonville.....	18,059	61	3,498	-----	41	10	21,669	3,063	3,766	16,366	211	23,406
Birmingham.....	16,005	391	77	-----	60	-----	16,533	1,111	-----	13,389	110	14,610
New Orleans.....	21,043	26	745	-----	143	-----	21,937	1,720	1,168	-----	83	2,871
Dallas.....	50,164	106	194	4	243	37	50,748	390	2,218	11,151	91	13,580
El Paso.....	10,953	382	421	-----	-----	-----	11,765	927	31	6,951	5	7,914
Fort Worth.....	25,485	193	1,345	-----	158	1	27,182	786	-----	8,054	67	8,907
Galveston.....	5,489	169	-----	-----	2	31	5,691	567	-----	10,202	15	10,784
Houston.....	46,416	2,326	577	-----	52	55	49,426	1,446	-----	21,065	45	22,556
San Antonio.....	20,938	506	550	-----	67	-----	22,061	1,371	2,238	3,402	73	7,084
Waco.....	6,873	32	1,617	-----	51	-----	8,573	262	-----	3,858	3	4,223
Little Rock.....	2,446	22	1,332	165	-----	-----	3,965	543	-----	1,047	8	1,598
Louisville.....	35,213	418	91	-----	202	-----	35,924	9,514	-----	13,465	159	23,138
Memphis.....	6,127	1,144	92	-----	66	-----	7,429	1,518	-----	3,261	55	4,834
Nashville.....	18,710	4	1,830	-----	56	15	20,615	2,882	131	8,527	28	11,568
Cincinnati.....	56,154	730	3,915	-----	167	18	60,984	1,401	-----	16,636	229	18,266
Cleveland.....	26,169	626	11,102	-----	91	992	38,980	1,429	7,125	26,084	66	34,704

Columbus.....	33,828	741	11,637	70	83	1	46,360	2,318	928	6,957	342	10,545
Toledo.....	8,857	351	661		15	4	9,888		1,623	6,389	142	8,154
Indianapolis.....	37,290	348	5,829		114		43,581	3,045		1,813	112	4,470
Chicago.....	20,080	480	2,335		75	28	22,948	921	353	40,672	541	42,487
Peoria.....	11,493	402	4,455		73	13	12,436	3,098	45	5,613	28	8,784
Detroit.....	98,333	2,307	4,366		277		105,283	4,148	2,400	12,551	985	19,784
Grand Rapids.....	10,732	256	300		77		11,305	3,381		8,326	31	11,738
Milwaukee.....	56,721		7,434		150	224	64,529	7,121	616	22,240	505	30,482
Minneapolis.....	66,532	3,390	8,093		286	113	73,414	4,889	1,830	35,000	469	42,194
St. Paul.....	47,176	1,357	12,425		154	193	61,305	3,705		12,581	1,089	17,325
Cedar Rapids.....	4,528	217	357	141	30	28	5,301	767		4,515	7	5,289
Des Moines.....	14,115	91	1,310		21		15,537	1,234	85	3,201	157	4,677
Dubuque.....	2,842	547	86		36		3,511	1,227		3,625	14	4,866
Sioux City.....	8,399	587	339		53	16	9,394	2,225		5,295	357	7,877
Kansas City, Mo.....	52,389	4,508	1,835		110	153	58,995	1,618		2,756	545	4,919
St. Joseph.....	6,617	256			16		6,889	1,103		5,223	18	6,324
St. Louis.....	118,757	1,226	1,647		272	60	121,962	7,814	500	39,401	379	48,694
Lincoln.....	7,716	518	2,454		42		10,730	194		3,471	13	3,678
Omaha.....	45,487	1,255	3,311		81	3	50,137	4,700	462	7,539	202	12,903
Kansas City, Kans.....	2,946	204	2,381		14	2	5,547	604	126	498	157	1,385
Topeka.....	5,301	303	1,246		22		6,872	197		88	91	371
Wichita.....	9,810	960	2,448		27	6	13,251	2,529		1,988	73	4,590
Helena.....	2,575	108	333		18		3,034	319		1,082	54	1,455
Denver.....	57,933	609	4,641		127	213	63,523	2,399	1,525	48,466	602	52,992
Pueblo.....	8,064	188	180		5		8,437	1,362		2,045	208	3,615
Muskogee.....	4,765		1,338		65	54	6,222	1,820	481	2,110	14	4,425
Oklahoma City.....	20,662	1,110	6,565		42	24	28,403	2,622	880	9,199	607	13,308
Tulsa.....	35,390	1,415	3,789		9	32	40,635	3,572	517	6,878	38	11,005
Seattle.....	48,912	518	10,074		200	268	59,972	2,626	30	27,157	3,031	32,844
Spokane.....	0,020	35	3,284		14	50	13,403	3,572		11,811	62	14,945
Portland.....	34,143	339	5,041		136	99	39,758	912		32,351	877	34,140
Los Angeles.....	112,578	1,167	13,814		284	80	127,923	5,305	3,346	47,247	363	56,261
Oakland.....	15,168	28	2,014		69	1	17,280	401		5,404	184	5,989
San Francisco.....	115,124	2,091	7,982		376	279	125,852	9,330		35,863	429	43,82
Ogden.....	3,764	811	198			7	4,780	453		1,103	14	1,570
Salt Lake City.....	13,752	249	1,444		6		15,451	2,018	870	3,933	146	6,967
All other reserve cities.....	2,751,360	43,200	184,734	4,883	8,371	33,820	3,026,368	141,679	36,076	922,674	23,989	1,124,41
Total all reserve cities.....	5,071,796	66,325	251,890	5,392	14,605	77,414	5,487,422	190,787	47,031	1,151,140	39,378	1,428,333
COUNTRY BANKS												
Maine.....	31,137	509	7		269	34	31,956	822		69,630	124	70,576
New Hampshire.....	31,175	1,396	2		186	59	32,818	1,301		11,944	295	13,540
Vermont.....	15,290	216	1		189	42	15,738	559		26,628	90	27,277
Massachusetts.....	202,006	3,117	72	64	765	559	206,583	6,246	7,342	160,555	1,119	175,262
Rhode Island.....	34,114	3,075			136		37,325	1,166		12,037	272	13,475
Connecticut.....	117,780	3,582			514	523	122,399	3,976		56,194	1,208	61,378
Total New England States.....	431,502	11,895	82	64	2,059	1,217	446,819	14,070	7,342	336,988	3,108	361,508

TABLE No. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
COUNTRY BANKS—continued												
New York.....	299,581	6,352	37,131	124	1,555	2,113	346,856	39,093	2,334	382,878	1,069	425,374
New Jersey.....	298,336	5,482	1,044	1,318	1,420	614	308,214	6,305	-----	287,981	1,951	296,237
Pennsylvania.....	415,932	11,748	12,332	10,276	3,321	11,777	465,386	113,379	3,244	592,856	4,828	714,307
Delaware.....	9,665	1	-----	-----	58	-----	9,724	152	-----	6,088	113	6,353
Maryland.....	22,364	100	2,465	62	233	101	25,415	2,510	148	54,446	15	57,119
Total Eastern States..	1,045,878	23,773	52,972	11,780	6,587	14,605	1,155,595	161,439	5,726	1,324,249	7,976	1,499,390
Virginia.....	74,099	5,465	804	108	1,123	201	81,800	31,065	1,284	77,165	124	109,638
West Virginia.....	70,864	1,928	2,805	225	604	243	75,669	19,092	885	46,734	236	66,947
North Carolina.....	56,647	499	2,927	132	454	110	60,799	22,658	549	28,212	47	51,462
South Carolina.....	33,039	188	140	-----	360	21	33,748	11,624	959	41,991	100	54,674
Georgia.....	26,582	2,035	400	3	294	47	29,361	9,584	449	15,093	62	25,788
Florida.....	36,792	2,137	6,671	-----	195	7	45,802	5,354	1,788	24,700	437	32,279
Alabama.....	45,948	1,544	-----	-----	225	67	45,240	6,980	8	24,989	242	32,219
Mississippi.....	22,797	1,241	5,501	-----	154	-----	29,693	8,276	116	12,551	36	20,979
Louisiana.....	27,199	1,509	2,810	-----	139	1,961	33,618	2,244	1,174	11,936	31	15,385
Texas.....	195,924	8,028	22,590	250	757	602	228,151	19,171	3,824	21,556	365	44,916
Arkansas.....	31,472	4,604	1,661	-----	100	1,288	39,125	5,955	-----	10,940	119	17,014
Kentucky.....	67,925	1,523	611	4	349	167	70,579	24,740	40	20,735	55	45,570
Tennessee.....	46,437	898	431	-----	296	395	48,457	22,721	7	24,629	18	47,375
Total Southern States..	735,725	31,599	47,807	722	5,080	5,109	826,042	189,464	11,079	361,831	1,872	564,246
Ohio.....	181,704	12,873	27,992	193	1,039	623	224,424	52,377	7,311	105,513	712	165,913
Indiana.....	109,628	7,575	9,934	412	662	968	129,179	41,103	354	53,141	484	95,082
Illinois.....	192,506	11,846	9,822	175	961	1,454	216,764	65,560	2,595	111,639	1,146	180,940
Michigan.....	60,289	4,706	9,196	1	470	344	75,006	22,584	1,457	103,601	703	128,345
Wisconsin.....	72,146	4,465	8,082	174	570	178	85,615	45,116	256	72,833	358	118,593
Minnesota.....	86,008	9,191	15,437	55	323	359	91,383	87,547	846	53,774	414	142,581

Iowa.....	74,326	11,117	3,812	46	258	448	90,005	75,102	196	35,697	257	111,282
Missouri.....	33,765	2,353	2,402	7	121	8	38,656	11,902	194	6,633	144	18,875
Total Middle Western States.....	790,372	64,124	86,677	1,063	4,404	4,392	951,032	401,291	13,239	542,831	4,248	961,609
North Dakota.....	19,493	4,057	2,587	8	28	95	26,268	30,123	1,027	8,060	166	39,576
South Dakota.....	20,592	4,229	3,636	48	56	138	28,679	24,067	602	5,842	212	30,723
Nebraska.....	29,127	6,388	2,698	2	55	159	38,429	30,455	754	3,309	34	34,552
Kansas.....	65,594	8,693	7,643	207	245	209	82,591	26,749	382	7,366	259	34,756
Montana.....	21,036	2,417	5,528	2	54	238	29,275	11,941	7	9,420	1,679	23,047
Wyoming.....	20,083	1,898	4,991	-----	33	41	27,046	6,320	77	8,490	373	15,260
Colorado.....	38,128	4,811	2,694	18	76	93	45,820	13,398	503	16,033	530	30,464
New Mexico.....	11,326	1,301	3,200	-----	7	16	15,850	3,445	269	2,074	140	5,928
Oklahoma.....	90,072	5,415	22,397	15	42	239	118,180	22,972	2,967	12,554	361	38,854
Total Western States.....	315,451	39,209	55,374	300	576	1,228	412,138	169,470	6,588	73,148	3,754	252,960
Washington.....	41,793	1,697	14,738	155	133	19	58,535	9,184	2,801	31,781	2,135	45,901
Oregon.....	31,827	3,558	7,309	18	120	847	43,679	8,181	92	12,524	480	21,277
California.....	128,954	3,865	20,221	92	659	515	154,306	9,448	5,456	76,313	520	91,737
Idaho.....	19,698	1,714	6,693	642	40	6	28,793	5,585	165	8,137	1,088	14,925
Utah.....	2,311	27	309	-----	16	368	3,061	829	88	2,823	37	3,777
Nevada.....	5,848	324	925	-----	30	15	7,142	500	-----	4,677	164	5,341
Arizona.....	12,082	157	1,899	-----	11	35	14,184	1,255	1,101	5,117	234	7,707
Total Pacific States.....	242,513	11,342	52,184	907	1,009	1,745	309,700	34,982	9,703	141,372	4,608	199,665
Alaska (nonmember banks).....	1,374	8	25	15	3	-----	1,425	63	-----	623	118	804
Hawaii (nonmember banks).....	1,984	18	1,063	-----	12	-----	3,077	138	-----	275	2	415
Total (nonmember banks).....	3,358	26	1,088	15	15	-----	4,502	201	-----	898	120	1,219
Total country banks.....	3,564,799	181,968	296,184	14,851	19,730	28,296	4,105,828	970,917	53,677	2,781,317	25,686	3,831,597
Total United States.....	8,636,595	218,293	548,074	20,243	34,335	105,710	9,593,250	1,161,704	109,708	3,932,457	65,064	5,259,933

TABLE No. 51.—*Classification of deposits in national banks at date of each report during year ended October 10, 1924*—Continued

OCTOBER 10, 1924

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
New York.....	1,820,508	11,502	19,804	101	389	37,611	1,889,915	49,441	1,651	252,045	13,278	316,415
Chicago.....	481,256	6,392	7,290	-----	103	468	495,509	6,912	7,600	19,090	1,697	35,299
Central reserve cities.....	2,301,764	17,894	27,094	101	492	38,079	2,385,424	56,353	9,251	271,135	14,975	351,714
OTHER RESERVE CITIES												
Boston.....	387,855	1,189	50	306	148	820	390,368	11,211	-----	86,823	4,269	102,303
Albany.....	23,901	70	14,299	-----	3	13,585	51,858	835	-----	10,200	26	11,061
Brooklyn and Bronx.....	38,797	290	459	-----	2	573	40,121	159	-----	2,446	1,747	4,352
Buffalo.....	32,436	74	1,318	-----	5	-----	33,833	2,359	1,503	20,248	120	24,230
Philadelphia.....	374,294	2,001	3,881	4,348	19	584	385,127	4,040	-----	63,341	1,887	69,268
Pittsburgh.....	205,206	2,561	3,365	953	21	3,709	215,815	2,782	18	47,919	1,174	51,893
Baltimore.....	74,696	117	4,221	-----	30	2	79,066	1,961	840	19,345	65	22,211
Washington.....	64,291	427	1,291	-----	249	180	66,438	2,534	500	29,196	868	33,098
Richmond.....	31,727	304	646	-----	8	90	32,775	335	-----	19,465	77	19,877
Atlanta.....	42,876	1,545	291	-----	4	32	44,748	107	-----	21,163	34	21,304
Jacksonville.....	18,528	54	1,627	-----	4	41	20,254	4,906	3,841	16,215	201	25,163
Birmingham.....	19,195	557	-----	-----	-----	500	21,110	1,120	-----	13,197	109	14,426
New Orleans.....	22,815	24	445	-----	17	-----	23,301	1,827	1,073	-----	74	2,974
Dallas.....	56,519	58	196	-----	26	113	56,912	594	1,160	11,016	113	12,883
El Paso.....	11,974	282	888	-----	-----	-----	13,144	889	116	6,497	12	7,514
Fort Worth.....	28,797	349	721	-----	4	2	29,873	640	-----	7,808	75	8,523
Galveston.....	5,956	214	-----	-----	2	31	6,203	452	-----	10,416	20	10,888
Houston.....	50,657	1,518	317	-----	5	57	52,554	1,715	-----	20,566	54	22,355
San Antonio.....	24,553	571	373	-----	4	-----	25,501	1,171	4,486	4,963	83	10,703
Waco.....	9,425	28	1,213	-----	1	-----	10,667	251	-----	3,864	3	4,118
Little Rock.....	2,550	42	242	-----	1	-----	2,835	415	13	1,072	15	1,515
Louisville.....	40,281	382	79	-----	12	-----	40,754	9,448	-----	13,509	136	23,093
Memphis.....	6,822	608	51	-----	-----	3	7,484	1,691	-----	3,430	61	5,182
Nashville.....	17,652	3	1,506	-----	6	43	19,210	3,117	67	8,505	30	11,719
Cincinnati.....	54,374	831	5,741	-----	13	57	61,016	2,187	300	18,116	214	20,817
Cleveland.....	23,877	319	10,444	-----	7	1,525	36,172	1,816	7,000	27,747	66	36,629

Columbus.....	35, 125	665	15, 023	70	7	7	50, 897	2, 654	928	6, 577	333	10, 492
Toledo.....	4, 089	144	607		1		4, 841		900	2, 947	55	3, 902
Indianapolis.....	37, 442	369	2, 565		5		40, 381	3, 026		1, 263	107	5, 026
Chicago.....	21, 381	447	2, 405		21	75	24, 329		383	40, 188	544	42, 091
Peoria.....	10, 964	142	355		38	17	11, 506	4, 263	45	5, 441	26	9, 775
Detroit.....	109, 737	2, 997	2, 728		22		115, 484	4, 855	400	22, 408	552	28, 210
Grand Rapids.....	13, 286	277	100		5		13, 618	3, 737		3, 158	33	11, 928
Milwaukee.....	64, 736		5, 651		5	77	70, 469	8, 822	619	22, 275	605	32, 221
Minneapolis.....	77, 134	1, 478	3, 453		32	112	82, 209	7, 295	2, 778	36, 452	590	47, 115
St. Paul.....	53, 482	2, 037	6, 450		33	8	62, 020	2, 589		12, 960	1, 184	16, 733
Cedar Rapids.....	4, 527	187	388	140	1		5, 243	811		4, 400	8	5, 219
Des Moines.....	15, 283	76	2, 597		3		17, 959	1, 454	130	3, 178	179	4, 941
Dubuque.....	2, 705	524	344			7	3, 580	1, 281		3, 673	14	4, 968
Sioux City.....	9, 607	682	306		4	4	10, 599	2, 292		5, 208	375	7, 875
Kansas City, Mo.....	58, 161	4, 933	2, 394		4	92	65, 584	1, 765		2, 567	574	4, 906
St. Joseph.....	7, 476	308			1		7, 785	1, 346		5, 169	19	6, 534
St. Louis.....	131, 903	749	1, 110		29	35	133, 836	11, 047	500	45, 595	370	57, 612
Lincoln.....	9, 211	452	1, 251		3		10, 917	170		3, 435	15	3, 620
Omaha.....	47, 612	1, 359	3, 811	1	9	3	52, 795	4, 376	375	7, 558	226	12, 535
Kansas City, Kans.....	3, 571	208	852		2	2	4, 635	89	55	1, 061	164	1, 369
Topeka.....	5, 786	340	1, 624				7, 750	185		83	107	375
Wichita.....	11, 315	1, 198	1, 504		2	1	14, 020	2, 979		2, 133	82	5, 194
Helena.....	3, 311	104	276			3	3, 894	341		1, 061	69	1, 471
Denver.....	61, 839	1, 463	6, 277		6	155	69, 740	2, 243	1, 040	46, 179	705	50, 167
Pueblo.....	6, 668	191	205				7, 064	1, 327	5	2, 109	208	3, 649
Muskogee.....	5, 450		689			49	6, 188	1, 847	406	2, 202	11	4, 466
Oklahoma City.....	22, 579	841	5, 432		2	28	28, 882	2, 853	751	9, 290	741	13, 635
Tulsa.....	33, 988	1, 188	3, 752		1	29	38, 958	4, 208	567	8, 627	33	13, 435
Seattle.....	53, 334	576	6, 853		24	255	61, 042	2, 916	80	27, 889	3, 129	34, 014
Spokane.....	11, 634	31	2, 224		3	43	13, 935	3, 822		11, 746	73	15, 641
Portland.....	39, 575	353	4, 041		34	84	44, 092	1, 301		34, 929	963	37, 193
Los Angeles.....	118, 640	1, 001	12, 335		29	750	132, 755	5, 296	3, 746	52, 169	370	61, 581
Oakland.....	16, 350	38	1, 675		3		18, 066	526	350	5, 278	181	6, 335
San Francisco.....	128, 020	1, 915	3, 290		219	220	133, 664	10, 683	200	36, 674	440	47, 997
Ogden.....	4, 177	536	135		10	8	4, 866	856		1, 113	15	1, 984
Salt Lake City.....	15, 236	577	1, 320		6		17, 139	1, 845		4, 002	155	6, 002
All other reserve cities.....	2, 925, 338	42, 809	158, 544	5, 818	1, 161	24, 011	3, 157, 681	165, 238	35, 175	973, 109	24, 688	1, 198, 210
Total all reserve cities.....	5, 227, 102	60, 703	185, 638	5, 919	1, 653	62, 090	5, 543, 105	221, 591	44, 426	1, 244, 244	39, 663	1, 549, 924
COUNTRY BANKS												
Maine.....	32, 676	580	7		9	50	33, 322	892	818	70, 106	117	71, 933
New Hampshire.....	34, 013	1, 373	1		14	54	35, 455	1, 575		12, 393	287	14, 255
Vermont.....	16, 326	314			9	44	16, 693	603	1	26, 350	89	27, 043
Massachusetts.....	212, 904	3, 237	112	34	66	307	216, 660	7, 943	113	172, 621	1, 011	181, 688
Rhode Island.....	34, 641	2, 995		56	7		37, 699	1, 292		12, 425	251	13, 968
Connecticut.....	117, 270	3, 241	20		21	500	121, 052	4, 195	324	59, 677	1, 150	65, 355
Total New England States.....	447, 830	11, 740	140	90	126	955	460, 881	16, 500	1, 256	353, 572	2, 914	374, 242

TABLE NO. 51.—Classification of deposits in national banks at date of each report during year ended October 10, 1924—Continued

OCTOBER 10, 1924—Continued

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State and other municipal deposits	Deposits subject to notice of less than 30 days	Dividends unpaid	Other demand deposits	Total	Certificates of deposit due on or after 30 days	State and other municipal deposits	Other time deposits	Postal savings deposits	Total
COUNTRY BANKS—continued												
New York.....	310,619	6,626	34,332	108	102	2,463	354,250	40,430	2,481	397,631	4,644	445,186
New Jersey.....	290,119	5,922	706	4,698	84	324	310,853	5,035	5	290,426	1,902	306,368
Pennsylvania.....	428,510	11,048	11,731	9,451	142	13,624	475,506	115,411	4,852	599,349	5,518	725,130
Delaware.....	9,564				3		9,567	155		6,299	113	6,567
Maryland.....	24,403	162	2,972	55	5	28	27,625	2,438	617	55,528	15	58,598
Total Eastern States.....	1,073,215	23,758	49,741	14,312	336	16,439	1,177,801	163,469	7,955	1,358,233	12,192	1,541,849
Virginia.....	78,738	5,285	625	12	13	91	84,764	30,882	972	77,440	540	109,834
West Virginia.....	69,910	1,613	2,668		32	359	74,582	19,932	279	45,114	208	65,533
North Carolina.....	58,710	458	3,987	123	11	548	63,837	24,634	544	28,055	228	53,461
South Carolina.....	32,530	279	735	2	10	48	33,604	11,585	606	42,483	103	54,777
Georgia.....	31,097	2,574	271		11	48	34,001	10,390	552	15,491	66	26,499
Florida.....	36,090	939	7,224		9	3	44,265	6,572	2,106	24,623	451	33,752
Alabama.....	51,684	1,165	258		54	105	53,266	6,752	7	25,186	104	32,049
Mississippi.....	26,450	1,272	3,251		6		30,979	8,542	59	12,759	36	21,396
Louisiana.....	30,850	1,407	2,004		13	68	34,342	2,317	1,578	12,181	43	16,119
Texas.....	239,655	7,885	19,145	248	36	957	267,926	19,471	2,935	22,584	386	45,376
Arkansas.....	33,100	4,602	1,313		4	1,391	40,410	6,150	115	11,947	132	17,744
Kentucky.....	64,697	1,194	716	50	21	188	66,866	25,265	67	21,485	54	46,871
Tennessee.....	47,690	879	387		16	26	48,998	23,000	5	25,136	18	48,159
Total Southern States.....	801,201	29,552	42,584	435	236	3,832	877,840	195,492	9,825	363,884	2,369	571,570
Ohio.....	181,340	12,076	27,329	331	46	636	221,758	53,052	5,843	108,464	674	168,033
Indiana.....	110,427	7,423	6,523		31	847	125,251	42,851	319	54,946	503	98,619
Illinois.....	190,613	11,984	9,507	149	44	1,318	213,615	67,514	2,024	112,436	1,118	183,092
Michigan.....	62,361	4,730	7,434		20	389	74,934	24,345	879	104,384	694	130,302
Wisconsin.....	73,459	4,120	6,539	241	21	258	84,638	46,645	1,611	71,716	376	120,348
Minnesota.....	72,156	8,760	6,641	134	9	395	88,095	87,874	1,242	55,300	439	144,855

Iowa.....	79,088	11,535	6,740	58	15	320	97,726	75,276	91	35,687	310	111,373
Missouri.....	35,714	2,680	1,783	1	3	11	40,192	11,997	134	6,957	164	19,252
Total Middle Western States.....	805,158	63,278	72,496	914	189	4,174	946,200	409,554	12,143	549,890	4,287	975,874
North Dakota.....	29,827	4,508	2,518	59	4	89	37,005	30,260	1,130	8,250	235	39,875
South Dakota.....	26,252	3,970	3,085	8	13	127	33,455	23,873	323	6,630	471	31,297
Nebraska.....	31,040	5,993	2,170	56	2	162	39,423	31,591	118	3,905	33	35,647
Kansas.....	75,225	9,230	4,894	211	2	176	89,738	27,861	244	7,550	263	35,927
Montana.....	27,801	2,290	3,936	4		366	34,397	11,927	9	9,389	1,997	23,322
Wyoming.....	18,579	1,400	4,035		9	72	24,065	5,647	246	6,539	669	13,092
Colorado.....	42,801	4,567	4,090		5	74	51,537	13,460	390	15,936	573	36,359
New Mexico.....	11,994	1,062	2,483			30	15,569	3,496	243	1,953	135	5,827
Oklahoma.....	108,098	5,295	19,783	47	4	159	133,986	22,541	3,455	11,576	469	38,041
Total Western States.....	372,217	38,315	46,994	385	39	1,255	459,205	170,656	6,158	71,728	4,845	253,387
Washington.....	47,851	1,660	11,520		4	22	61,057	8,397	2,683	33,050	2,236	46,366
Oregon.....	37,711	4,037	7,023	5	19	65	48,860	7,930	110	12,970	529	21,539
California.....	139,360	4,285	18,403	91	38	583	162,760	9,716	5,205	77,180	651	92,752
Idaho.....	22,633	1,949	4,649	15		16	29,262	5,787	151	8,011	1,271	15,220
Utah.....	2,594	213	353		6	2	3,168	1,061	88	2,832	45	4,026
Nevada.....	6,503	334	604			12	7,543	495	5	4,811	169	5,480
Arizona.....	11,791	317	1,435		4	29	13,576	1,103	932	4,814	218	7,067
Total Pacific States.....	298,443	12,795	44,077	111	71	729	326,226	34,489	9,174	143,668	5,119	192,450
Alaska (nonmember banks).....	1,518	18	25			1	1,562	60		638	126	824
Hawaii (nonmember banks).....	2,054	17	680				2,751	269		286	2	557
Total (nonmember banks).....	3,572	35	705			1	4,313	329		924	128	1,381
Total country banks.....	3,771,636	179,473	256,737	16,247	997	27,385	4,252,475	990,489	46,511	2,841,899	31,854	3,910,753
Total United States.....	8,998,738	240,176	442,375	22,166	2,650	89,475	9,795,580	1,212,080	90,937	4,086,143	71,517	5,460,677

TABLE No. 52.—*Cash in vaults of national banks at date of each report during year ended October 10, 1924*

DECEMBER 31, 1923

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5102)	Paper currency (other than gold certificates)	Total cash
New York.....	689	6,401	1,495		21,834	30,419
Chicago.....	693	1,863	1,311		13,844	17,711
Central reserve cities.....	1,382	8,264	2,806		35,678	48,130
OTHER RESERVE CITIES						
Boston.....	125	74	534		5,455	6,188
Albany.....	12	372	84		789	1,257
Brooklyn and Bronx.....	26	264	174		1,142	1,606
Buffalo.....	32		66		1,056	1,154
Philadelphia.....	198	83	797		8,009	9,087
Pittsburgh.....	187	160	588		5,064	5,999
Baltimore.....	56	8	151		1,896	2,113
Washington.....	74	1,155	234		1,571	3,034
Richmond.....	18	4	102		713	837
Atlanta.....	23	27	92		835	977
Jacksonville.....	13	21	65		660	759
Birmingham.....	9	7	46		793	855
New Orleans.....	5	3	41		501	550
Dallas.....	26	1	129		1,022	1,178
El Paso.....	48		63		255	366
Fort Worth.....	18	3	143		877	1,041
Galveston.....	48		26		206	282
Houston.....	37	10	157		1,655	1,859
San Antonio.....	148	22	191		1,597	1,958
Waco.....	6	2	99		303	410
Little Rock.....	6		12		88	106
Louisville.....	15	19	103		764	901
Memphis.....	7	2	36		213	258
Nashville.....	12	1	57		331	401
Cincinnati.....	32	20	125		1,956	2,133
Cleveland.....	4	30	106		632	772
Columbus.....	42	37	161		2,009	2,249
Toledo.....	24	22	56		901	1,003
Indianapolis.....	373	73	255		3,489	4,190
Chicago.....	92	137	187		1,556	1,972
Peoria.....	53	56	63		646	818
Detroit.....	8		132		1,015	1,155
Grand Rapids.....	57	22	83		734	896
Milwaukee.....	66	104	177		1,610	1,957
Minneapolis.....	29	2	273		1,715	2,019
St. Paul.....	21	14	184		1,409	1,628
Cedar Rapids.....	1		30		294	325
Des Moines.....	26	52	74		653	805
Dubuque.....	37	24	48		134	243
Sioux City.....	17	39	89		482	627
Kansas City, Mo.....	75	95	141		1,347	1,658
St. Joseph.....	42	20	89		493	644
St. Louis.....	24	17	153		1,589	1,783
Lincoln.....	9		97		340	446
Omaha.....	111	18	217		1,168	1,514
Kansas City, Kans.....	9	7	36		126	178
Topeka.....	16	1	38		240	295
Wichita.....	59	4	75		517	655
Helena.....	3	1	15		93	112
Denver.....	1,301	239	236		1,181	2,957
Pueblo.....	127	61	52		266	506
Muskogee.....	4		83		296	383
Oklahoma City.....	29	6	154		525	714
Tulsa.....	18	10	106		960	1,094
Seattle.....	85	8	484		1,761	2,338
Spokane.....	16	1	117		439	573
Portland.....	38	10	225		934	1,207
Los Angeles.....	425	79	495		2,753	3,752
Oakland.....	36	15	139		488	678
San Francisco.....	51	8	443		2,065	2,567

TABLE NO. 52.—*Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued*

DECEMBER 31, 1923—Continued

(In thousands of dollars)

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
OTHER RESERVE CITIES—continued						
Ogden.....	21		56		126	203
Salt Lake City.....	26	1	55		224	306
All other reserve cities.....	4,556	3,471	9,539		72,965	90,531
Total all reserve cities.....	5,938	11,735	12,345		108,643	138,661
COUNTRY BANKS						
Maine.....	82	41	176		1,729	2,028
New Hampshire.....	87	40	182		1,792	2,101
Vermont.....	52	39	113		962	1,106
Massachusetts.....	363	299	843	5	11,161	12,671
Rhode Island.....	87	22	140		1,611	1,860
Connecticut.....	188	432	451		5,510	6,581
Total New England States.....	859	673	1,905	5	22,705	26,347
New York.....	509	2,600	1,572		12,245	16,926
New Jersey.....	574	1,991	1,195		12,600	16,360
Pennsylvania.....	1,857	1,220	3,284		28,716	35,077
Delaware.....	24	3	58		480	565
Maryland.....	89	210	174		1,277	1,750
Total Eastern States.....	3,053	6,024	6,283		55,318	70,678
Virginia.....	281	399	660		5,250	6,590
West Virginia.....	162	164	338		3,678	4,342
North Carolina.....	131	120	410		3,681	4,342
South Carolina.....	42	63	323		2,494	2,922
Georgia.....	117	28	296		2,099	2,540
Florida.....	74	77	229		2,505	2,885
Alabama.....	266	154	401		2,923	3,744
Mississippi.....	42	40	164		1,188	1,434
Louisiana.....	47	10	209		1,518	1,784
Texas.....	444	158	1,606		9,434	11,642
Arkansas.....	94	38	302		1,741	2,175
Kentucky.....	214	182	351		2,991	3,738
Tennessee.....	193	130	320		3,247	3,890
Total Southern States.....	2,107	1,563	5,609		42,749	52,028
Ohio.....	433	382	1,196		10,969	12,980
Indiana.....	492	473	925		7,090	8,980
Illinois.....	672	748	1,299		9,945	12,664
Michigan.....	329	216	494		4,556	5,595
Wisconsin.....	307	300	573		4,152	5,332
Minnesota.....	385	134	834		4,057	5,410
Iowa.....	447	325	871		3,519	5,165
Missouri.....	194	90	314		1,319	1,917
Total Middle Western States.....	3,259	2,668	6,509		45,607	58,043
North Dakota.....	86	32	359		1,493	1,970
South Dakota.....	74	45	288		1,111	1,518
Nebraska.....	166	65	372		1,128	1,731
Kansas.....	315	144	702		2,670	3,831
Montana.....	144	63	281		2,188	2,681
Wyoming.....	78	35	181		1,213	1,507
Colorado.....	300	221	390		2,002	2,913
New Mexico.....	48	20	164		794	1,026
Oklahoma.....	183	107	894		4,371	5,555
Total Western States.....	1,394	737	3,631		16,970	22,732

TABLE NO. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

DECEMBER 31, 1923—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
COUNTRY BANKS—continued						
Washington.....	338	25	495	-----	2,555	3,413
Oregon.....	369	22	375	-----	1,836	2,602
California.....	481	67	1,184	-----	5,667	7,399
Idaho.....	88	40	297	-----	1,075	1,500
Utah.....	26	-----	29	-----	116	171
Nevada.....	54	6	68	-----	335	463
Arizona.....	79	24	202	-----	904	1,209
Total Pacific States.....	1,435	184	2,650	-----	12,488	16,757
Alaska (nonmember banks).....	97	3	7	-----	134	241
Hawaii (nonmember banks).....	27	-----	63	-----	851	941
Total (nonmember banks).....	124	3	70	-----	985	1,182
Total country banks.....	12,231	12,052	26,657	5	196,822	247,767
Total United States.....	18,169	23,787	39,002	5	305,465	386,428

MARCH 31, 1924

New York.....	471	6,757	1,381	-----	19,618	28,227
Chicago.....	602	4,370	1,421	-----	8,809	15,202
Central reserve cities.....	1,073	11,127	2,802	-----	28,427	43,429
OTHER RESERVE CITIES						
Boston.....	90	129	437	-----	4,449	5,105
Albany.....	15	94	66	-----	809	984
Brooklyn and Bronx.....	19	205	159	-----	872	1,235
Buffalo.....	17	6	61	-----	806	890
Philadelphia.....	152	91	714	-----	6,302	7,259
Pittsburgh.....	199	146	437	-----	4,925	5,707
Baltimore.....	67	26	158	-----	1,604	1,855
Washington.....	61	1,126	202	-----	1,446	2,835
Richmond.....	8	8	68	-----	533	617
Atlanta.....	38	62	143	-----	853	1,096
Jacksonville.....	11	22	62	-----	651	746
Birmingham.....	13	12	48	-----	540	613
New Orleans.....	7	-----	41	-----	422	470
Dallas.....	22	1	107	-----	907	1,037
El Paso.....	63	4	77	-----	255	390
Fort Worth.....	20	3	112	-----	697	832
Galveston.....	83	-----	46	-----	306	435
Houston.....	30	13	143	-----	1,362	1,548
San Antonio.....	167	25	137	-----	1,536	1,865
Waco.....	9	6	87	-----	354	456
Little Rock.....	2	2	10	-----	61	75
Louisville.....	13	21	72	-----	641	747
Memphis.....	4	2	33	-----	186	225
Nashville.....	10	-----	50	-----	319	379
Cincinnati.....	35	19	141	-----	1,436	1,631
Cleveland.....	5	31	83	-----	737	856
Columbus.....	66	27	125	1	1,594	1,813
Toledo.....	25	3	66	-----	815	909
Indianapolis.....	396	409	275	-----	2,636	3,716
Chicago.....	99	172	165	-----	1,263	1,699
Peoria.....	64	47	71	-----	638	820
Detroit.....	5	161	114	-----	1,027	1,307
Grand Rapids.....	65	33	64	-----	686	848
Milwaukee.....	79	65	205	-----	1,449	1,818
Minneapolis.....	32	3	252	-----	1,404	1,691
St. Paul.....	20	9	180	-----	1,188	1,397

TABLE No. 52.—*Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued*

MARCH 31, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
OTHER RESERVE CITIES—continued						
Cedar Rapids.....	2		36		285	323
Des Moines.....	46	68	95		559	768
Dubuque.....	39	48	27		140	254
Sioux City.....	23	140	89		503	845
Kansas City, Mo.....	47	57	153		1,074	1,331
St. Joseph.....	48	16	59		426	549
St. Louis.....	17	11	169		1,461	1,658
Lincoln.....	13		75		324	412
Omaha.....	139	18	188		1,090	1,444
Kansas City, Kans.....	11	11	17		159	198
Topeka.....	14	2	44		306	366
Wichita.....	69	3	84		457	613
Helena.....	5	1	11		92	109
Denver.....	1,313	234	226		1,150	2,923
Pueblo.....	111	72	36		358	607
Muskogee.....	6		55		245	306
Oklahoma City.....	35	11	132		521	699
Tulsa.....	19	12	116		843	990
Seattle.....	108	8	421		1,673	2,210
Spokane.....	14		79		427	520
Portland.....	60	3	241		930	1,234
Los Angeles.....	514	103	570		2,672	3,859
Oakland.....	14		150		466	630
San Francisco.....	56	23	481		2,169	2,729
Ogden.....	24		58		90	172
Salt Lake City.....	16		69		232	317
All other reserve cities.....	4,804	3,844	8,892	1	64,400	82,001
Total all reserve cities.....	5,877	14,971	11,694	1	92,887	125,430
COUNTRY BANKS						
Maine.....	83	45	149		1,624	1,901
New Hampshire.....	96	47	158		1,693	1,994
Vermont.....	66	41	97		692	896
Massachusetts.....	370	236	708	4	9,369	10,687
Rhode Island.....	89	20	125		1,503	1,737
Connecticut.....	211	392	411		4,683	5,697
Total New England States.....	915	781	1,648	4	19,564	22,912
New York.....	688	2,392	1,250		10,597	14,927
New Jersey.....	681	1,867	995		9,306	12,849
Pennsylvania.....	2,050	1,239	2,580		25,686	31,555
Delaware.....	21	4	53		288	366
Maryland.....	106	201	131		1,121	1,559
Total Eastern States.....	3,546	5,703	5,009		46,998	61,256
Virginia.....	319	310	544		3,994	5,167
West Virginia.....	188	160	317		2,812	3,477
North Carolina.....	143	113	394		2,688	3,338
South Carolina.....	52	82	321		1,766	2,221
Georgia.....	122	28	285		1,701	2,136
Florida.....	93	60	244		2,095	2,492
Alabama.....	279	158	362		2,237	3,036
Mississippi.....	47	29	162		932	1,170
Louisiana.....	52	12	197		1,396	1,657
Texas.....	455	168	1,583		7,656	9,862
Arkansas.....	96	43	251		1,578	1,968
Kentucky.....	225	168	337		2,400	3,130
Tennessee.....	180	101	268		2,255	2,804
Total Southern States.....	2,251	1,432	5,264		33,510	42,458

TABLE NO. 52.—*Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued*

MARCH 31, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
COUNTRY BANKS—continued						
Ohio.....	500	459	1,051		9,047	11,057
Indiana.....	539	548	791		5,918	7,796
Illinois.....	756	782	1,226		8,499	11,263
Michigan.....	335	408	488		3,946	5,177
Wisconsin.....	348	314	515		3,286	4,463
Minnesota.....	411	147	751		3,664	4,973
Iowa.....	488	460	839		3,458	5,245
Missouri.....	208	83	296		1,300	1,887
Total Middle Western States.....	3,585	3,201	5,957		39,118	51,861
North Dakota.....	92	39	372		1,481	1,984
South Dakota.....	75	66	284		1,671	2,096
Nebraska.....	168	68	357		1,240	1,833
Kansas.....	305	142	644		2,646	3,737
Montana.....	121	74	271		2,440	2,906
Wyoming.....	88	32	197		1,565	1,882
Colorado.....	308	213	368		2,142	3,031
New Mexico.....	47	58	136		815	1,056
Oklahoma.....	187	120	844		3,702	4,853
Total Western States.....	1,391	812	3,473		17,702	23,378
Washington.....	361	24	468		2,011	2,864
Oregon.....	398	24	371		1,678	2,471
California.....	485	67	1,114		5,137	6,803
Idaho.....	88	34	294		880	1,296
Utah.....	25	—	28		109	162
Nevada.....	44	10	64		318	436
Arizona.....	42	29	188		830	1,089
Total Pacific States.....	1,443	188	2,527		10,963	15,121
Alaska (nonmember banks).....	95	7	8		75	185
Hawaii (nonmember banks).....	18	—	48		302	368
Total (nonmember banks).....	113	7	56		377	553
Total country banks.....	13,244	12,124	23,935	4	168,232	217,530
Total United States.....	19,121	27,095	35,629	5	261,119	342,969

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Clearing-house certificates (sec. 5192)		Stand-ard silver dollars	Sub-sidi-ary silver and minor coin	Silver cer-tifi-cates	Legal-tender notes	National bank notes	Federal reserve and Federal reserve bank notes	Total cash	
			(1) Based on gold and gold certifi-cates	(2) Based on other specie and lawful money								
New York.....	429	8,282			5	7	1,570	2,685	2,447	1,763	10,882	28,070
Chicago.....	587	4,117				69	1,328	2,070	1,171	839	4,760	14,941
Central reserve cities.....	1,016	12,399			5	76	2,898	4,755	3,618	2,602	15,642	43,011
OTHER RESERVE CITIES												
Boston.....	94	128			2	411	349	482	521	2,953	4,940	
Albany.....	18	282			1	67	113	102	250	409	1,242	
Brooklyn and Bronx.....	17	148			5	125	104	178	325	523	1,485	
Buffalo.....	13	57			1	57	43	40	118	507	836	
Philadelphia.....	152	181			58	736	753	639	462	4,354	7,335	
Pittsburgh.....	213	146			34	506	271	190	982	3,035	5,377	
Baltimore.....	71	18			7	155	315	98	165	901	1,730	
Washington.....	75	1,448			3	192	245	314	94	670	3,041	
Richmond.....	14	7			8	75	84	56	99	318	661	
Atlanta.....	22	22			8	148	93	49	486	461	1,289	
Jacksonville.....	21	29			1	102	40	56	101	356	706	
Birmingham.....	12	11			5	48	43	41	176	258	594	
New Orleans.....	6	30			6	37	100	16	17	307	519	
Dallas.....	22	2			11	81	99	36	421	400	1,072	
El Paso.....	39	1			30	47	2	5	99	132	375	
Fort Worth.....	30	11			20	82	48	53	225	321	790	
Galveston.....	67	3			17	17	20	37	172	212	545	
Houston.....	31	5			16	130	172	35	601	913	1,303	
San Antonio.....	171	52			38	125	81	21	654	426	1,568	
Waco.....	9	2			39	46	37	82	155	79	419	
Little Rock.....	5	3			1	11	14	4	11	23	72	
Louisville.....	13	14			16	55	84	59	144	314	699	
Memphis.....	4	14			11	24	20	37	27	75	212	
Nashville.....	11	9			4	58	50	44	136	90	402	
Cincinnati.....	38	33			11	132	92	206	411	811	1,734	
Cleveland.....	23	29			1	78	104	56	235	341	867	
Columbus.....	50	73			19	111	214	98	350	822	1,737	
Toledo.....	24	2			4	25	43	14	341	72	525	
Indianapolis.....	396	681			54	187	165	159	907	802	3,351	
Chicago.....	106	371			4	145	127	179	308	597	1,837	
Peoria.....	64	74			12	59	121	89	206	253	878	
Detroit.....	10	602			2	125	53	8	72	440	1,312	
Grand Rapids.....	31	141			8	65	39	23	219	300	826	
Milwaukee.....	81	146			56	185	135	112	439	1,105	2,279	
Minneapolis.....	28	14			151	105	56	102	360	1,009	1,825	
St. Paul.....	18	18			18	101	137	124	246	864	1,526	
Cedar Rapids.....	3	30	10	10	8	15	20	10	132	5	243	
Des Moines.....	57	199			39	27	16	40	230	483	1,091	
Dubuque.....	42	48			8	19	23	37	38	94	309	
Sioux City.....	22	457			29	44	11	99	103	196	961	
Kansas City, Mo.....	59	99			30	119	104	97	306	679	1,493	
St. Joseph.....	58	20			21	41	11	41	106	276	574	
St. Louis.....	15	22			7	155	129	55	290	1,188	1,861	
Lincoln.....	13	3			32	45	11	13	54	245	416	
Omaha.....	78	31			115	133	84	54	198	698	1,301	
Kansas City, Kans.....	14	10			8	15	6	7	81	62	203	
Topeka.....	15	3			9	28	9	7	88	118	277	
Wichita.....	48	40			43	46	18	12	31	452	690	
Helena.....	6	2			4	4	1	2	49	28	96	
Denver.....	1,321	267			150	80	13	57	380	761	3,029	
Pueblo.....	151	83			11	20	4	10	111	125	515	
Muskogee.....	8	5			15	19	3	-----	125	212	417	
Oklahoma City.....	35	21			49	130	61	28	202	173	699	
Tulsa.....	191	128			72	95	39	99	151	397	1,000	
Seattle.....	140	19			139	318	89	44	417	1,231	2,397	
Spokane.....	4	6			36	50	14	4	132	219	465	

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Clearing-house certificates (sec. 5192)		Stand-ard silver dol-lars	Sub-sidiary silver and minor coin	Silver cer-tificates	Legal-tender notes	National bank notes	Federal reserve and Federal reserve bank notes	Total cash
			(1) Based on gold and gold certificates	(2) Based on other specie and lawful money							
OTHER RESERVE CITIES—continued											
Portland.....	50	12			58	147	14	5	66	844	1,196
Los Angeles.....	533	104			221	311	60	28	459	1,972	3,688
Oakland.....	27	4			19	54	6	3	51	390	554
San Francisco.....	64	115			112	234	30	40	233	1,584	2,412
Ogden.....	26				7	37	4		35	26	135
Salt Lake City.....	16	6			31	23	2	5	129	97	309
All other reserve cities.....	4,843	6,541	10	10	1,955	6,862	5,308	4,641	14,752	38,038	82,960
Total all reserve cities.....	5,859	18,940	10	15	2,031	9,760	10,063	8,259	17,354	53,680	125,971
COUNTRY BANKS											
Maine.....	90	08		2	5	146	223	186	357	804	1,881
New Hampshire.....	103	92	1	2	4	151	185	219	409	834	2,000
Vermont.....	63	43			4	82	72	74	232	374	944
Massachusetts.....	383	355		2	28	725	887	1,202	1,636	5,359	11,177
Rhode Island.....	78	58			3	123	157	234	259	912	1,824
Connecticut.....	197	906			9	398	440	830	902	2,288	5,970
Total New England States.....	914	1,522	1	6	53	1,625	1,964	2,745	3,795	11,171	23,796
New York.....	684	3,879			67	1,194	1,446	1,166	2,913	4,826	16,175
New Jersey.....	680	2,881			38	1,007	1,537	1,228	1,786	4,561	13,718
Pennsylvania.....	2,064	1,713			316	2,301	2,488	2,121	6,708	12,304	30,015
Delaware.....	21	8			3	50	40	40	99	148	409
Maryland.....	112	239			10	141	248	140	260	525	1,675
Total Eastern States.....	3,561	8,720			434	4,693	5,759	4,695	11,766	22,364	61,992
Virginia.....	343	366			65	506	658	408	1,789	1,206	5,341
West Virginia.....	199	148			33	286	297	200	949	1,247	3,359
North Carolina.....	151	154			102	291	310	207	1,018	1,026	3,259
South Carolina.....	53	62			35	299	157	131	817	532	2,056
Georgia.....	112	38			51	225	200	138	593	558	1,915
Florida.....	90	88			35	244	188	167	633	1,013	2,458
Alabama.....	277	138			73	279	191	141	1,035	1,001	3,135
Mississippi.....	47	27			56	142	124	153	206	372	1,127
Louisiana.....	54	10			60	146	128	31	276	723	1,418
Texas.....	444	178			401	1,090	515	348	3,355	2,688	9,019
Arkansas.....	97	61			66	173	132	100	607	659	1,895
Kentucky.....	222	196			67	310	293	217	1,104	690	3,099
Tennessee.....	186	94			75	225	204	227	967	1,151	3,129
Total Southern States.....	2,275	1,550			1,109	4,216	3,377	2,468	13,349	12,866	41,210

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Clearing-house certificates (sec. 5192)		Stand-ard silver dol-lars	Sub-sidiary silver and minor coin	Silver cer-tifi-cates	Legal-tender notes	Natio-nal bank notes	Federal reserve and Federal reserve bank notes	Total cash
			(1) Based on gold and gold certifi-cates	(2) Based on other specie and lawful money							
COUNTRY BANKS—CON.											
Ohio.....	525	569			165	908	972	924	3,160	4,556	11,779
Indiana.....	529	890			185	644	735	550	2,048	2,420	8,001
Illinois.....	776	1,512			257	944	1,078	992	2,465	3,436	11,460
Michigan.....	359	829			91	368	366	454	1,208	1,832	5,507
Wisconsin.....	358	632			147	357	352	295	1,177	1,665	5,003
Minnesota.....	451	183			259	457	245	266	1,360	2,174	5,395
Iowa.....	476	707			285	494	373	356	1,288	1,243	5,222
Missouri.....	227	111		4	111	185	158	157	454	527	1,934
Total Middle Western States.....	3,701	5,453		4	1,500	4,357	4,279	3,994	13,160	17,853	54,301
North Dakota.....	96	53			102	210	72	66	419	588	1,606
South Dakota.....	77	105			118	173	81	117	480	751	1,902
Nebraska.....	168	81			137	195	57	111	649	487	1,885
Kansas.....	283	215		2	264	396	206	205	1,053	1,133	3,757
Montana.....	135	79			89	152	38	36	470	1,634	2,633
Wyoming.....	87	65			72	84	31	63	347	861	1,610
Colorado.....	320	233			165	206	65	197	674	1,133	2,993
New Mexico.....	46	21			52	77	33	75	264	329	900
Oklahoma.....	196	178			247	535	288	258	1,521	1,429	4,652
Total Western States.....	1,408	1,033		2	1,246	2,028	871	1,128	5,877	8,345	21,938
Washington.....	390	31			211	285	47	59	390	1,808	3,221
Oregon.....	386	51			124	220	29	44	456	1,150	2,460
California.....	432	103			346	763	186	380	1,426	2,880	6,516
Idaho.....	82	41			94	159	45	38	299	562	1,320
Utah.....	29	1			10	19	1	2	46	49	157
Nevada.....	53	10			21	37	6	3	116	221	467
Arizona.....	48	23			53	86	24	51	204	635	1,134
Total Pacific States.....	1,420	260			859	1,569	348	577	2,937	7,305	15,275
Alaska (nonmember banks).....	94	6			3	7	1	13	4	90	218
Hawaii (nonmember banks).....	21				19	22			9	447	518
Total (nonmember banks).....	115	6			22	29	1	13	13	537	736
Total country banks.....	13,394	18,544	1	12	5,223	18,517	16,599	15,620	50,897	80,441	219,248
Total United States.....	19,253	37,484	11	27	7,254	28,277	26,662	23,879	68,251	134,121	345,219

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

OCTOBER 10, 1924

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
New York.....	426	8,922	1,479		19,450	30,277
Chicago.....	557	4,046	1,308		8,487	14,428
Central reserve cities.....	1,013	12,968	2,787		27,937	44,705
OTHER RESERVE CITIES						
Boston.....	77	83	401		5,070	5,631
Albany.....	23	251	75		803	1,152
Brooklyn and Bronx.....	18	230	141		1,177	1,566
Buffalo.....	9	23	56		885	973
Philadelphia.....	162	272	747		6,809	7,990
Pittsburgh.....	227	124	475		4,777	5,608
Baltimore.....	79	18	175		1,701	1,973
Washington.....	85	1,528	196		1,324	3,133
Richmond.....	9	7	60		747	823
Atlanta.....	33	20	125		1,279	1,457
Jacksonville.....	23	25	107		606	761
Birmingham.....	14	9	41		491	555
New Orleans.....	5	5	33		684	727
Dallas.....	22	3	146		1,452	1,623
El Paso.....	57	1	122		286	466
Fort Worth.....	30	2	113		896	1,041
Galveston.....	62	30	43		407	542
Houston.....	33	14	159		1,803	2,009
San Antonio.....	154	53	195		1,511	1,913
Waco.....	9	5	91		469	574
Little Rock.....	4	3	13		111	131
Louisville.....	7	51	61		1,134	1,253
Memphis.....	4	8	31		309	352
Nashville.....	11	14	71		566	662
Cincinnati.....	53	36	141		1,990	2,220
Cleveland.....	27	59	89	18	657	850
Columbus.....	43	88	99		2,022	2,252
Toledo.....	5		18		175	198
Indianapolis.....	427	296	215		2,121	3,059
Chicago.....	101	336	164	30	1,142	1,773
Peoria.....	77	56	74		689	896
Detroit.....	14	476	99		528	1,117
Grand Rapids.....	41	175	71		500	787
Milwaukee.....	64	205	215		1,934	2,418
Minneapolis.....	26	19	263		1,812	2,120
St. Paul.....	17	22	137		1,303	1,479
Cedar Rapids.....	2	30	20		199	251
Des Moines.....	59	127	89		757	1,032
Dubuque.....	41	66	30		142	282
Sioux City.....	24	158	79		523	784
Kansas City, Mo.....	59	80	124		1,260	1,523
St. Joseph.....	59	35	62		339	545
St. Louis.....	15	30	170		1,534	1,749
Lincoln.....	13	3	100		403	519
Omaha.....	81	48	185		1,282	1,596
Kansas City, Kans.....	20	14	20		123	177
Topeka.....	16	8	52		271	347
Wichita.....	52	46	52		474	624
Helena.....	4	1	9		71	85
Denver.....	1,339	238	202		1,412	3,191
Pueblo.....	156	62	33		354	605
Muskogee.....	7	19	44		347	417
Oklahoma City.....	40	13	138		586	777
Tulsa.....	24	126	171		932	1,253
Seattle.....	93	11	380		1,921	2,405
Spokane.....	5	1	94		376	476
Portland.....	54	5	205		1,112	1,376
Los Angeles.....	568	86	531		2,879	4,064
Oakland.....	57	5	120		450	632
San Francisco.....	56	37	358		2,343	2,794

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued

OCTOBER 10, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
OTHER RESERVE CITIES—continued						
Ogden.....	30		52		86	168
Salt Lake City.....	20		63		207	290
All other reserve cities.....	4,958	5,796	8,645	48	70,603	90,056
Total all reserve cities.....	5,971	18,764	11,432	48	98,540	134,755
COUNTRY BANKS						
Maine.....	92	79	160		1,457	1,788
New Hampshire.....	109	54	155		1,297	1,615
Vermont.....	65	53	108		757	983
Massachusetts.....	385	206	725	3	8,080	9,456
Rhode Island.....	80	35	119		1,391	1,625
Connecticut.....	216	670	394		4,477	5,757
Total New England States.....	947	1,157	1,661	3	17,456	21,224
New York.....	734	3,405	1,331		10,728	16,198
New Jersey.....	699	2,747	1,079		9,966	14,491
Pennsylvania.....	2,053	2,078	2,484		23,439	30,254
Delaware.....	20	35	60		328	423
Maryland.....	117	220	189		1,163	1,689
Total Eastern States.....	3,623	8,485	5,343		45,634	63,085
Virginia.....	349	341	575		4,382	5,647
West Virginia.....	198	157	297		3,202	3,854
North Carolina.....	165	129	400		2,900	3,594
South Carolina.....	59	59	304		1,646	2,068
Georgia.....	122	36	283		1,784	2,230
Florida.....	103	80	216		2,553	2,952
Alabama.....	263	156	375		2,827	3,616
Mississippi.....	45	16	190		1,250	1,501
Louisiana.....	57	15	162		1,310	1,544
Texas.....	443	109	1,584		9,841	12,067
Arkansas.....	96	114	218		1,763	2,161
Kentucky.....	232	211	311		2,559	3,313
Tennessee.....	291	241	300		2,565	3,397
Total Southern States.....	2,333	1,754	5,305		38,522	47,914
Ohio.....	554	552	1,048		9,855	12,009
Indiana.....	555	957	789		5,336	7,697
Illinois.....	817	1,301	1,202		8,317	11,637
Michigan.....	370	729	466		3,944	5,509
Wisconsin.....	368	666	323		3,730	5,292
Minnesota.....	455	273	727		3,615	5,070
Iowa.....	476	812	841		3,101	5,233
Missouri.....	216	135	319		1,173	2,140
Total Middle Western States.....	3,811	5,425	5,917		39,434	54,587
North Dakota.....	98	124	315		1,433	1,970
South Dakota.....	78	164	305		1,322	1,909
Nebraska.....	174	114	350		1,278	1,916
Kansas.....	290	290	616		2,169	3,671
Montana.....	141	119	221	15	1,956	2,437
Wyoming.....	86	57	139		1,154	1,736
Colorado.....	330	281	385		1,312	2,908
New Mexico.....	48	24	116		774	1,062
Oklahoma.....	196	297	793		4,685	5,871
Total Western States.....	1,441	1,470	3,240	15	16,714	22,880

TABLE NO. 52.—*Cash in vaults of national banks at date of each report during year ended October 10, 1924—Continued*

OCTOBER 10, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Clearing-house certificates based on specie and other lawful money (sec. 5192)	Paper currency (other than gold certificates)	Total cash
COUNTRY BANKS—continued.						
Washington.....	337	25	435	-----	2,164	2,961
Oregon.....	402	68	372	-----	1,627	2,469
California.....	471	77	1,051	-----	4,902	6,501
Idaho.....	76	33	226	-----	936	1,271
Utah.....	32	2	29	-----	106	169
Nevada.....	52	6	59	-----	342	459
Arizona.....	60	17	173	-----	857	1,107
Total Pacific States.....	1,430	228	2,345	-----	10,934	14,937
Alaska (nonmember banks).....	106	5	8	-----	128	247
Hawaii (nonmember banks).....	16	-----	42	-----	414	472
Total (nonmember banks).....	122	5	50	-----	542	719
Total country banks.....	13,707	18,524	23,861	18	169,236	225,346
Total United States.....	19,678	37,288	35,293	66	267,776	360,101

TABLE NO. 53.—Circulation of national banks at date of each report during year ended October 10, 1924

[In thousands of dollars]

Banks in—	Dec. 31, 1923			Mar. 31, 1924			June 30, 1924			Oct. 10, 1924		
	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing
New York.....	39,279	754	38,525	40,569	1,427	39,142	40,669	1,312	39,357	49,611	806	39,805
Chicago.....	2,760	35	2,665	2,650	12	2,638	2,850	40	2,810	2,850	6	2,844
Central reserve cities.....	41,979	789	41,190	43,219	1,439	41,780	43,519	1,352	42,167	43,461	812	42,649
OTHER RESERVE CITIES												
Boston.....	3,798	31	3,764	3,994	56	3,938	4,774	24	4,750	4,874	60	4,814
Albany.....	1,850	68	1,782	1,850	96	1,754	1,850	33	1,817	1,850	161	1,689
Brooklyn and Bronx.....	400	1	399	502	3	589	1,050	9	1,041	1,050	12	1,038
Buffalo.....	3,605	29	3,576	2,275	32	2,243	2,300	31	2,269	2,300	28	2,272
Philadelphia.....	6,757	53	6,704	6,757	128	6,629	6,757	121	6,636	6,757	24	6,733
Pittsburgh.....	23,265	632	22,633	23,265	592	22,673	23,265	417	22,848	23,265	513	22,752
Baltimore.....	5,560	93	5,467	5,610	109	5,501	5,610	194	5,416	5,510	52	5,458
Washington.....	5,753	119	5,634	5,753	60	5,693	5,753	85	5,668	5,478	72	5,406
Richmond.....	2,347	79	2,268	2,347	40	2,307	2,747	69	2,678	1,646	19	1,627
Atlanta.....	2,700	37	2,663	2,700	43	2,657	2,700	36	2,664	2,700	13	2,687
Jacksonville.....	1,505	12	1,493	1,902	7	1,895	1,902	16	1,886	1,902	15	1,887
Birmingham.....	1,650	34	1,616	1,650	11	1,639	1,650	46	1,604	1,650	18	1,632
New Orleans.....	1,520	13	1,507	1,520	14	1,506	1,520	22	1,498	1,520	21	1,499
Dallas.....	4,735	30	4,705	4,509	24	4,485	4,509	21	4,488	4,508	44	4,464
El Paso.....	1,455	9	1,446	841	5	836	755	10	745	755	12	743
Fort Worth.....	2,000	13	1,987	2,000	27	1,973	2,000	32	1,968	2,000	22	1,978
Galveston.....	355	2	353	355	3	352	355	2	353	1,355	6	1,349
Houston.....	4,200	39	4,161	4,200	72	4,128	4,200	36	4,164	3,600	16	3,584
San Antonio.....	4,050	14	4,036	4,050	61	3,986	4,050	68	3,982	4,050	57	3,993
Waco.....	1,800	35	1,765	1,800	14	1,786	1,800	11	1,789	1,800	21	1,779
Little Rock.....	370	7	363	370	6	364	370	4	366	200	3	197
Louisville.....	4,160	7	4,153	4,160	4	4,154	4,160	31	4,129	4,160	17	4,143
Memphis.....	750	22	730	750	7	746	750	10	740	750	10	750
Nashville.....	2,230	22	2,208	2,230	7	2,223	2,230	5	2,225	2,230	10	2,220
Cincinnati.....	7,554	55	7,499	7,558	13	7,545	7,618	134	7,484	7,658	37	7,621
Cleveland.....	4,009	137	4,463	4,600	79	4,521	4,600	72	4,528	4,600	45	4,555
Columbus.....	3,405	49	3,356	3,405	45	3,360	3,405	18	3,387	3,330	32	3,298
Toledo.....	2,500	58	2,442	2,500	57	2,443	1,500	35	1,465	500	11	489
Indianapolis.....	7,237	47	7,250	6,337	83	6,254	6,337	79	6,258	6,337	99	6,238
Chicago.....	2,187	22	2,165	2,247	22	2,225	2,247	20	2,228	2,247	28	2,270
Peoria.....	1,850	47	1,803	1,850	24	1,826	1,850	41	1,809	1,850	21	1,829

TABLE NO. 53.—Circulation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1923			Mar. 31, 1924			June 30, 1924			Oct. 10, 1924		
	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing	Received from Comptroller	On hand	Out-standing
OTHER RESERVE CITIES—continued												
Detroit.....	1,905	72	1,833	1,905	27	1,878	1,905	32	1,873	1,905	29	1,876
Grand Rapids.....	2,000	39	1,961	2,000	16	1,984	2,000	38	1,962	2,000	17	1,983
Milwaukee.....	3,659	32	3,627	3,658	19	3,639	3,659	24	3,635	3,659	15	3,621
Minneapolis.....	3,416	62	3,354	3,416	54	3,362	3,416	58	3,358	3,416	49	3,367
St. Paul.....	1,810	22	1,788	1,810	21	1,789	1,810	17	1,793	1,810	24	1,786
Cedar Rapids.....	800	17	783	800	23	777	1,000	28	972	1,000	18	982
Des Moines.....	656	3	653	706	60	646	755	2	753	755	3	752
Dubuque.....	400		400	400	3	397	400	2	398	400	3	397
Sioux City.....	975	7	968	975	15	960	975	4	971	975	5	970
Kansas City, Mo.....	1,888	7	1,881	2,088	46	2,042	2,188	10	2,178	2,188	32	2,156
St. Joseph.....	845	13	832	844	16	828	844	8	836	845	5	840
St. Louis.....	10,550	133	10,417	10,583	126	10,457	10,664	190	10,474	10,108	92	10,016
Lincoln.....	570	5	565	570	7	563	570	2	568	571	4	567
Omaha.....	1,538	9	1,529	1,538	11	1,527	1,538	13	1,525	1,538	6	1,532
Kansas City, Kans.....	500	8	492	800	4	796	800	3	797	800	15	785
Topoka.....	600	8	592	600	8	592	600	7	593	600	8	592
Wichita.....	100	2	98	100	6	94						
Helena.....	350		350	350		350	350		350	350		350
Denver.....	750	3	747	750	4	746	800	4	796	900		900
Pueblo.....	400	1	399	400	3	397	400	1	399	400	5	395
Muskogee.....	1,150	3	1,147	750	17	733	1,150	16	1,134	850	4	846
Oklahoma City.....	1,035	7	1,028	1,035	4	1,031	1,035		1,035	1,035	11	1,024
Tulsa.....	988	11	927	963	8	955	963	5	958	738		738
Seattle.....	2,157	13	2,144	2,157	6	2,151	3,067	7	3,060	3,357	151	3,206
Spokane.....	2,450	26	2,424	2,450	32	2,418	2,450	18	2,432	2,475	31	2,444
Portland.....	1,650	2	1,648	1,650	19	1,631	1,650	16	1,634	1,650	21	1,629
Los Angeles.....	5,425	105	5,320	6,125	162	5,963	6,125	144	5,981	6,125	137	5,988
Oakland.....	2,000		2,000	2,000	13	1,987	2,000	19	1,981	2,000	29	1,971
San Francisco.....	9,150	38	9,112	9,250	35	9,215	9,250	50	9,200	9,250	42	9,208
Ogden.....	775	1	774	775	2	773	775	6	770	775	6	769
Salt Lake City.....	1,850	18	1,832	1,850	36	1,814	1,850	38	1,812	1,850	45	1,805
All other reserve cities.....	178,540	2,464	176,076	177,275	2,543	174,732	179,884	2,523	177,361	176,595	2,296	174,299
Total all reserve cities.....	220,519	3,253	217,266	220,494	3,982	216,512	223,403	3,875	219,528	220,056	3,108	216,948

COUNTRY BANKS												
Maine.....	5,721	78	5,643	5,721	99	5,622	5,701	127	5,574	5,701	106	5,595
New Hampshire.....	5,092	74	5,018	5,093	55	5,038	5,093	87	5,006	4,892	51	4,841
Vermont.....	4,251	37	4,214	4,200	48	4,152	4,490	43	4,357	4,376	57	4,319
Massachusetts.....	18,495	277	18,218	18,245	275	17,970	18,315	401	17,914	18,535	317	18,213
Rhode Island.....	4,773	77	4,696	4,772	64	4,708	4,773	84	4,689	4,772	71	4,701
Connecticut.....	12,963	204	12,759	12,963	238	12,725	12,963	217	12,746	12,563	236	12,327
Total New England States.....	51,295	747	50,548	50,994	779	50,215	51,245	959	50,286	50,839	838	50,001
New York.....	34,950	499	34,451	35,986	585	35,401	35,718	534	35,184	34,647	538	34,169
New Jersey.....	18,061	242	17,819	19,424	486	18,938	20,698	476	20,222	20,949	302	20,647
Pennsylvania.....	66,275	716	65,559	66,861	932	65,929	67,035	947	66,088	66,160	910	65,250
Delaware.....	1,153	11	1,142	1,153	29	1,124	1,152	19	1,133	1,153	18	1,135
Maryland.....	8,943	27	8,916	8,983	47	8,936	4,012	28	3,984	4,012	35	3,977
Total Eastern States.....	124,382	1,495	122,887	127,407	2,079	125,328	128,615	2,004	126,611	126,921	1,803	125,118
Virginia.....	20,165	115	20,050	20,464	118	20,346	20,869	281	20,588	20,756	179	20,577
West Virginia.....	10,712	126	10,586	10,772	162	10,610	10,832	132	10,700	10,732	148	10,584
North Carolina.....	8,913	173	8,740	9,033	114	8,919	9,133	174	8,969	9,183	157	9,026
South Carolina.....	7,624	66	7,558	7,723	90	7,633	7,273	121	7,152	7,373	79	7,294
Georgia.....	7,889	55	7,834	7,700	61	7,639	7,705	94	7,611	7,814	59	7,755
Florida.....	4,300	33	4,267	4,300	43	4,257	4,315	50	4,265	4,030	51	3,979
Alabama.....	8,873	71	8,802	9,139	68	9,071	9,079	98	8,981	8,828	112	8,716
Mississippi.....	2,879	31	2,848	2,929	39	2,890	2,929	34	2,895	2,954	50	2,904
Louisiana.....	2,968	14	2,954	2,968	30	2,938	2,883	33	2,850	2,693	19	2,674
Texas.....	26,037	177	25,860	26,116	280	25,836	26,036	242	25,794	25,861	261	25,600
Arkansas.....	3,979	16	3,963	3,978	33	3,945	3,941	39	3,902	3,951	13	3,938
Kentucky.....	12,052	52	12,000	12,192	90	12,102	12,202	68	12,134	12,202	114	12,088
Tennessee.....	10,357	40	10,317	10,495	79	10,416	10,577	74	10,503	10,577	63	10,514
Total Southern States.....	126,748	969	125,779	127,809	1,207	126,602	127,774	1,440	126,334	126,954	1,305	125,649
Ohio.....	29,617	313	29,304	29,782	351	29,431	29,873	342	29,531	30,003	413	29,590
Indiana.....	21,466	173	21,293	21,527	195	21,332	21,502	186	21,316	21,284	175	21,109
Illinois.....	27,546	235	27,311	27,656	271	27,385	27,296	253	27,043	27,231	280	26,951
Michigan.....	9,684	158	9,526	10,165	152	10,013	10,493	129	10,364	10,886	156	10,724
Wisconsin.....	11,714	85	11,629	11,747	100	11,647	11,818	112	11,706	11,592	83	11,509
Minnesota.....	11,826	72	11,754	11,808	86	11,722	12,026	88	11,938	12,237	72	12,165
Iowa.....	16,245	128	16,117	16,135	140	15,995	16,220	152	16,068	16,191	123	16,068
Missouri.....	5,652	36	5,616	5,748	41	5,707	5,704	33	5,671	5,666	73	5,593
Total Middle Western States.....	133,750	1,200	132,550	134,568	1,336	133,232	134,932	1,295	133,637	135,084	1,375	133,709
North Dakota.....	4,694	18	4,676	4,593	26	4,567	4,464	19	4,445	4,492	43	4,449
South Dakota.....	4,021	16	4,005	3,525	19	3,506	3,476	11	3,465	3,494	22	3,472
Nebraska.....	7,066	35	7,031	6,878	47	6,831	6,829	44	6,785	6,829	51	6,778
Kansas.....	9,774	88	9,686	9,688	77	9,611	9,473	85	9,388	9,268	56	9,212
Montana.....	3,061	14	3,047	2,683	39	2,653	2,508	11	2,497	2,658	23	2,635
Wyoming.....	2,510	24	2,486	2,435	25	2,410	2,275	12	2,263	1,875	29	1,846

TABLE NO. 53.—Circulation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1923			Mar. 31, 1924			June 30, 1924			Oct. 10, 1924		
	Received from Comp-troller	On hand	Out-standing	Received from Comp-troller	On hand	Out-standing	Received from Comp-troller	On hand	Out-standing	Received from Comp-troller	On hand	Out-standing
COUNTRY BANKS—continued												
Colorado.....	4,933	27	4,906	4,898	38	4,860	4,773	24	4,749	4,773	40	4,733
New Mexico.....	2,050	4	2,046	1,469	21	1,448	1,494	18	1,476	1,494	18	1,476
Oklahoma.....	8,367	47	8,320	8,167	61	8,106	8,023	46	7,977	7,724	90	7,634
Total Western States.....	46,476	273	46,203	44,336	344	43,992	43,315	270	43,045	42,607	372	42,235
Washington.....	3,701	30	3,671	3,701	55	3,646	3,700	82	3,618	3,680	72	3,608
Oregon.....	4,001	23	3,978	4,001	44	3,957	4,001	33	3,968	4,001	47	3,954
California.....	16,874	188	16,686	16,862	135	16,727	16,660	197	16,463	16,593	213	16,380
Idaho.....	3,033	28	3,005	2,984	48	2,936	2,879	33	2,846	2,712	31	2,681
Utah.....	595	4	591	570	5	565	570	9	561	595	7	588
Nevada.....	1,229	10	1,219	1,229	13	1,216	1,229	6	1,223	1,229	22	1,207
Arizona.....	1,073	15	1,058	1,072	14	1,058	1,072	6	1,066	972	11	961
Total Pacific States.....	30,506	298	30,208	30,419	314	30,105	30,111	366	29,745	29,782	403	29,379
Alaska (nonmember banks).....	63	5	58	63	7	56	62	12	50	63	13	50
Hawaii (nonmember banks).....	450	-----	450	450	9	441	450	-----	450	450	9	441
Total (nonmember banks).....	513	5	508	513	16	497	512	12	500	513	22	491
Total country banks.....	513,670	4,987	508,683	516,046	6,075	509,971	516,504	6,346	510,158	512,703	6,118	506,582
Total United States.....	734,189	8,240	725,949	736,540	10,057	726,483	739,907	10,221	729,086	732,756	9,226	723,530

TABLE NO. 54.—Gold, silver, coin certificates, legal tenders, and other currency held by national banks at date of each report from January 13, 1914, to October 10, 1924

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Clearing house certificates (sec. 5192)	United States certificates for gold deposited ¹	Silver dollar	Silver Treasury certificates	Fractional silver coin ²	Legal-tender notes	Paper currency ³	Total lawful money
1914										
Jan. 13.....	153,386	314,810	79,413	45,150	15,180	148,197	24,354	201,429		981,919
Mar. 4.....	153,438	333,612	87,933	55,670	14,536	125,321	22,184	175,373		968,067
June 30.....	149,295	321,729	99,964	54,875	14,293	129,824	21,605	177,490		969,075
Sept. 12.....	156,234	308,005	84,326	38,820	12,692	126,445	19,677	157,508		903,707
Oct. 31.....	162,564	315,862	73,906	39,230	12,810	128,450	20,430	172,301		925,553
Dec. 31.....	124,464	200,179	44,196	19,255	14,009	109,210	23,544	128,371		663,228
1915										
Mar. 4.....	124,191	205,095	64,848	45,935	13,514	115,736	22,534	127,091		718,944
May 1.....	117,611	224,056	70,932	61,910	12,001	100,544	20,195	128,000		735,249
June 23.....	121,173	276,046	74,059	63,115	12,427	110,529	21,192	111,240		789,781
Sept. 2.....	119,950	327,673	64,569	56,170	12,064	118,528	20,860	122,765		842,609
Nov. 10.....	127,118	349,984	60,568	51,605	11,473	111,074	20,975	114,978		846,775
Dec. 31.....	118,416	295,410	83,964	54,960	11,778	102,860	21,375	118,117		807,880
1916										
Mar. 7.....	119,897	310,064	87,749	56,170	11,897	101,293	21,710	124,833		833,613
May 1.....	117,114	281,170	78,801	44,365	11,737	109,365	21,013	113,890		777,455
June 30.....	117,199	294,089	66,971	40,735	11,812	98,505	21,168	117,524		758,008
Sept. 12.....	122,079	286,418	77,546	43,684	11,762	100,664	20,860	105,101		768,123
Nov. 17.....	127,599	320,574	65,623	41,738	11,991	97,921	21,402	101,466		788,344
Dec. 27.....	120,396	310,627	67,259	38,636	13,083	104,600	22,498	108,847		785,946
1917										
Mar. 5.....	118,433	343,784	67,315	42,823	13,025	97,240	23,378	107,994		813,992
May 1.....	116,897	305,597	59,746	37,270	13,339	102,612	23,980	103,828		793,329
June 20.....	116,983	224,515	55,985	16,695	13,434	105,336	23,738	108,147		661,833
Sept. 11.....	79,549	(⁴)	6,697		⁵ 39,445	(⁴)	(⁴)	(⁴)	367,918	493,609
Nov. 20.....	70,002	(⁴)	15,431		⁵ 42,007	(⁴)	(⁴)	(⁴)	388,680	516,120
Dec. 31.....	61,560	(⁴)	13,661		⁵ 45,122	(⁴)	(⁴)	(⁴)	411,783	532,126

¹ Beginning Sept. 11, 1917, included with gold Treasury certificates.

² Beginning Dec. 31, 1914, includes minor coin.

³ Beginning Sept. 11, 1917, includes all United States paper currency and bank notes except on the dates when shown under the respective headings.

⁴ Included with paper currency on these dates.

⁵ Fractional silver and minor coin included with silver dollars on these dates.

TABLE NO. 54.—Gold, silver, coin certificates, legal tenders, and other currency held by national banks at date of each report from January 13, 1914, to October 10, 1924—Continued

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Clearing house certificates (sec. 5192)	United States certificates for gold deposited	Silver dollars	Silver Treasury certificates	Fractional silver coin	Legal-tender notes	Paper currency	Total lawful money
1918										
Mar. 4.....	52,394	58,348	12,359	—	\$ 41,653	74,850	(9)	(9)	210,115	449,719
May 10.....	44,202	(9)	12,098	—	\$ 43,759	(9)	(9)	(9)	363,435	463,494
June 29.....	34,261	42,910	11,639	—	11,170	53,317	28,581	39,034	161,789	382,701
Aug. 31.....	30,417	(9)	11,884	—	\$ 37,978	(9)	(9)	(9)	283,857	364,136
Nov. 1.....	27,671	(9)	11,530	—	\$ 42,521	(9)	(9)	(9)	362,106	443,828
Dec. 31.....	24,725	34,467	11,425	—	12,110	59,781	32,073	45,104	302,378	522,063
1919										
Mar. 4.....	25,590	(9)	11,229	—	\$ 46,018	(9)	(9)	(9)	353,002	435,839
May 12.....	25,348	(9)	11,151	—	\$ 43,515	(9)	(9)	(9)	375,355	455,309
June 30.....	25,893	28,201	10,940	—	11,025	42,564	31,328	35,818	298,080	424,455
Sept. 12.....	25,130	(9)	10,872	—	\$ 43,358	(9)	(9)	(9)	359,851	439,211
Nov. 17.....	24,356	(9)	10,859	—	\$ 43,473	(9)	(9)	(9)	371,373	450,041
Dec. 31.....	21,236	(9)	10,878	—	\$ 45,431	(9)	(9)	(9)	431,060	508,605
1920										
Feb. 28.....	22,234	(9)	10,862	—	\$ 40,839	(9)	(9)	(9)	302,816	376,751
May 4.....	22,357	(9)	10,836	—	\$ 43,215	(9)	(9)	(9)	379,875	456,283
June 30.....	21,532	27,259	9,865	—	10,424	30,917	33,193	34,800	282,861	450,351
Sept. 8.....	22,516	(9)	8,858	—	\$ 42,350	(9)	(9)	(9)	397,822	471,546
Nov. 15.....	23,510	(9)	9,658	—	\$ 44,003	(9)	(9)	(9)	370,866	448,037
Dec. 29.....	20,686	(9)	3,813	—	\$ 47,991	(9)	(9)	(9)	421,910	494,400
1921										
Feb. 21.....	21,745	(9)	10	—	\$ 43,880	(9)	(9)	(9)	332,138	397,773
Apr. 28.....	21,433	(9)	20	—	\$ 43,735	(9)	(9)	(9)	337,035	402,223
June 30.....	21,183	22,951	72	—	9,099	24,195	31,331	26,957	238,561	374,349
Sept. 6.....	20,819	19,333	55	—	\$ 36,790	(9)	(9)	(9)	280,801	357,798
Dec. 31.....	19,360	17,389	9	—	\$ 36,949	(9)	(9)	(9)	268,104	341,811
1922										
Mar. 10.....	20,347	17,013	25	—	\$ 36,182	(9)	(9)	(9)	262,498	336,065
May 5.....	20,851	17,520	12	—	\$ 35,153	(9)	(9)	(9)	260,968	334,504
June 30.....	20,438	18,359	5	—	7,771	23,012	27,114	24,421	205,061	326,181

Sept. 15.....	20,762	17,269	7	-----	\$ 34,341	(⁴)	(⁵)	(⁴)	250,572	331,951
Dec. 29.....	19,054	15,044	108	-----	\$ 37,265	(⁴)	(⁵)	(⁴)	320,360	391,840
1923										
Apr. 3.....	19,995	16,903	182	-----	\$ 34,868	(⁴)	(⁵)	(⁴)	287,199	359,147
June 30.....	19,811	19,308	56	-----	6,910	23,004	25,598	21,272	175,149	291,108
Sept. 14.....	20,070	20,422	55	-----	\$ 35,975	(⁴)	(⁵)	(⁴)	284,963	361,485
Dec. 31.....	18,160	23,787	5	-----	\$ 39,002	(⁴)	(⁵)	(⁴)	305,465	386,428
1924										
Mar. 31.....	19,121	27,095	5	-----	\$ 35,629	(⁴)	(⁵)	(⁴)	261,119	342,969
June 30.....	19,253	37,494	38	-----	7,254	26,662	23,277	23,879	202,372	345,219
Oct. 10.....	19,678	37,288	66	-----	\$ 35,293	(⁴)	(⁵)	(⁴)	267,776	360,101

⁴ Included with paper currency on these dates.⁵ Fractional silver and minor coin included with silver dollars on these dates.

TABLE NO. 55.—*Specie held by national banks in the city of New York at date of each report from January 13, 1914, to October 10, 1924*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Gold Treasury certificates payable to order	Clearing-house certificates (sec. 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin	Paper currency	Total
1914									
Jan. 13.....	4,834	135,709	17,420	44,055	49	50,674	1,358		254,099
Mar. 4.....	6,229	158,776	26,740	52,830	55	37,111	1,230		282,971
June 30.....	5,444	142,616	31,940	60,545	53	39,413	1,218		281,229
Sept. 12.....	4,953	112,464	17,100	46,910	60	47,321	1,142		229,950
Oct. 31.....	5,532	128,981	17,420	39,390	58	52,534	1,172		245,087
Dec. 31.....	5,208	85,791	8,410	20,020	57	41,318	1,233		162,037
1915									
Mar. 4.....	4,501	82,110	31,580	41,950	45	47,898	1,054		209,138
May 1.....	4,125	101,105	48,000	49,230	49	36,371	1,169		239,989
June 23.....	3,970	145,144	50,150	53,270	52	37,302	1,057		290,945
Sept. 2.....	6,099	190,450	42,960	43,090	53	49,432	1,138		333,222
Nov. 10.....	9,468	209,547	38,370	41,890	41	38,009	1,551		338,876
Dec. 31.....	7,095	154,263	39,890	64,370	41	33,167	1,275		300,101
1916									
Mar. 7.....	6,004	162,042	39,480	65,740	82	25,902	1,243		300,493
May 1.....	6,361	127,628	31,360	60,770	38	31,205	1,284		258,646
June 30.....	6,422	140,655	26,620	49,880	39	25,904	1,382		250,902
Sept. 12.....	4,324	124,877	28,150	53,210	43	26,104	1,454		238,162
Nov. 17.....	5,966	156,330	27,280	48,090	43	22,976	1,455		262,140
Dec. 27.....	5,199	148,326	25,070	53,070	50	23,545	1,411		256,671
1917									
Mar. 5.....	5,957	177,507	28,540	46,370	48	22,946	1,343		282,710
May 1.....	5,655	136,178	22,980	45,050	47	22,959	1,672		234,541
June 20.....	5,384	64,078	4,750	42,370	46	24,603	1,659		142,890
Sept. 11.....	3,283	(1)	(1)	3,400	² 1,741	(1)		64,421	72,845
Nov. 20.....	3,123	(1)	(1)	11,270	² 2,029	(1)		69,792	69,214
Dec. 31.....	3,079	(1)	(1)	11,010	² 4,572	(1)		67,513	86,174
1918									
Mar. 4.....	2,218	15,448	(9)	11,360	² 1,854	16,660		22,638	70,178
May 10.....	2,367	(1)	(1)	11,150	² 2,727	(1)		59,802	76,046
June 29.....	1,990	14,988	(9)	10,855	21	12,593	1,722		66,191
Aug. 31.....	2,153	(1)	(1)	11,220	² 2,029	(1)		47,922	63,324

17688°—247—19

Nov. 1.	2,246	(1)	(1)	10,800	² 2,303	(1)	54,795	70,144
Dec. 31	1,745	13,820	(1)	10,800	49	11,422	37,273	76,678
1919								
Mar. 4.	1,981	(1)	(1)	10,800	² 2,175	(1)	52,389	67,345
May 12	1,872	(1)	(1)	10,800	² 2,084	(1)	54,158	68,914
June 30	1,860	11,910	(1)	10,800	60	9,384	29,322	64,843
Sept. 12	1,770	(1)	(1)	10,800	² 2,060	(1)	52,865	67,495
Nov. 17	1,556	(1)	(1)	10,800	² 2,528	(1)	55,430	70,314
Dec. 31	1,322	(1)	(1)	10,800	² 2,330	(1)	62,057	76,509
1920								
Feb. 28	1,289	(1)	(1)	10,800	² 1,993	(1)	47,096	61,178
May 4.	1,162	(1)	(1)	10,800	² 2,152	(1)	50,601	64,715
June 30	1,134	13,186	(1)	9,814	43	5,808	36,661	68,965
Sept. 8.	1,296	(1)	(1)	8,800	² 2,424	(1)	59,438	71,958
Nov. 15	1,930	(1)	(1)	9,630	² 2,496	(1)	53,498	67,554
Dec. 29	1,430	(1)	(1)	3,800	² 3,052	(1)	58,702	66,984
1921								
Feb. 21	1,141	(1)	(1)		² 2,069	(1)	47,119	50,329
Apr. 28	1,103	(1)	(1)		² 2,537	(1)	52,710	56,350
June 30	1,053	12,503	(1)		17	5,773	31,989	53,093
Sept. 6.	945	10,359	(1)		² 1,516	(1)	33,194	46,014
Dec. 31	934	8,763	(1)		² 1,791	(1)	33,421	44,912
1922								
Mar. 10	942	8,677	(1)		² 1,789	(1)	33,091	44,499
May 5.	999	8,653	(1)		² 1,825	(1)	31,442	42,919
June 30	764	8,576	(1)		18	3,764	25,539	40,351
Sept. 15	729	8,106	(1)		² 1,701	(1)	28,068	38,604
Dec. 29	936	5,003	(1)		² 1,801	(1)	31,214	38,954
1923								
Apr. 3.	642	7,218	(1)		² 1,420	(1)	23,901	33,181
June 30	614	6,328	(1)		11	2,638	14,793	25,698
Sept. 14	621	6,383	(1)		² 1,606	(1)	19,109	27,719
Dec. 31	689	6,401	(1)		² 1,495	(1)	21,834	30,419
1924								
Mar. 31	471	6,757	(1)		² 1,381	(1)	19,618	28,227
June 30	429	8,282	(1)	5	7	2,685	15,092	28,070
Oct. 10	426	8,922	(1)		1,479	(1)	19,450	30,277

¹ Included with paper currency.² Includes fractional silver and minor coin.³ Included with gold Treasury certificates.

NOTE.—Beginning with reports for Sept. 11, 1917, national bank notes, legal tender notes, Federal reserve notes, and Federal reserve bank notes not included in previous classification of specie, are now included in paper currency and total.

Paper currency includes all United States paper currency and bank notes except on the dates when shown under the respective headings.

Fractional silver coin includes minor coin beginning Dec. 31, 1914.

TABLE NO. 56.—*Reserve held by national banks at date of each report from September 11, 1917, to October 10, 1924*

[In thousands of dollars]

Date	Number of banks	Net amount on which reserve is computed	Amount of reserve required	Amount due from Federal reserve banks ¹	Percentage of amounts due from Federal reserve banks to amount on which reserve is computed
Sept. 11, 1917	7, 638	10, 082, 779	964, 528	1, 048, 425	10. 40
Nov. 20, 1917	7, 656	10, 348, 866	985, 004	1, 080, 075	10. 44
Dec. 31, 1917	7, 662	10, 556, 545	1, 008, 104	1, 114, 081	10. 55
Mar. 4, 1918	7, 670	10, 462, 409	998, 291	1, 074, 211	10. 27
May 10, 1918	7, 688	10, 310, 417	992, 194	1, 106, 862	10. 74
June 29, 1918	7, 705	10, 127, 916	977, 268	1, 131, 074	11. 17
Aug. 31, 1918	7, 728	10, 456, 659	1, 006, 632	1, 113, 667	10. 65
Nov. 1, 1918	7, 754	10, 767, 510	1, 032, 256	1, 101, 629	10. 23
Dec. 31, 1918	7, 767	11, 562, 483	1, 113, 142	1, 182, 608	10. 23
Mar. 4, 1919	7, 761	11, 283, 710	1, 074, 164	1, 151, 145	10. 20
May 12, 1919	7, 773	11, 718, 095	1, 121, 319	1, 180, 961	10. 08
June 30, 1919	7, 785	11, 576, 140	1, 107, 719	1, 211, 079	10. 46
Sept. 12, 1919	7, 821	12, 274, 272	1, 170, 205	1, 229, 553	10. 02
Nov. 17, 1919	7, 865	12, 721, 467	1, 204, 920	1, 264, 482	9. 94
Dec. 31, 1919	7, 890	12, 825, 314	1, 211, 602	1, 314, 302	10. 25
Feb. 28, 1920	7, 933	12, 994, 198	1, 225, 025	1, 288, 169	9. 91
May 4, 1920	7, 990	12, 806, 588	1, 207, 584	1, 267, 823	9. 90
June 30, 1920	8, 030	12, 727, 792	1, 204, 501	1, 247, 096	9. 80
Sept. 8, 1920	8, 093	12, 693, 655	1, 193, 947	1, 232, 039	9. 71
Nov. 15, 1920	8, 123	12, 493, 179	1, 172, 175	1, 220, 152	9. 77
Dec. 29, 1920	8, 130	12, 078, 661	1, 138, 132	1, 187, 251	9. 83
Feb. 21, 1921	8, 143	11, 654, 918	1, 093, 956	1, 130, 402	9. 70
Apr. 28, 1921	8, 152	11, 134, 115	1, 045, 687	1, 078, 730	9. 69
June 30, 1921	8, 154	11, 016, 794	1, 038, 195	1, 041, 760	9. 46
Sept. 6, 1921	8, 155	10, 822, 861	1, 015, 469	1, 031, 468	9. 53
Dec. 31, 1921	8, 169	11, 141, 891	1, 056, 976	1, 145, 074	10. 28
Mar. 10, 1922	8, 197	11, 271, 100	1, 069, 126	1, 126, 793	9. 91
May 5, 1922	8, 230	11, 471, 231	1, 090, 215	1, 152, 111	10. 04
June 30, 1922	8, 249	11, 816, 544	1, 124, 026	1, 152, 833	9. 76
Sept. 15, 1922	8, 240	12, 051, 224	1, 136, 691	1, 233, 717	10. 24
Dec. 29, 1922	8, 225	12, 349, 018	1, 161, 292	1, 222, 464	9. 90
Apr. 3, 1923	8, 229	12, 221, 916	1, 132, 927	1, 181, 428	9. 67
June 30, 1923	8, 241	12, 186, 055	1, 129, 755	1, 144, 516	9. 39
Sept. 14, 1923	8, 239	12, 277, 560	1, 135, 859	1, 171, 274	9. 54
Dec. 31, 1923	8, 184	12, 453, 042	1, 152, 295	1, 182, 863	9. 49
Mar. 31, 1924	8, 115	12, 341, 069	1, 145, 588	1, 162, 061	9. 42
June 30, 1924	8, 085	12, 800, 802	1, 203, 824	1, 200, 250	9. 38
Oct. 10, 1924	8, 074	13, 429, 246	1, 265, 621	1, 305, 542	9. 72

¹ Includes cash in vault and due from approved reserve agents of nonmember national banks in Alaska and Hawaii.

TABLE No. 57.—Reserve computation of national banks at date of each report during year ended October 10, 1924

[In thousands of dollars]

Banks in—	Dec. 31, 1923					Mar. 31, 1924				
	Net amounts due from banks not included in reserve calculation ¹	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation ¹	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
New York.....	18,482	2,201,469	286,191	279,393	12.69	23,056	2,239,923	291,190	302,346	13.50
Chicago.....	334	640,411	83,253	83,516	13.04	1,328	615,510	80,016	71,637	11.64
Central reserve cities.....	18,816	2,841,880	369,444	362,909	12.77	24,394	2,855,433	371,206	373,983	13.10
OTHER RESERVE CITIES										
Boston.....	5,651	417,990	41,799	39,933	9.55	1,145	416,173	41,617	40,914	9.83
Albany.....		47,315	4,732	5,173	10.93	440	59,584	5,958	6,236	10.47
Brooklyn and Bronx.....	496	37,961	3,796	3,764	9.92	266	39,455	3,945	4,022	10.19
Buffalo.....	4,858	42,323	4,232	4,847	11.45	2,269	33,676	3,368	3,518	10.45
Philadelphia.....	8,500	422,698	42,270	43,947	10.40	4,579	413,948	41,395	42,628	10.30
Pittsburgh.....	192	270,322	27,032	26,638	9.85	632	273,778	27,378	24,772	9.05
Baltimore.....	2,606	87,779	8,778	7,962	9.07	1,887	83,045	8,304	7,991	9.62
Washington.....	4,042	73,468	7,347	7,430	10.11	4,036	73,116	7,312	6,986	9.55
Richmond.....	489	47,855	4,785	4,348	9.09	234	46,782	4,678	5,157	11.02
Atlanta.....	220	37,949	3,795	4,051	10.67	2,047	46,668	4,667	5,137	11.01
Jacksonville.....	653	28,090	2,809	2,698	9.61	100	32,288	3,230	3,289	10.18
Birmingham.....	1,676	22,120	2,212	2,175	9.83	2,590	26,205	2,620	2,051	10.15
New Orleans.....		28,586	2,859	3,456	12.09		26,196	2,620	2,303	8.79
Dallas.....	145	66,352	6,635	5,698	8.45	234	64,316	6,431	6,543	10.17
El Paso.....	423	16,159	1,616	1,734	10.73	882	16,447	1,645	1,461	8.88
Fort Worth.....		41,433	4,143	4,323	10.43		34,920	3,492	2,815	8.05
Galveston.....	663	7,695	770	699	9.08	143	11,763	1,170	1,254	10.72
Houston.....	120	73,463	7,346	8,681	11.82	294	64,071	6,407	6,450	10.07
San Antonio.....	1,091	28,246	2,825	3,043	10.77	676	25,990	2,599	2,673	10.29
Waco.....	802	13,089	1,309	1,382	10.56	980	11,427	1,143	1,274	11.15
Little Rock.....	350	4,513	452	465	10.30	268	4,160	416	363	8.73
Louisville.....	47	53,042	5,304	5,273	9.94		52,101	5,210	4,849	9.31
Memphis.....	34	8,833	883	904	10.23	654	9,422	942	897	9.52
Nashville.....	410	27,480	2,748	2,791	16.15	546	26,719	2,672	2,795	10.46

¹ This amount represents the net amount due from banks as shown by the reports of those banks whose balances due from exceed the balances due to banks and must be deducted from the amount in the second column in order to prove the apparent amount of liabilities upon which reserve is required. Certified checks and cashiers' checks are now included with the amount due to banks in the reserve calculation.

TABLE No. 57.—Reserve computation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1923—Continued					Mar. 31, 1924—Continued				
	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
OTHER RESERVE CITIES—continued										
Cincinnati.....	1,296	75,720	7,572	7,061	9.33	1,579	75,971	7,597	7,337	9.66
Cleveland.....	1,589	39,439	3,944	4,213	10.68	1,149	47,284	4,728	4,769	10.09
Columbus.....	214	51,112	5,111	6,014	11.77	967	56,837	5,684	6,035	10.62
Toledo.....	-----	19,329	1,933	2,237	11.68	581	21,452	2,145	2,262	10.54
Indianapolis.....	-----	49,751	4,975	4,273	8.59	-----	47,273	4,727	3,698	7.82
Chicago.....	4,453	34,516	3,452	3,664	10.62	4,154	34,879	3,488	3,609	10.35
Peoria.....	219	14,212	1,421	1,450	10.20	-----	16,167	1,617	1,673	10.35
Detroit.....	7,233	103,639	10,364	7,675	7.41	2,092	102,550	10,255	7,981	7.78
Grand Rapids.....	960	15,763	1,576	1,574	9.99	833	15,232	1,523	1,706	11.20
Milwaukee.....	1,744	71,435	7,144	7,073	9.90	1,159	85,033	8,503	8,446	9.93
Minneapolis.....	464	109,303	10,930	10,003	9.15	172	114,353	11,435	10,697	9.35
St. Paul.....	200	63,278	6,328	6,563	10.37	155	76,660	7,666	6,657	8.68
Cedar Rapids.....	-----	12,029	1,203	1,604	13.34	-----	13,340	1,334	1,626	12.19
Des Moines.....	-----	23,591	2,359	2,204	9.34	-----	23,100	2,310	2,245	9.72
Dubuque.....	243	4,654	465	479	10.29	-----	4,657	466	502	10.78
Sioux City.....	-----	17,291	1,729	1,677	9.70	-----	17,986	1,799	1,799	10.00
Kansas City, Mo.....	310	84,908	8,491	9,293	10.94	346	86,398	8,640	9,316	10.78
St. Joseph.....	-----	14,330	1,433	1,470	10.25	-----	15,534	1,554	1,534	9.88
St. Louis.....	3,985	163,322	16,332	17,531	10.73	1,374	160,960	16,096	16,079	9.99
Lincoln.....	181	13,256	1,326	1,291	9.74	275	14,559	1,456	1,400	9.62
Omaha.....	252	60,000	6,000	5,890	9.82	579	65,050	6,505	6,677	10.26
Kansas City, Kans.....	3	6,481	648	660	10.18	-----	6,016	601	406	6.75
Topeka.....	1,002	8,432	843	891	10.57	956	8,427	843	863	10.24
Wichita.....	-----	17,425	1,742	1,745	10.01	14	16,787	1,679	1,837	10.94
Helena.....	96	3,968	397	526	13.26	20	3,555	356	433	12.18
Denver.....	550	72,267	7,227	6,600	9.13	3,267	76,637	7,664	7,166	9.35
Pueblo.....	94	7,143	714	774	10.84	2,491	10,674	1,067	1,050	9.84
Muskogee.....	42	8,690	869	918	10.56	196	7,722	772	801	10.41
Oklahoma City.....	-----	31,964	3,196	2,843	8.89	1,054	30,997	3,100	3,020	9.74
Tulsa.....	510	42,215	4,222	4,885	11.57	2,494	44,165	4,416	5,214	9.54
Seattle.....	5,972	70,086	7,008	7,711	11.00	3,119	70,006	7,001	7,129	10.18
Spokane.....	25	18,126	1,813	1,716	9.47	62	19,730	1,973	2,040	10.34
Portland.....	2,470	52,442	5,244	4,763	9.08	940	51,734	5,173	3,654	7.06

Los Angeles.....	6,343	150,650	15,065	15,298	10.15	2,521	145,710	14,571	14,227	9.76
Oakland.....	471	20,926	2,092	2,345	11.21	13	19,582	1,958	2,118	10.82
San Francisco.....	4,376	158,686	15,869	17,668	11.13	3,720	149,970	14,997	14,875	9.92
Ogden.....	280	6,310	631	651	10.32	279	5,201	520	518	9.96
Salt Lake City.....	1,067	20,519	2,052	2,527	12.31	287	18,097	1,810	1,772	9.79
All other reserve cities.....	80,121	3,641,969	364,197	367,105	10.08	61,740	3,666,485	366,648	358,552	9.78
Total all reserve cities.....	98,937	6,483,849	733,641	730,014	11.26	86,134	6,521,918	737,854	732,535	11.23
COUNTRY BANKS										
Maine.....	4,626	63,297	4,425	4,615	7.30	3,707	61,335	4,293	4,423	7.21
New Hampshire.....	2,155	41,407	2,898	3,323	8.03	1,451	38,655	2,706	3,010	7.79
Vermont.....	1,972	27,842	1,949	2,040	7.32	1,541	25,936	1,816	1,837	7.08
Massachusetts.....	11,691	278,044	19,463	20,456	7.36	9,658	271,635	19,014	19,167	7.96
Rhode Island.....	3,113	41,972	2,938	3,299	7.86	2,175	43,323	3,033	3,072	7.09
Connecticut.....	18,302	153,015	10,711	11,220	7.33	9,808	144,328	10,103	10,117	7.01
Total New England States.....	41,839	605,487	42,384	44,953	7.42	28,340	585,212	40,965	41,626	7.11
New York.....	28,007	508,819	35,617	38,953	7.66	25,363	511,078	35,776	37,857	7.41
New Jersey.....	25,791	428,003	29,960	31,831	7.44	17,522	406,303	28,441	30,555	7.52
Pennsylvania.....	62,790	777,773	54,444	59,669	7.67	62,071	772,376	54,066	57,259	7.41
Delaware.....	608	11,968	838	906	7.57	984	11,948	836	873	7.31
Maryland.....	3,031	49,420	3,460	3,710	7.51	2,867	48,183	3,373	3,645	7.57
Total Eastern States.....	120,227	1,775,983	124,319	135,099	7.61	108,807	1,740,888	122,492	130,189	7.44
Virginia.....	8,733	144,321	10,102	11,312	7.84	7,015	131,597	9,212	9,741	7.40
West Virginia.....	7,190	110,302	7,721	8,146	7.38	7,563	113,875	7,971	8,372	7.35
North Carolina.....	9,844	102,481	7,174	7,991	7.80	6,670	94,773	6,634	7,212	7.61
South Carolina.....	8,946	71,040	4,973	5,854	8.24	5,243	61,557	4,309	4,786	7.77
Georgia.....	5,870	49,847	3,489	3,898	7.82	3,365	41,580	2,911	3,283	7.90
Florida.....	6,462	56,610	3,963	4,310	7.61	9,736	67,297	4,711	5,293	7.87
Alabama.....	10,161	72,586	5,081	5,692	7.84	7,288	65,266	4,569	5,059	7.75
Mississippi.....	3,124	39,115	2,738	2,861	7.31	2,953	39,893	2,792	2,971	7.45
Louisiana.....	4,838	50,482	3,534	3,532	7.00	2,440	43,765	3,064	2,992	6.84
Texas.....	52,459	309,066	21,634	23,622	7.64	38,963	276,610	19,363	20,704	7.48
Arkansas.....	5,673	51,884	3,632	3,992	7.69	5,073	48,259	3,378	3,590	7.44
Kentucky.....	10,309	98,301	6,881	7,120	7.24	7,898	93,004	6,510	6,641	7.14
Tennessee.....	5,418	73,609	5,153	6,080	8.26	5,111	72,490	5,072	5,642	7.79
Total Southern States.....	139,027	1,229,644	86,075	94,410	7.68	109,318	1,149,936	80,496	86,286	7.50
Ohio.....	24,132	291,628	20,414	21,948	7.53	25,248	298,786	20,915	21,457	7.18
Indiana.....	11,744	175,210	12,265	13,154	7.51	9,977	166,243	11,637	12,410	7.46
Illinois.....	23,139	289,514	20,266	22,154	7.65	26,193	302,864	21,200	21,945	7.25
Michigan.....	10,787	123,119	8,618	9,326	7.57	13,395	134,178	9,393	9,372	6.98
Wisconsin.....	13,003	130,795	9,155	9,736	7.44	14,784	140,138	9,810	9,917	7.08
Minnesota.....	12,175	150,497	10,535	10,913	7.25	11,833	146,733	10,271	10,342	7.05

TABLE NO. 57.—Reserve computation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1923—Continued					Mar. 31, 1924—Continued				
	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
COUNTRY BANKS—continued										
Iowa.....	10,908	145,595	10,192	10,676	7.33	12,668	151,726	10,621	11,452	7.54
Missouri.....	4,574	51,500	3,605	3,828	7.43	3,519	49,346	3,454	3,715	7.53
Total Middle Western States.....	110,462	1,357,858	95,050	101,735	7.49	117,617	1,390,014	97,301	100,610	7.24
North Dakota.....	5,290	48,286	3,380	3,547	7.35	4,918	47,910	3,354	3,535	7.38
South Dakota.....	4,039	48,264	3,379	3,487	7.22	5,069	45,437	3,181	3,542	7.78
Nebraska.....	4,018	55,461	3,882	4,124	7.44	5,366	55,859	3,910	4,349	7.79
Kansas.....	12,780	103,765	7,264	7,789	7.51	10,763	96,055	6,724	7,219	7.52
Montana.....	6,909	43,232	3,026	3,166	7.32	5,699	37,522	2,626	2,604	7.10
Wyoming.....	4,913	39,027	2,732	2,943	7.54	3,499	35,537	2,488	2,677	7.53
Colorado.....	9,411	62,550	4,379	4,773	7.63	8,948	61,737	4,321	4,586	7.43
New Mexico.....	1,550	21,349	1,494	1,560	7.31	1,509	16,925	1,185	1,235	7.30
Oklahoma.....	22,702	146,273	10,239	11,206	7.66	18,426	135,290	9,470	9,973	7.37
Total Western States.....	71,612	568,207	30,775	42,595	7.50	64,197	532,272	37,259	39,780	7.47
Washington.....	7,543	77,556	5,429	5,636	7.27	8,850	81,895	5,733	5,938	7.25
Oregon.....	5,657	55,536	3,887	4,194	7.55	5,474	52,639	3,685	3,892	7.39
California.....	13,916	223,109	15,618	16,460	7.38	12,948	205,018	14,351	15,166	7.40
Idaho.....	5,245	39,285	2,750	2,984	7.60	4,445	35,001	2,450	2,487	7.11
Utah.....	1,138	6,042	423	508	8.41	486	5,107	357	385	7.50
Nevada.....	1,505	9,572	670	765	7.99	1,094	9,170	642	661	7.20
Arizona.....	3,644	20,161	1,411	1,515	7.51	2,178	18,078	1,265	1,213	6.71
Total Pacific States.....	38,648	431,261	30,188	32,062	7.43	35,475	406,908	28,483	29,740	7.31
Alaska (nonmember banks).....	58	2,089	313	309	14.79	43	2,135	320	457	21.41

Hawaii (nonmember banks)		3,664	550	2 1,716	46.83	100	2,786	418	2 838	30.08
Total (nonmember banks)	58	5,753	863	2 2,025	35.20	143	4,921	738	2 1,295	26.32
Total country banks	521,893	5,974,193	418,654	452,849	7.58	463,897	5,819,151	407,734	429,526	7.38
Total United States	620,830	12,458,042	1,152,205	1,182,863	9.49	550,031	12,341,069	1,145,588	1,162,061	9.42

Banks in—	June 30, 1924					Oct. 10, 1924				
	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
New York.....	19,452	2,551,556	331,702	292,963	11.48	10,839	2,680,201	348,426	354,380	13.22
Chicago.....	4,890	701,868	91,243	99,685	14.20	699	720,633	93,682	88,687	12.31
Central reserve cities.....	24,322	3,253,424	422,945	392,648	12.07	11,538	3,400,834	442,108	443,067	13.03
OTHER RESERVE CITIES										
Boston.....	4,802	442,011	44,201	42,551	9.63	2,229	477,071	47,707	47,466	9.95
Albany.....	5,266	66,817	6,682	5,490	8.22	-----	68,437	6,844	7,153	10.45
Brooklyn and Bronx.....	422	41,823	4,182	3,890	9.30	402	44,282	4,428	4,704	10.62
Buffalo.....	1,516	39,905	3,991	3,693	9.25	3,830	41,102	4,110	3,859	9.39
Philadelphia.....	4,060	444,741	44,474	46,028	10.35	5,881	477,810	47,781	47,374	9.91
Pittsburgh.....	1,326	292,012	29,201	24,176	8.28	176	317,442	31,744	29,059	9.15
Baltimore.....	1,723	86,111	8,611	9,262	10.76	1,413	94,857	9,480	9,336	9.84
Washington.....	4,078	72,691	7,269	7,119	9.79	5,468	78,559	7,856	8,095	10.30
Richmond.....	903	16,938	4,694	3,496	7.45	295	48,179	4,818	4,589	9.52
Atlanta.....	4,665	47,449	4,745	5,911	12.46	9,012	51,139	5,114	5,042	9.86
Jacksonville.....	980	30,900	3,096	3,080	9.95	-----	30,088	3,009	3,053	10.15
Birmingham.....	4,347	20,916	2,091	2,453	11.73	4,677	25,438	2,544	2,525	9.93
New Orleans.....	-----	24,028	2,403	3,244	13.50	-----	25,350	2,535	2,493	9.83
Dallas.....	1,977	59,450	5,945	6,037	10.15	438	66,652	6,665	5,052	7.58
El Paso.....	1,000	14,139	1,414	1,082	7.65	2,084	15,448	1,545	1,535	9.94
Fort Worth.....	795	31,689	3,169	3,532	11.15	948	35,785	3,578	3,602	10.07
Galveston.....	566	9,976	998	965	9.67	-----	15,117	1,512	2,075	13.73
Houston.....	839	60,654	6,065	6,716	11.07	413	66,410	6,641	7,286	10.97
San Antonio.....	1,100	24,906	2,491	2,818	11.31	3,974	28,712	2,871	3,255	11.34
Waco.....	1,133	10,205	1,020	1,093	10.71	1,210	11,919	1,192	1,322	11.09
Little Rock.....	389	5,100	510	469	9.20	351	4,380	438	399	9.11
Louisville.....	-----	54,169	5,417	5,295	9.77	937	49,562	4,956	4,790	9.66
Memphis.....	252	8,912	891	818	9.06	-----	9,399	940	1,092	11.62
Nashville.....	537	27,581	2,758	2,902	10.55	610	25,524	2,552	2,512	9.84
Cincinnati.....	2,341	72,730	7,273	7,114	9.78	1,898	77,786	7,779	7,671	9.86

² The cash in vault (exclusive of national-bank notes) and due from approved reserve agents.

TABLE NO. 57.—Reserve computation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	June 30, 1924—Continued					Oct. 10, 1924—Continued				
	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
OTHER RESERVE CITIES—continued										
Cleveland.....	3,657	51,542	5,154	4,350	8.44	1,198	49,034	4,903	4,926	10.05
Columbus.....	1,320	51,598	5,160	5,261	10.20	2,320	54,046	5,405	5,798	10.73
Toledo.....	1,898	12,334	1,234	1,247	10.11	6,344	634	634	677	10.67
Indianapolis.....	49,691	49,691	4,969	3,856	7.76	47,920	4,792	4,792	3,471	7.24
Chicago.....	4,091	35,688	3,570	3,630	10.17	4,867	37,125	3,712	3,920	10.56
Peoria.....	15,985	1,598	1,610	1,610	10.07	15,979	1,598	1,598	1,689	10.57
Detroit.....	9,379	111,218	11,122	10,078	9.06	6,960	124,639	12,464	12,424	9.97
Grand Rapids.....	874	14,887	1,489	1,507	10.12	1,517	17,406	1,741	1,846	10.61
Milwaukee.....	1,233	83,936	8,394	8,443	10.06	2,377	85,845	8,584	8,563	9.97
Minneapolis.....	323	101,064	10,106	10,719	10.61	580	134,916	13,492	12,923	9.58
St. Paul.....	1,242	70,005	7,001	7,212	10.30	167	80,613	8,061	8,197	10.17
Cedar Rapids.....	12,205	1,220	1,316	1,316	10.78	14,950	1,495	1,495	1,518	10.15
Des Moines.....	23,433	2,343	2,352	2,352	10.04	23,207	2,321	2,321	2,384	10.27
Dubuque.....	353	4,971	497	499	10.04	797	5,101	510	524	10.27
Sioux City.....	16,969	1,697	1,627	1,627	9.59	18,858	1,886	1,886	1,924	10.20
Kansas City, Mo.....	87	87,262	8,726	10,000	11.46	17	95,729	9,573	10,136	10.59
St. Joseph.....	409	13,946	1,395	1,581	11.34	164	16,059	1,606	1,783	11.10
St. Louis.....	2,527	157,914	15,791	10,722	6.79	3,402	183,387	18,339	21,251	11.59
Lincoln.....	360	14,563	1,456	1,494	10.26	382	15,506	1,551	1,762	11.36
Omaha.....	201	63,513	6,351	6,609	10.41	170	68,220	6,822	7,570	11.10
Kansas City, Kans.....	36	6,434	644	623	9.68	5,567	557	557	722	12.97
Topeka.....	770	8,022	802	813	10.13	1,409	8,571	857	889	10.37
Wichita.....	351	16,687	1,669	1,748	10.48	629	18,958	1,896	1,986	10.48
Helena.....	102	3,680	368	399	10.84	159	4,196	420	457	10.89
Denver.....	7,914	81,529	8,153	8,545	10.48	5,998	90,075	9,007	10,581	11.75
Pueblo.....	1,797	9,560	956	938	9.81	761	8,159	816	825	10.11
Muskogee.....	147	7,678	768	830	10.81	7,991	799	799	794	9.94
Oklahoma City.....	3,210	33,001	3,300	3,267	9.90	2,934	34,144	3,414	3,558	10.42
Tulsa.....	3,166	44,672	4,467	5,982	13.39	2,257	43,489	4,349	5,067	11.65
Seattle.....	4,341	70,540	7,054	7,801	11.06	9,517	71,487	7,149	7,081	11.16
Spokane.....	77	19,297	1,930	1,990	10.31	410	20,374	2,037	2,385	11.71
Portland.....	1,547	50,000	5,000	4,990	10.00	3,237	56,172	5,617	6,232	11.09
Los Angeles.....	3,863	147,402	14,740	15,586	10.57	11,406	154,569	15,457	15,979	10.34

Oakland.....	450	20,679	2,068	2,057	10.09	237	19,980	1,908	2,124	10.63
San Francisco.....	3,430	163,623	16,362	17,761	10.85	5,611	184,766	18,477	19,825	10.73
Ogden.....	177	5,419	542	520	9.60	361	5,665	566	606	10.70
Salt Lake City.....	1,027	18,847	1,885	1,870	9.92	1,040	20,390	2,039	2,196	10.77
All other reserve cities.....	105,376	3,735,717	373,572	369,097	9.88	117,230	4,035,885	403,589	410,832	10.18
Total all reserve cities.....	129,698	6,989,141	796,517	761,745	10.90	128,768	7,436,719	845,697	853,899	11.48
COUNTRY BANKS										
Maine.....	4,293	62,536	4,378	4,662	7.46	4,737	64,310	4,502	4,834	7.52
New Hampshire.....	2,088	39,321	2,752	2,761	7.02	3,337	42,415	2,969	3,174	7.48
Vermont.....	2,071	27,799	1,946	2,032	7.31	2,148	29,025	2,032	2,083	7.18
Massachusetts.....	12,695	283,295	19,831	21,194	7.48	15,492	296,201	20,734	21,129	7.13
Rhode Island.....	2,741	43,264	3,028	3,290	7.60	3,523	43,939	3,076	3,198	7.28
Connecticut.....	12,219	149,384	10,457	11,164	7.47	10,638	149,736	10,481	11,143	7.44
Total New England States.....	36,107	605,599	42,392	45,103	7.45	39,875	625,627	43,794	45,561	7.28
New York.....	32,313	531,068	37,175	40,850	7.69	43,292	546,987	38,289	40,456	7.40
New Jersey.....	24,392	436,230	30,536	33,148	7.60	23,025	444,122	31,089	34,060	7.67
Pennsylvania.....	61,456	772,453	54,070	58,461	7.57	73,824	787,790	55,145	59,201	7.51
Delaware.....	1,458	12,446	871	1,103	8.86	749	12,384	867	964	7.78
Maryland.....	3,852	50,027	3,502	3,684	7.36	4,728	52,827	3,698	4,046	7.66
Total Eastern States.....	123,471	1,802,204	126,154	137,246	7.62	145,618	1,844,110	129,088	138,727	7.52
Virginia.....	6,497	129,502	9,065	9,762	7.54	10,309	132,884	9,302	10,498	7.90
West Virginia.....	6,589	106,998	7,490	7,784	7.27	6,898	104,956	7,347	7,404	7.05
North Carolina.....	7,386	87,142	6,100	6,939	7.96	8,444	89,437	6,261	6,458	7.22
South Carolina.....	5,318	58,505	4,095	4,984	8.52	5,703	58,174	4,072	4,755	8.17
Georgia.....	3,433	40,730	2,851	3,138	7.70	5,512	46,541	3,258	3,596	7.73
Florida.....	9,239	60,968	4,268	4,895	8.03	7,825	59,959	4,197	4,579	7.64
Alabama.....	8,153	62,329	4,363	4,759	7.64	10,900	67,476	4,723	5,337	7.91
Mississippi.....	3,816	39,074	2,735	2,932	7.50	4,761	40,819	2,857	3,096	7.58
Louisiana.....	1,766	41,122	2,878	2,880	7.00	2,427	41,899	2,933	3,091	7.38
Texas.....	34,449	250,851	17,500	18,733	7.47	58,876	291,743	20,422	21,894	7.50
Arkansas.....	5,512	47,229	3,306	3,505	7.42	7,546	49,026	3,432	3,805	7.76
Kentucky.....	7,743	90,551	6,339	6,774	7.48	5,964	87,451	6,122	6,374	7.29
Tennessee.....	4,648	69,969	4,898	5,554	7.94	5,504	71,248	4,987	5,722	8.03
Total Southern States.....	104,549	1,084,970	75,948	82,639	7.62	140,669	1,141,613	79,913	86,609	7.59
Ohio.....	26,782	295,967	20,718	21,661	7.32	28,520	294,328	20,608	21,817	7.41
Indiana.....	12,597	173,965	12,177	13,144	7.56	14,320	170,867	11,961	12,760	7.47
Illinois.....	20,268	303,531	21,247	22,895	7.54	32,061	300,508	21,036	22,484	7.48
Michigan.....	11,343	130,608	9,143	9,477	7.26	12,980	131,293	9,190	10,574	8.05
Wisconsin.....	12,567	136,995	9,590	10,158	7.41	17,575	138,358	9,685	10,178	7.36
Minnesota.....	17,619	156,158	10,952	11,418	7.30	17,229	154,105	10,787	11,621	7.54
Iowa.....	12,098	114,090	10,080	10,803	7.50	15,216	150,730	10,551	11,172	7.41
Missouri.....	3,708	48,603	3,402	3,680	7.57	4,783	50,135	3,509	3,752	7.48
Total Middle Western States.....	125,977	1,390,127	97,309	103,236	7.43	142,684	1,390,324	97,322	104,358	7.51

TABLE NO. 57.—Reserve computation of national banks at date of each report during year ended October 10, 1924—Continued

[In thousands of dollars]

Banks in—	June 30, 1924—Continued					Oct. 10, 1924—Continued				
	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed	Net amounts due from banks not included in reserve calculation	Net amount on which reserve is computed	Amount of reserve required	Amount of lawful reserve with Federal reserve banks	Per cent to net amount on which reserve is computed
COUNTRY BANKS—continued										
North Dakota.....	3,603	43,507	3,045	3,191	7.33	11,059	54,247	3,797	4,257	7.85
South Dakota.....	4,710	43,734	3,061	3,334	7.62	6,935	47,757	3,343	3,645	7.63
Nebraska.....	6,781	54,993	3,850	4,139	7.53	8,049	56,775	3,974	4,301	7.58
Kansas.....	13,403	98,406	6,888	7,401	7.52	21,108	106,326	7,443	8,237	7.75
Montana.....	6,217	39,158	2,741	2,774	7.08	9,697	44,394	3,108	3,594	8.10
Wyoming.....	3,733	33,974	2,378	2,530	7.45	5,980	29,706	2,079	2,316	7.80
Colorado.....	7,871	59,207	4,145	4,497	7.60	11,645	64,773	4,534	4,858	7.50
New Mexico.....	2,335	18,395	1,288	1,396	7.59	2,441	18,067	1,265	1,319	7.30
Oklahoma.....	20,605	135,247	9,467	9,967	7.37	28,407	151,155	10,581	11,400	7.54
Total Western States.....	69,258	526,621	36,863	39,229	7.45	105,321	573,200	40,124	43,927	7.06
Washington.....	8,520	78,338	5,494	5,770	7.37	13,246	81,036	5,673	6,129	7.56
Oregon.....	5,694	53,012	3,711	4,037	7.62	8,903	58,236	4,076	4,297	7.38
California.....	15,626	197,418	13,819	14,565	7.38	23,172	205,271	14,369	15,066	7.34
Idaho.....	5,255	35,261	2,468	2,723	7.72	7,086	35,809	2,507	2,695	7.53
Utah.....	3,779	4,692	329	351	7.48	4,041	4,906	343	372	7.58
Nevada.....	1,506	9,799	686	766	7.82	1,572	10,194	714	783	7.68
Arizona.....	2,642	17,489	1,224	1,260	7.20	2,213	16,607	1,162	1,208	7.27
Total Pacific States.....	39,622	396,009	27,721	29,472	7.44	56,923	412,059	28,844	30,550	7.41
Alaska (nonmember banks).....	61	2,221	333	² 402	18.10	46	2,379	357	² 578	24.30
Hawaii (nonmember banks).....	.....	3,910	587	² 1,178	30.13	286	3,215	482	² 1,333	41.46
Total (nonmember banks).....	61	6,131	920	² 1,580	25.77	332	5,594	839	² 1,911	34.16
Total country banks.....	499,045	5,811,661	407,307	438,505	7.55	631,422	5,992,527	419,924	451,643	7.54
Total United States.....	628,743	12,800,802	1,203,824	1,200,250	9.38	700,190	13,429,246	1,265,621	1,305,542	9.72

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924

[For prior years see annual report 1920]

1914

Resources	Jan. 13 (7,493 banks)	Mar. 4 (7,493 banks)	June 30 (7,525 banks)	Sept. 12 (7,538 banks)
Loans and discounts.....	\$6,175,404,961.53	\$6,357,535,898.41	\$6,430,069,214.47	\$6,400,767,386.01
Overdrafts.....	21,838,399.48	21,335,628.89	15,485,641.14	17,142,637.10
U. S. bonds to secure circulation	736,600,910.00	733,564,382.00	734,897,425.81	736,685,849.72
Miscellaneous securities to secure circulation.....				392,663,116.72
United States bonds to secure United States deposits ¹	50,342,980.00	50,285,032.00	48,405,573.20	48,311,495.63
Other bonds to secure United States deposits.....	67,878,130.32	59,332,288.52	56,781,241.53	72,372,019.72
United States bonds on hand.....	5,112,910.00	5,476,718.00	² 11,955,298.58	6,423,780.87
Premiums on United States bonds.....	5,071,681.95	4,859,610.88	4,058,150.56	3,921,759.63
Bonds, securities, etc.....	1,020,494,711.98	1,027,326,660.58	1,015,981,897.19	941,723,232.07
Stock.....			³ 42,809,011.19	42,032,851.94
Banking house, furniture, and fixtures.....	256,995,908.53	257,520,014.18	268,042,022.88	269,661,511.46
Other real estate owned.....	32,625,254.39	33,981,161.55	39,042,855.78	40,787,222.13
Due from national banks (not reserve agents).....	482,036,437.64	513,728,136.83	421,754,572.47	410,376,729.94
Due from State banks and bankers.....	251,113,818.01	250,776,241.19	191,921,682.48	191,968,078.31
Due from approved reserve agents.....	802,786,344.06	881,702,559.68	777,498,700.76	673,958,901.01
Checks and other cash items.....	37,244,268.10	40,184,406.94	48,559,951.65	34,204,681.42
Exchanges for clearing house.....	263,295,798.41	282,343,800.66	309,321,303.07	118,588,403.08
Bills of other national banks.....	51,797,179.00	48,177,045.00	49,659,728.00	73,546,639.00
Frac. currency, nickels and cts.....	3,959,837.04	3,964,617.32	3,828,925.17	3,591,586.83
Specie.....	780,490,200.56	792,694,085.14	791,584,566.61	746,198,917.43
Legal-tender notes.....	201,429,211.00	175,373,021.00	177,490,396.00	157,508,431.00
Five per cent redemption fund.....	35,371,589.61	35,402,097.42	35,509,539.22	44,323,990.14
Due from Treasurer United States.....	14,464,098.96	8,933,843.97	7,533,063.14	3,952,273.52
Clearing-house loan certificate.....				52,818,000.00
Total.....	11,296,355,158.70	11,561,497,260.26	11,482,190,770.60	11,483,529,494.68

Resources	Oct. 31 (7,571 banks)	Dec. 31 (7,581 banks)
Loans and discounts.....	\$6,316,478,470.67	\$6,347,636,510.27
Overdrafts.....	18,767,351.32	15,798,224.76
United States bonds to secure circulation	739,596,391.26	739,160,346.66
Miscellaneous securities to secure circulation.....	504,514,045.49	209,400,603.20
United States bonds to secure United States deposits.....	47,873,491.40	47,530,427.39
Other bonds to secure United States deposits.....	69,365,717.26	72,885,060.35
United States bonds on hand.....	4,549,007.26	5,003,963.63
Premiums on United States bonds.....	3,661,325.74	3,084,194.96
Bonds, securities, etc.....	905,277,164.35	988,157,510.40
Other bonds, securities, etc.....		
Stocks.....	50,804,335.13	61,394,185.49
Banking house furniture and fixtures.....	268,509,856.77	271,464,956.07
Other real estate owned.....	42,313,332.01	43,258,637.97
Due from national banks (not reserve agents).....	392,847,274.13	
Due from State banks and bankers.....	174,235,702.92	
Due from Federal reserve bank.....		261,459,775.05
Due from approved reserve agents.....	634,166,049.02	583,664,900.21
Due from banks and bankers.....		575,324,679.14
Checks on banks in same place.....		31,781,266.03
Exchange for clearing house.....	150,112,100.24	262,433,419.95
Outside checks, cash items, etc.....		33,867,431.58
Checks and other cash items.....	42,947,630.06	
Bills of other national banks.....	87,382,691.00	69,466,353.00
Fractional currency, nickels and cents.....	3,575,689.54	
Federal-reserve notes.....		2,013,685.00
Specie.....	753,252,764.40	534,857,113.00
Legal-tender notes.....	172,300,611.03	128,370,974.00
Five per cent redemption fund.....	52,349,623.24	43,752,166.74
Due from Treasurer United States.....	5,377,379.92	12,616,157.05
Redemption fund and due from Treasurer United States.....		
Clearing-house loan certificate.....	35,654,000.00	
Amount paid on account of \$100,000,000 gold fund.....	16,520,718.25	12,404,075.77
Total.....	11,492,452,722.38	11,357,086,017.67

¹ Includes District of Columbia and island possession bonds.² Includes \$5,310,500 United States bonds loaned by New York City banks.³ Includes \$899,668 erroneously shown on face of banks' reports as bonds, etc.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued

1914

Liabilities	Jan. 13 (7,493 banks)	Mar. 4 (7,493 banks)	June 30 (7,525 banks)	Sept. 12 (7,538 banks)
Capital stock paid in.....	\$1,657,676,054.00	\$1,056,482,120.00	\$1,058,192,335.00	\$1,060,332,072.50
Surplus fund.....	732,442,759.67	731,273,096.28	723,338,266.50	724,138,519.46
Undivided profits, less ex- penses and taxes.....	259,664,337.83	272,703,334.17	268,184,165.18	287,343,679.28
National-bank notes outstand- ing.....	725,326,161.50	720,640,334.00	722,554,719.00	918,270,315.50
State-bank notes outstanding.....	27,698.00	27,698.00	27,698.00	27,698.00
Due to other national banks.....	1,061,260,991.82	1,201,467,775.86	1,017,820,892.71	904,331,371.01
Due to State banks and bankers.....	561,006,715.14	607,331,628.52	515,742,709.18	521,901,865.51
Due to trust companies and savings banks.....	544,604,116.11	619,704,372.92	609,678,412.65	483,794,109.17
Due to approved reserve agents.....	43,630,770.30	43,937,637.70	42,660,616.15	39,871,080.85
Dividends unpaid.....	4,264,129.89	1,337,166.00	18,600,220.51	1,250,322.87
Individual deposits.....	6,072,064,752.60	6,111,328,457.16	6,268,692,429.72	6,139,081,279.77
United States deposits.....	76,815,818.69	58,909,788.39	66,654,582.55	69,712,446.13
Postal-savings deposits.....	22,243,089.21	23,568,198.75	23,841,062.65	27,626,325.06
Deposits of United States dis- bursing officers.....	7,482,388.89	7,773,084.98		
Bonds borrowed.....	46,673,867.97	47,123,180.09		
United States bonds borrowed.....			34,461,340.00	34,407,245.99
Other bonds borrowed.....			9,025,690.49	53,862,878.42
Notes and bills rediscounted.....	11,701,475.41	8,772,534.57	13,436,527.21	25,981,950.00
Bills payable.....	60,905,190.66	45,372,735.52	77,775,401.26	124,089,118.73
Reserved for taxes.....	6,155,905.52	4,701,635.23	7,926,918.00	8,284,933.48
Clearing-house loan certificates (net balance).....				52,779,000.00
Liabilities other than those above stated.....	2,408,915.49	2,342,482.12	3,516,788.84	6,443,087.95
Total.....	11,206,355,138.70	11,564,497,260.26	11,482,190,770.60	11,483,529,494.68

Liabilities	Oct. 31 (7,571 banks)	Dec. 31 (7,581 banks)
Capital stock paid in.....	\$1,063,162,597.50	\$1,065,951,505.00
Surplus fund.....	724,947,101.26	720,935,755.25
Undivided profits, less expenses and taxes.....	293,261,154.09	281,924,667.96
National-bank notes outstanding.....	1,018,193,636.50	848,806,773.50
State-bank notes outstanding.....	27,693.00	
Due to other national banks.....	838,651,946.54	
Due to State banks and bankers.....	517,062,823.64	
Due to trust companies and savings banks.....	498,490,484.64	
Due to Federal reserve bank.....		48,932.32
Due to approved reserve agents.....	37,523,774.92	29,306,505.17
Due to banks and bankers.....		1,840,416,214.68
Dividends unpaid.....	4,342,374.67	20,334,471.83
Individual deposits.....	6,078,894,617.69	
United States deposits.....	69,744,237.53	
Postal-savings deposits.....	31,232,267.75	
Demand deposits.....		5,175,140,032.45
Time deposits.....		1,171,222,217.91
United States bonds borrowed.....	34,250,290.00	34,586,272.43
Other bonds borrowed.....	54,126,345.87	26,308,000.04
Securities borrowed.....	3,085,024.40	774,066.75
Notes and bills rediscounted.....	26,562,259.66	35,586,864.95
Bills payable.....	136,055,212.70	96,855,492.53
Reserved for taxes.....	9,642,443.73	
Clearing-house loan certificates (net balance).....	49,911,000.00	
Liabilities other than those above stated.....	3,285,436.29	2,887,335.00
Total.....	11,492,452,722.38	11,357,086,017.67

TABLE NO. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued

1915

	Mar. 4 (7,599 banks)	May 1 (7,604 banks)	June 23 (7,605 banks)	Sept. 2 (7,613 banks)	In thousands of dollars	
					Nov. 10 (7,617 banks)	Dec. 31 (7,607 banks)
RESOURCES						
Loans and discounts.....	\$6,499,964,605.26	\$6,643,887,951.95	\$6,659,971,463.44	\$6,756,680,004.10	7,233,929	7,357,782
Overdrafts.....	7,046,534.16	5,904,374.54	5,173,586.07	5,060,626.77	7,211	6,709
United States bonds to secure circulation.....	733,138,268.64					
Total United States bonds.....		783,994,426.03	783,453,730.42	781,726,220.41	777,765	774,639
Miscellaneous securities to secure circulation.....	44,160,285.13					
United States bonds to secure United States deposits.....	41,829,758.30					
Other bonds to secure United States deposits.....	78,887,896.00					
United States bonds on hand.....	3,670,569.76					
Premiums on United States bonds.....	2,555,314.22					
Bonds, securities, etc.....	1,056,388,707.62					
Other bonds, securities, etc.....		1,158,108,945.79	1,191,127,717.22	1,219,214,503.87	1,343,822	1,375,149
Stocks.....	77,463,940.79	85,762,039.33	93,787,521.06	92,594,892.32		
Stocks other than Federal reserve bank stock.....					39,273	40,036
Stock of Federal reserve bank.....					53,518	53,689
Banking house, furniture and fixtures.....	272,436,174.50	269,417,032.84	277,804,754.22	278,392,205.47		
Banking house.....					249,288	251,551
Furniture and fixtures.....					31,808	31,424
Other real estate owned.....	43,772,597.11	49,487,321.08	43,971,595.32	43,953,871.52	44,113	45,122
Due from Federal reserve bank.....	290,678,432.15	290,412,690.11	312,657,647.43	315,409,198.79	306,185	403,985
Due from approved reserved agents.....	747,156,835.66	748,541,471.73	737,894,995.04	811,379,518.47	805,830	834,392
Due from banks and bankers.....	598,816,796.92	565,792,955.73	538,425,712.84	597,832,441.62	707,394	698,921
Checks on banks in same place.....	18,361,862.09	41,948,205.55	16,400,445.98	21,792,640.67	23,189	38,588
Exchanges for clearing house.....	194,977,980.69	335,128,239.93	213,005,965.71	287,289,183.13	347,418	449,828
Outside checks, cash items, etc.....	22,566,644.58	30,242,625.09	20,870,932.37	23,003,077.40	33,585	43,809
Bills of other national banks.....	60,961,750.00	50,747,743.00	61,557,498.00	57,618,958.00	62,446	63,933
Federal reserve notes.....	3,698,200.00	3,652,635.00	6,418,130.00	6,779,935.00	11,160	10,669
Specie.....	591,852,399.40	607,249,414.29	678,540,967.99	719,843,506.62	731,797	689,762
Legal-tender notes.....	127,091,112.00	127,999,550.00	111,240,250.00	122,765,379.00	114,978	118,117
Five per cent redemption fund.....	36,500,616.60					
Due from Treasurer United States.....	7,686,564.99					
Redemption fund and due from Treasurer United States.....		44,077,373.12	43,373,243.77	41,392,715.64	42,535	45,939
Bonds loaned.....	5,182,100.00					
Customer's liability under letters of credit.....				52,321,053.57	74,195	86,212
Customer's liability account of acceptance.....				16,461,341.58	37,435	39,764
Other assets.....				15,579,155.05	7,457	7,917
Total.....	11,566,846,004.57	11,842,354,995.11	11,795,685,156.88	12,267,090,429.00	13,236,331	13,467,887

TABLE NO. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued

1915—Continued

	Mar. 4 (7,599 banks)	May 1 (7,604 banks)	June 23 (7,605 banks)	Sept 2 (7,613 banks)	In thousands of dollars	
					Nov. 10 (7,617 banks)	Dec. 31 (7,607 banks)
LIABILITIES						
Capital stock paid in.....	1,066,589,307.50	1,065,891,977.50	1,068,519,105.00	1,068,863,507.70	1,068,649	1,068,049
Surplus fund.....	724,307,901.61	719,329,463.39	722,089,210.17	722,577,738.63	722,877	725,354
Undivided profits, less expenses and taxes.....	288,682,310.67	293,683,959.21	314,755,321.77	300,018,297.47	317,236	294,267
National-bank notes outstanding.....	746,517,138.75	727,793,361.50	722,703,856.50	718,496,591.50	713,467	713,314
State-bank notes outstanding.....				22,860.00	23	23
Due to Federal reserve bank.....	6,345.35	8,093.56	500.36	39,855.20	20	8
Due to approved reserve agents.....	7,090,458.56	6,415,996.67	6,289,592.84	6,407,832.20	7,287	11,256
Due to banks and bankers.....	2,236,647,932.10	2,220,110,108.38	2,201,716,024.16	2,459,607,984.33	2,702,366	2,727,168
Dividends unpaid.....	1,332,887.56	3,932,185.98	1,953,817.90	1,277,906.28	1,624	22,695
Demand deposits.....	5,149,701,825.27	5,407,211,478.11	5,325,853,421.84	5,426,610,208.84	6,070,219	6,223,842
Time deposits.....	1,199,188,335.32	1,254,369,875.46	1,285,428,400.06	1,335,572,505.70	1,375,956	1,417,417
United States bonds borrowed.....	33,602,940.00	33,536,806.11	33,336,164.20	33,822,390.00	32,151	31,775
Other bonds borrowed.....	11,549,476.41	8,132,515.48	8,436,963.18	5,997,557.42	4,999	4,735
Securities borrowed.....	317,943.54	78,049.49	98,556.99	84,983.65	76	73
Notes and bills rediscounted.....	38,534,087.67	37,568,342.27	39,918,987.31	45,550,405.57	42,888	42,530
Bills payable.....	57,126,299.62	52,965,176.96	58,200,677.00	60,169,307.64	60,567	55,886
Letters of credit.....				55,137,152.61	75,471	87,859
Acceptances based on imports and exports.....				13,077,388.22	26,808	31,985
Liabilities other than those above stated.....	5,650,814.64	11,327,605.04	6,384,557.60	13,755,956.04	13,647	9,451
Total.....	11,566,846,004.57	11,842,354,995.11	11,795,685,156.88	12,267,090,429.00	13,236,331	13,467,887

TABLE No. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1916

[In thousands of dollars]

	Mar. 7 (7, 686 banks)	May 1 (7, 578 banks)	June 30 (7, 579 banks)	Sept. 12 (7, 589 banks)	Nov. 17 (7, 584 banks)	Dec. 27 (7, 584 banks)
RESOURCES						
Loans and discounts ¹	7, 490, 011	7, 606, 428	7, 679, 167	7, 859, 837	8, 345, 784	8, 340, 626
Overdrafts.....	5, 493	6, 994	6, 168	7, 839	9, 317	10, 403
Customers' liability under letters of credit.....	102, 386	100, 326	83, 761	77, 512	29, 001	32, 443
Customers' liability account of acceptances.....	43, 829	59, 072	66, 034	77, 879	101, 581	98, 192
United States bonds.....	753, 913	738, 830	751, 203	729, 777	724, 473	716, 960
Other bonds, securities, etc.....	1, 464, 787	1, 525, 567	1, 527, 832	1, 624, 627	1, 709, 956	1, 725, 347
Stocks other than Federal reserve bank stock.....	39, 979	40, 075	39, 272	39, 366	37, 838	39, 144
Stock of Federal reserve bank.....	53, 628	53, 701	53, 651	53, 923	54, 126	54, 112
Banking house.....	252, 982	255, 378	255, 977	259, 427	261, 464	262, 489
Furniture and fixtures.....	31, 505	31, 800	31, 654	31, 908	32, 068	32, 392
Other real estate owned.....	47, 320	47, 787	47, 736	47, 627	48, 221	48, 004
Due from approved reserve agents.....	1, 022, 612	954, 822	843, 390	936, 339	1, 035, 107	945, 812
Due from banks and bankers.....	772, 979	766, 200	694, 926	780, 600	983, 659	898, 890
Exchanges for clearing house.....	319, 430	596, 895	444, 033	392, 684	516, 705	402, 591
Other checks on banks in the same place.....	22, 874	42, 435	36, 007	25, 570	28, 292	28, 386
Outside checks and other cash items.....	30, 019	45, 972	41, 881	32, 817	37, 233	38, 550
Notes of other national banks.....	61, 908	59, 190	54, 120	62, 238	56, 003	77, 049
Federal reserve bank notes.....				1, 634	1, 377	2, 083
Federal reserve notes.....	8, 940	9, 077	7, 480	13, 190	12, 549	16, 623
Coin and certificates.....	708, 780	663, 565	640, 479	663, 022	686, 848	677, 090
Legal-tender notes.....	124, 833	113, 890	117, 524	105, 101	101, 490	108, 847
Due from Federal reserve banks.....	431, 195	428, 191	476, 103	531, 028	649, 171	707, 497
Redemption fund and due from United States Treasurer.....	41, 730	40, 850	43, 851	42, 346	43, 024	48, 301
Other assets.....	7, 518	8, 544	4, 614	15, 216	14, 912	21, 652
Total.....	13, 833, 681	14, 195, 505	13, 926, 868	14, 411, 537	15, 520, 205	15, 333, 552
LIABILITIES						
Capital stock paid in.....	1, 067, 289	1, 067, 481	1, 066, 019	1, 067, 565	1, 071, 116	1, 070, 793
Surplus fund.....	724, 664	724, 697	731, 389	731, 409	739, 336	744, 653
Undivided profits, less expenses and taxes paid.....	306, 614	317, 473	305, 850	317, 050	332, 458	343, 139
Amount reserved for taxes accrued.....				9, 274	9, 556	9, 453
Amount reserved for all interest accrued.....				7, 568	9, 424	9, 586
National bank notes outstanding.....	695, 835	682, 245	676, 116	674, 115	665, 259	666, 409
Due to Federal reserve bank.....	11	2		17	3	5
Due to approved reserve agents.....	7, 812	9, 383	10, 184	7, 134	9, 121	12, 686
Due to banks and bankers.....	3, 066, 233	2, 985, 959	2, 702, 756	2, 908, 512	3, 339, 628	3, 248, 929
Dividends unpaid.....	1, 300	3, 960	21, 099	1, 029	1, 390	2, 184
Demand deposits.....	6, 221, 226	6, 549, 583	6, 473, 361	6, 708, 883	7, 322, 688	7, 148, 302
Time deposits.....	1, 495, 153	1, 586, 435	1, 669, 687	1, 736, 766	1, 816, 446	1, 854, 740
United States bonds borrowed.....	27, 538	27, 948	27, 053	26, 359	26, 588	25, 985
Other bonds borrowed.....	4, 437	4, 133	4, 856	4, 513	3, 984	5, 070
Securities borrowed.....	115	178	180	322	145	458
Notes and bills rediscounted.....	31, 083	31, 489	33, 286			
Bills payable, including obligations representing money borrowed.....	30, 873	32, 231	35, 332	38, 499		
Bills payable, other than with Federal reserve bank.....					24, 539	27, 008
Bills payable, with Federal reserve bank.....					578	8, 123
State bank circulation outstanding.....	23	23	23	23	23	23
Letters of credit and traveler's checks outstanding ²	105, 171	102, 653	85, 943	81, 182	31, 372	35, 009
Acceptances ³	42, 677	59, 836	60, 303	76, 608	98, 231	100, 342
Liabilities other than those above stated.....	10, 597	9, 886	14, 401	14, 709	18, 317	20, 655
Total.....	13, 838, 681	14, 195, 505	13, 926, 868	14, 411, 537	15, 520, 205	15, 333, 552
Liabilities for rediscounts, including those with Federal reserve bank.....				53, 394	48, 554	54, 627

¹ Commencing Sept. 12, 1916, notes and bills rediscounted not included in loans and discounts, but shown as contingent liabilities.² Includes Federal reserve bank notes.³ Prior to May 1 this item read "Letters of credit."⁴ Prior to Nov. 17 this item read "Acceptances based on imports and exports."

TABLE NO. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued

1917

[In thousands of dollars]

	Mar. 5 (7,581 banks)	May 1 (7,589 banks)	June 20 (7,604 banks)	Sept. 11 (7,638 banks)	Nov. 20 (7,656 banks)	Dec. 31 (7,662 banks)
RESOURCES						
Loans and discounts.....	8,712,862	8,751,679	8,818,312	9,055,248	9,535,527	9,390,836
Overdrafts.....	7,666	8,069	9,619	9,607	15,044	15,073
Customers' liability under letters of credit.....	26,703	21,135	24,512	29,439	26,944	25,052
Customers' liability account of acceptances.....	94,421	105,653	135,734	132,948	147,992	211,458
United States bonds.....	714,323	768,114	1,905,127	1,941,082	1,651,262	1,014,903
Payment on account subscription for Liberty loan bonds.....			171,129			
Liberty loan bonds.....				217,900	702,921	609,626
Other bonds, securities, etc.....	1,770,083	1,856,983	1,843,047	1,863,621	1,906,782	1,870,967
Stock other than Federal reserve bank stock.....	39,182	39,074	38,938	42,134	42,837	41,730
Stock of Federal reserve banks.....	54,329	54,695	54,827	55,480	55,698	55,933
Banking house.....	262,815	266,880	269,947	272,190	273,941	273,695
Furniture and fixtures.....	31,798	32,179	32,594	32,611	32,917	32,293
Other real estate owned.....	48,277	47,212	46,656	46,273	46,112	46,063
Due from Federal reserve banks.....	750,202	761,995	820,584			
Lawful reserve with Federal reserve banks.....				1,046,102	1,077,701	1,110,204
Items with Federal reserve banks in process of collection.....				126,708	165,118	158,658
Notes of other national banks.....	61,352	59,734	65,657	(?)		
Federal reserve bank notes.....	2,049	1,617	2,248	(?)		
Federal reserve notes.....	17,080	19,376	22,973	(?)		
Coin and certificates.....	705,998	659,501	556,686	(?)		
Legal-tender notes.....	107,994	103,828	105,147	(?)		
Cash in vault.....				493,609	516,120	532,126
Net amount due from national banks.....				1,292,192	1,369,591	1,429,010
Due from approved reserve agent.....	1,077,727	948,069	827,943			
Net amounts due from other banks, bankers, and trust companies.....	939,054	890,592	809,233	341,412	400,593	377,576
Exchanges for clearing house.....	419,204	578,145	445,471	401,742	399,974	655,037
Checks on other banks in the same place.....	30,919	58,564	47,958	39,647	43,615	72,589
Outside checks and other cash items.....	37,906	45,878	37,031	36,335	42,689	59,664
Redemption fund and due from U. S. Treasurer.....	41,199	39,547	41,303	43,498	40,407	42,649
Interest earned but not collected.....					31,981	17,121
Other assets.....	25,779	25,884	18,304	28,721	27,431	31,045
Total.....	15,979,122	16,144,403	16,151,040	16,543,499	18,553,197	18,073,308
LIABILITIES						
Capital stock paid in.....	1,073,875	1,079,669	1,032,779	1,090,318	1,092,207	1,092,666
Surplus fund.....	754,621	761,654	762,367	769,050	774,575	784,065
Undivided profits, less expenses and taxes paid.....	317,412	329,712	353,407	354,023	369,801	323,126
Interest and discount collected but not earned.....					39,529	28,926
Amount reserved for taxes accrued.....	5,862	7,772	7,680	11,569	14,434	15,721
Amount reserved for all interest accrued.....	8,562	10,997	11,405	10,142	13,530	9,860
National bank notes outstanding.....	661,157	656,100	660,431	665,642	669,662	674,254
Due to Federal reserve banks.....	8	1	48	3,757	4,223	3,180
Due to approved reserve agents.....	7,873	8,579	11,233			
Net amounts due to national banks.....				1,196,330	1,257,587	1,288,714
Net amounts due to other banks, bankers, and trust companies.....	3,675,384	3,370,558	3,014,333	1,848,463	1,845,707	1,901,803
Dividends unpaid.....	1,155	4,741	2,464	(¹)		
Demand deposits.....	7,289,110	7,618,011	7,431,029	7,679,370	8,056,948	8,436,395
Time deposits.....	1,984,650	2,078,448	2,090,619	2,295,982	2,281,865	2,298,282
United States deposits.....			² 132,965	210,395	1,352,006	517,315
Postal-savings deposits.....			³ 89,142	(⁴)		
United States bonds borrowed.....	26,871	28,445	32,758	65,415	110,190	98,695
Other bonds borrowed.....	4,949	4,904	17,661	20,488	65,674	33,591
Securities borrowed.....	77	182	363	809	276	347
Bills payable, other than with Federal reserve banks.....	17,660	25,460	48,926	51,880	57,200	67,183
Bills payable with Federal reserve banks.....	2,999	8,827	184,736	63,790	295,532	199,249
State bank circulation outstanding.....	23	23	23	17	17	17
Letters of credit and travelers' checks outstanding.....	29,476	23,620	27,082	36,752	39,688	37,639
Acceptances.....	101,485	110,549	144,414	138,231	153,645	217,190
Liabilities other than those above stated.....	15,913	16,151	45,175	31,076	58,901	45,130
Total.....	15,979,122	16,144,403	16,151,040	16,543,499	18,553,197	18,073,308
Liabilities for rediscounts, including those with Federal reserve banks.....	49,068	58,027	139,366	169,434	247,213	475,416

¹ Includes United States certificates of indebtedness and excludes Liberty loan bonds.² Included under heading "Cash in vault."³ This item formerly included amounts due from national banks other than approved reserve agents.⁴ Included with demand deposits.⁵ Prior to June 20, 1917, included with demand deposits.⁶ Included with time deposits.

TABLE NO. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1918

[In thousands of dollars]

	Mar. 4 (7,670 banks)	May 10 (7,688 banks)	June 29 (7,705 banks)	Aug. 31 (7,728 banks)	Nov. 1 (7,754 banks)	Dec. 31 (7,767 banks)
RESOURCES						
Loans and discounts.....	9,139,225	9,260,041	9,620,402	9,493,666	10,096,940	9,918,294
Overdrafts.....	13,586	11,662	12,497	14,306	16,814	12,968
Customers' liability under letters of credit.....	25,022	25,324	16,284	15,275	12,563	13,204
Customers' liability account of acceptances.....	222,176	239,102	221,397	231,673	310,593	291,502
United States bonds, other than Liberty loan bonds ¹	1,645,118	1,796,194	1,386,251	1,787,378	1,781,993	1,735,889
Liberty loan bonds.....	475,531	861,329	730,534	668,048	1,374,319	1,213,989
Other bonds, securities, etc.....	1,815,340	1,757,588	1,740,845	1,695,070	1,660,465	1,683,071
Stocks, other than Federal reserve bank stock.....	39,213	42,412	42,660	42,753	48,177	47,461
Stock of Federal reserve banks.....	56,219	56,756	56,982	57,569	57,427	58,100
Banking house.....	276,502	277,315	277,941	280,615	282,012	281,904
Furniture and fixtures.....	32,689	33,340	33,495	34,027	34,653	34,518
Other real estate owned.....	45,871	45,639	46,306	46,642	46,765	45,034
Lawful reserve with Federal reserve banks.....	1,071,155	1,103,895	1,129,557	1,111,432	1,099,208	1,180,163
Items with Federal reserve banks in process of collection.....	171,876	172,451	183,892	196,315	260,425	286,384
Cash in vault.....	449,719	463,494	382,701	364,136	443,828	522,063
Net amount due from national banks.....	1,441,989	1,162,750	1,147,877	1,196,409	1,177,169	1,303,145
Net amount due from other banks, bankers, and trust companies.....	388,693	336,980	314,536	331,387	356,137	349,385
Exchanges for clearing house.....	509,539	435,926	310,227	293,572	333,435	816,455
Checks on other banks in the same place.....	52,318	42,973	46,545	46,262	69,718	69,877
Outside checks and other cash items.....	52,080	44,206	57,698	51,697	64,037	71,320
Redemption fund and due from U. S. Treasurer.....	41,984	40,011	39,064	39,637	39,271	45,596
Interest earned but not collected.....	12,683	13,553	14,261	14,335	12,987	34,817
War-savings certificates and thrift stamps actually owned.....	5,956	5,440	12,498	10,842	10,180	6,516
Other assets.....	30,427	21,524	15,052	20,860	24,288	20,569
Total.....	18,014,911	18,249,905	17,839,502	18,043,605	19,821,404	20,042,224
LIABILITIES						
Capital stock paid in.....	1,004,338	1,096,932	1,098,556	1,101,839	1,107,760	1,109,735
Surplus fund.....	801,165	803,143	809,138	813,769	829,663	845,282
Undivided profits, less expenses and taxes paid.....	332,326	355,937	342,099	366,637	377,875	338,596
Interest and discount collected but not earned.....	26,565	27,279	29,396	27,857	27,865	48,879
Amount reserved for taxes accrued.....	17,481	21,118	18,363	22,484	31,524	38,098
Amount reserved for all interest accrued.....	10,761	14,169	10,700	12,354	14,348	11,956
National bank notes outstanding.....	672,161	680,445	681,631	674,201	675,698	676,827
Due to Federal reserve banks.....	3,263	4,601	5,522	6,042	10,076	8,911
Net amount due to national banks.....	1,348,184	1,139,776	1,100,919	1,104,074	1,125,124	1,248,569
Net amount due to other banks, bankers, and trust companies.....	1,949,785	1,743,134	1,695,642	1,775,820	1,760,059	1,917,775
Demand deposits.....	8,084,146	8,094,686	7,838,150	8,095,749	8,040,818	9,460,577
Time deposits.....	2,370,679	2,342,747	2,343,589	2,397,491	2,372,512	2,473,868
United States deposits.....	682,712	1,060,086	1,037,787	505,583	1,136,884	313,381
United States bonds borrowed.....	66,795	77,865	102,620	101,711	228,401	184,929
Other bonds borrowed.....	26,534	29,781	27,578	19,984	15,138	12,279
Securities borrowed.....	814	2,014	2,078	922	634	400
Bills payable, other than with Federal reserve banks.....	44,130	59,839	84,467	90,813	78,705	61,564
Bills payable with Federal reserve banks.....	191,229	315,124	283,367	600,051	859,132	817,264
State bank circulation outstanding.....	17	19	19	19	19	19
Letters of credit and travelers' checks outstanding.....	37,138	32,441	26,240	24,785	23,640	21,691
Acceptances.....	230,164	250,323	231,805	243,772	332,719	305,101
Time drafts outstanding.....	1,516	2,439	2,931	3,997	2,885	6,419
Liabilities other than those above stated.....	23,008	95,917	66,905	49,651	163,925	140,104
Total.....	18,014,911	18,249,905	17,839,502	18,043,605	19,821,404	20,042,224
Liabilities for rediscounts, including those with Federal reserve banks.....	421,537	460,208	515,440	603,141	629,154	502,007

¹ Includes United States certificates of indebtedness owned.

TABLE No. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1919

[In thousands of dollars]

	Mar. 4 (7,761 banks)	May 12 (7,773 banks)	June 30 (7,785 banks)	Sept. 12 (7,821 banks)	Nov. 17 (7,865 banks)	Dec. 31 (7,890 banks)
RESOURCES						
Loans and discounts	9,691,187	9,904,821	10,574,838	11,085,462	11,560,242	11,786,227
Overdrafts	13,881	12,421	14,053	15,131	23,116	17,044
Customers' liability under letters of credit	2,336	1,708	3,021	4,592	4,923	7,690
Customers' liability account of acceptances	263,108	217,819	260,486	308,049	343,008	393,552
United States bonds, other than Liberty loan bonds ¹	2,652,354	3,024,588	1,722,394	(²)	-----	-----
Liberty loan bonds	1,029,233	1,003,552 ¹	1,449,518	(²)	-----	-----
United States Government securities owned ¹	-----	-----	-----	3,296,593	2,881,881	2,723,493
Other bonds, securities, etc.	1,701,025	1,743,005	1,767,038	1,806,595	1,870,103	1,874,023
Stocks, other than Federal reserve bank stock	47,614	47,353	49,503	52,148	51,873	49,606
Stock of Federal reserve banks	58,393	58,729	59,068	60,473	61,426	61,584
Banking house	282,492	286,916	287,588	289,908	295,932	300,394
Furniture and fixtures	34,943	35,854	36,156	37,519	38,993	39,259
Other real estate owned	45,262	45,883	46,853	47,813	46,355	43,485
Lawful reserve with Federal reserve banks	1,149,100	1,179,080	1,208,969	1,227,341	1,262,339	1,312,112
Items with Federal reserve banks in process of collection	273,383	291,397	287,415	377,861	476,375	456,595
Cash in vault	435,839	455,369	424,455	430,211	450,041	508,605
Net amount due from national banks	1,296,659	1,256,325	1,205,779	1,268,627	1,433,555	1,350,329
Net amount due from other banks, bankers, and trust companies	344,554	337,106	375,300	439,049	533,669	493,360
Exchanges for clearing house	479,040	686,831	754,504	610,331	829,784	960,531
Checks on other banks in the same place	49,457	62,034	68,765	52,652	90,190	102,274
Outside checks and other cash items	52,463	58,644	72,945	59,594	77,873	82,642
Redemption fund and due from United States Treasury	45,703	37,864	38,604	40,364	38,716	41,516
Interest earned but not collected	41,598	45,262	46,206	47,673	46,913	45,109
War savings certificates and thrift stamps actually owned	5,113	4,613	4,402	(³)	-----	-----
Other assets	23,003	27,815	42,680	48,439	27,685	61,949
Total	20,017,760	20,824,991	20,799,550	21,615,416	22,444,992	22,711,375
LIABILITIES						
Capital stock paid in	1,106,550	1,111,501	1,118,603	1,137,970	1,153,752	1,158,259
Surplus fund	854,433	859,603	872,226	886,080	902,905	921,335
Undivided profits, less expenses and taxes paid	358,753	387,956	372,649	414,706	437,395	376,707
Interest and discount collected but not earned	54,338	55,804	55,116	58,014	60,827	60,780
Amount reserved for taxes accrued	41,141	39,337	40,658	44,886	45,987	40,127
Amount reserved for all interest accrued	14,323	17,149	13,704	16,592	19,550	14,257
National bank notes outstanding	673,923	676,859	677,162	681,589	680,879	685,769
Due to Federal reserve banks	7,867	6,724	10,912	13,508	14,268	12,865
Net amount due to national banks	1,233,456	1,197,673	1,134,918	1,208,451	1,357,459	1,273,849
Net amount due to other banks, bankers, and trust companies	1,958,105	1,886,836	1,839,158	1,845,041	1,998,993	2,062,659
Certified checks outstanding ¹	159,339	269,374	275,106	217,125	296,795	318,828
Cashier's checks outstanding ¹	138,672	179,859	206,846	206,012	215,933	284,645
Demand deposits	8,558,384	9,103,534	9,106,192	9,751,533	10,260,330	10,325,162
Time deposits	2,652,666	2,729,245	2,784,940	2,921,034	3,053,685	3,139,512
United States deposits	591,318	530,551	566,793	518,903	270,390	448,893
United States Government securities borrowed ¹	171,205	168,271	233,738	190,163	167,328	182,765
Other bonds borrowed	6,308	5,956	6,193	5,002	6,332	5,547
Securities (other than United States or other bonds) borrowed	473	59	504	510	97	31
Bills payable, other than with Federal reserve banks	47,698	47,229	58,284	50,640	56,199	57,177
Bills payable with Federal reserve banks	1,014,628	1,152,291	991,117	1,013,966	1,005,956	881,134
State bank circulation outstanding	19	19	19	58	58	58
Letters of credit and travelers' checks outstanding	10,372	15,215	17,061	9,911	6,644	9,088
Acceptances	269,173	224,151	272,035	323,226	359,110	407,639
Time drafts outstanding	9,957	14,661	13,526	13,379	11,701	5,472
Liabilities other than those above stated	84,598	145,134	132,000	87,057	62,419	38,817
Total	20,017,760	20,824,991	20,799,550	21,615,416	22,444,992	22,711,375
Liabilities for rediscounts, including those with Federal reserve banks	388,896	348,203	435,368	440,910	680,476	973,409

¹ Includes United States certificates of indebtedness owned.² Includes Victory notes.³ Now included with United States Government securities.⁴ Includes Liberty loan bonds, Victory notes, United States certificates of indebtedness, and all other issues of United States Government securities.⁵ Formerly included with demand deposits.⁶ Prior to Sept. 12 this item read United States bonds borrowed, including Liberty loan, and certificates of indebtedness.

TABLE NO. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1920

[In thousands of dollars]

	Feb. 28 (7,933 banks)	May 4 (7,990 banks)	June 30 (8,030 banks)	Sept. 8 (8,093 banks)	Nov. 15 (8,123 banks)	Dec. 29 (8,130 banks)
RESOURCES						
Loans and discounts.....	11, 094, 523	12, 288, 582	12, 396, 000	12, 415, 762	12, 311, 514	12, 095, 295
Overdrafts.....	19, 215	16, 406	16, 481	17, 545	19, 277	16, 996
Customers' liability under letters of credit.....	7, 518	5, 759	9, 218	5, 710	(1)	(1)
Customers' liability account of acceptances.....	410, 679	425, 390	416, 417	398, 661	384, 619	354, 184
United States Government securities owned.....	2, 459, 424	2, 375, 801	2, 269, 575	2, 175, 019	2, 152, 465	2, 131, 573
Other bonds, securities, etc.....	1, 859, 231	1, 835, 089	1, 802, 196	1, 805, 579	1, 833, 086	1, 804, 758
Stocks, other than Federal reserve bank stock.....	48, 646	48, 662	49, 407	51, 732	52, 468	57, 191
Stock of Federal reserve banks.....	62, 967	64, 153	65, 287	66, 850	68, 278	68, 505
Banking house.....	305, 912	311, 715	315, 735	322, 732	332, 183	336, 901
Furniture and fixtures.....	40, 908	42, 981	44, 259	46, 394	49, 247	50, 824
Other real estate owned.....	44, 741	45, 075	44, 960	45, 931	45, 922	46, 966
Lawful reserve with Federal reserve banks.....	1, 286, 290	1, 266, 209	1, 245, 233	1, 230, 282	1, 218, 007	1, 184, 736
Items with Federal reserve banks in process of collection.....	437, 860	454, 726	482, 109	493, 215	530, 490	422, 002
Cash in vault.....	376, 751	456, 283	450, 351	471, 546	448, 037	494, 400
Net amount due from national banks.....	1, 296, 428	1, 121, 415	1, 072, 222	1, 110, 772	1, 070, 050	942, 174
Net amount due from other banks, bankers, and trust companies.....	345, 961	316, 882	321, 637	313, 451	298, 913	255, 399
Exchanges for clearing house.....	435, 615	552, 052	706, 215	511, 375	790, 098	620, 945
Checks on other banks in the same place.....	69, 010	68, 979	78, 350	82, 829	78, 045	53, 752
Outside checks and other cash items.....	65, 844	65, 289	79, 261	64, 399	76, 548	56, 877
Redemption fund and due from United States Treasurer.....	43, 194	38, 213	38, 902	41, 332	39, 459	38, 376
Interest earned but not collected.....	48, 223	45, 081	48, 005	50, 535	48, 251	51, 252
Other assets.....	203, 600	194, 472	184, 017	180, 829	222, 961	224, 093
Total.....	21, 862, 540	22, 038, 714	22, 196, 737	21, 885, 480	22, 081, 913	21, 367, 799
LIABILITIES						
Capital stock paid in.....	1, 182, 082	1, 214, 769	1, 224, 166	1, 248, 271	1, 269, 930	1, 272, 291
Surplus fund.....	944, 126	960, 598	986, 384	996, 928	1, 016, 522	1, 019, 928
Undivided profits, less expenses and taxes paid.....	404, 443	437, 701	411, 525	459, 139	483, 801	495, 722
Interest and discount collected but not earned.....	66, 701	71, 047	73, 545	74, 517	74, 560	73, 075
Amount reserved for taxes accrued.....	42, 550	43, 697	46, 343	51, 190	51, 066	46, 516
Amount reserved for all interest accrued.....	16, 052	19, 765	15, 375	17, 905	22, 155	21, 950
National bank notes outstanding.....	687, 575	688, 400	698, 178	693, 270	697, 886	693, 919
Due to Federal reserve banks.....	14, 261	19, 039	19, 161	21, 316	24, 086	17, 900
Net amount due to national banks.....	1, 249, 673	1, 084, 437	1, 017, 141	1, 076, 101	1, 046, 908	938, 053
Net amount due to other banks, bankers, and trust companies.....	2, 044, 459	1, 836, 103	1, 807, 712	1, 694, 219	1, 577, 579	1, 589, 767
Certified checks outstanding.....	71, 647	165, 976	174, 802	136, 644	237, 839	178, 584
Cashier's checks outstanding.....	215, 801	169, 880	255, 436	174, 250	208, 055	204, 318
Demand deposits.....	10, 044, 189	10, 123, 425	10, 219, 824	10, 035, 639	10, 098, 884	9, 505, 175
Time deposits.....	3, 259, 178	3, 410, 480	3, 485, 501	3, 560, 298	3, 621, 112	3, 631, 837
United States deposits.....	67, 914	115, 200	175, 788	53, 453	147, 239	122, 123
Total deposits.....	16, 965, 122	16, 924, 543	17, 156, 421	16, 751, 959	16, 961, 702	16, 277, 757
United States Government securities borrowed.....	116, 212	123, 243	130, 960	136, 914	131, 309	140, 551
Other bonds borrowed.....	5, 847	4, 620	4, 608	3, 823	4, 675	4, 399
Securities (other than United States or other bonds) borrowed.....	1, 893	1, 526	1	-----	196	5
Bills payable, other than with Federal reserve banks.....	55, 986	98, 281	115, 457	129, 968	154, 184	151, 775
Bills payable with Federal reserve banks.....	912, 095	952, 624	870, 095	879, 368	783, 242	759, 247
State bank circulation outstanding.....	58	58	58	58	58	58
Letters of credit and travelers' checks outstanding.....	7, 498	26, 745	11, 149	8, 602	6, 371	5, 565
Acceptances.....	424, 669	438, 430	431, 198	414, 583	406, 525	375, 416
Time drafts outstanding.....	1, 087	1, 151	831	153	245	103
Liabilities other than those above stated.....	28, 544	31, 466	25, 443	18, 835	17, 486	20, 522
Total.....	21, 862, 540	22, 038, 714	22, 196, 737	21, 885, 480	22, 081, 913	21, 367, 799
Liabilities for rediscounts, including those with Federal reserve banks.....	1, 096, 509	1, 214, 174	1, 214, 516	1, 290, 304	1, 453, 207	1, 431, 641

1 Since Sept. 8, 1920, letters of credit included with loans and discounts.

TABLE No. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1921

[In thousands of dollars]

	Feb. 21 (8,143 banks)	Apr. 28 (8,152 banks)	June 30 (8,155 banks)	Sept. 6 (8,155 banks)	Dec. 31 (8,169 banks)
RESOURCES					
Loans and discounts ¹	11,680,837	11,367,074	11,125,099	10,977,614	10,981,783
Overdrafts.....	12,360	10,770	9,970	12,355	9,949
Customers liability account of acceptances.....	330,023	282,478	238,287	202,354	200,663
United States Government securities owned.....	2,047,234	2,001,811	2,019,497	1,861,977	1,975,898
Other bonds, stocks, securities, etc.....	1,980,825	1,990,970	2,005,584	1,973,749	2,081,442
Banking house, furniture, and fixtures.....	390,760	399,038	410,392	421,027	429,929
Other real estate owned.....	47,651	52,398	51,742	52,939	54,368
Lawful reserve with Federal reserve banks.....	1,128,517	1,077,155	1,040,205	1,029,978	1,143,259
Items with Federal reserve bank in process of collection.....	334,722	313,385	328,002	305,469	349,911
Cash in vault.....	397,773	402,223	374,349	357,798	341,811
Amount due from national banks.....	² 901,201	² 752,934	756,861	808,619	863,508
Amount due from other banks, bankers, and trust companies.....	² 216,957	² 218,797	259,656	231,044	228,802
Exchanges for clearing house.....	473,208	390,465	656,093	467,845	437,750
Checks on other banks in the same place.....	40,016	37,101	60,478	54,973	69,236
Outside checks and other cash items.....	40,066	39,789	61,238	55,242	62,209
Redemption fund and due from United States Treasurer.....	37,101	35,600	36,290	35,845	36,697
Other assets.....	236,400	198,711	204,703	165,274	152,921
Total.....	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
LIABILITIES					
Capital stock paid in.....	1,273,205	1,271,383	1,273,880	1,276,177	1,282,432
Surplus fund.....	1,029,406	1,024,761	1,026,256	1,027,373	1,033,406
Undivided profits, less expenses and taxes paid.....	560,540	521,164	490,155	538,784	464,782
National bank notes outstanding.....	684,366	679,577	704,147	704,668	717,473
Due to Federal reserve banks.....	14,713	16,511	18,678	16,068	18,882
Amount due to national banks.....	² 887,018	² 751,749	699,705	757,985	779,783
Amount due to other banks, bankers, and trust companies.....	² 1,501,563	² 1,337,072	1,432,628	1,343,245	1,467,221
Certified checks outstanding.....	122,386	108,338	147,003	124,870	56,061
Cashier's checks on own bank outstanding.....	166,202	162,735	189,647	175,243	208,795
Demand deposits.....	8,960,593	8,601,787	8,709,825	8,352,756	8,006,943
Time deposits.....	3,712,430	3,698,518	3,695,806	3,680,704	3,749,328
United States deposits.....	113,449	175,149	249,039	109,981	188,089
Total deposits.....	15,478,354	14,851,359	15,142,391	14,560,852	15,073,102
United States Government securities borrowed.....	121,895	130,785	100,324	84,847	66,923
Bonds and securities (other than United States) borrowed.....	3,660	4,086	2,830	3,230	5,740
Bills payable, other than with Federal reserve banks.....	123,169	136,923	140,195	133,836	114,434
Bills payable with Federal reserve banks.....	658,283	585,023	452,368	417,859	381,889
Letters of credit and travelers' checks outstanding.....	5,726	5,317	6,188	4,976	3,951
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	³ 345,644	287,177	239,682	206,507	202,378
Acceptances executed by other banks.....	.....	17,054	11,243	11,673	16,558
Liabilities other than those stated above.....	23,403	55,590	42,847	43,320	55,068
Total.....	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
Liabilities for rediscounts, including those with Federal reserve banks.....	1,144,077	989,556	879,416	705,078	523,606

¹ Includes customers' liability under letters of credit.² Prior to June 30, 1921, this item called for "Net amounts."³ Includes acceptances executed by other banks.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued

1922

[In thousands of dollars]

	Mar. 10 (8,197 banks)	May 5 (8,230 banks)	June 30 (8,249 banks)	Sept. 15 (8,240 banks)	Dec. 29 (8,225 banks)
RESOURCES					
Loans and discounts (including rediscounts) ¹	11,282,579	11,184,116	11,248,214	11,236,025	11,599,668
Overdrafts.....	11,295	10,227	9,198	12,141	13,045
Customers' liability account of acceptances.....	169,887	168,935	176,238	171,190	208,465
United States Government securities owned.....	2,031,564	2,124,691	2,285,459	2,402,492	2,656,560
Other bonds, stocks, securities, etc.....	2,086,596	2,162,587	2,277,866	2,289,782	2,347,479
Banking house, furniture, and fixtures.....	440,296	444,368	452,434	459,020	470,644
Other real estate owned.....	57,598	62,531	64,383	67,789	75,178
Lawful reserve with Federal reserve banks. Items with Federal reserve banks in process of collection.....	1,124,707	1,150,885	1,151,605	1,232,104	1,220,847
Cash in vault.....	312,900	330,917	355,666	418,923	455,792
Amount due from national banks.....	336,065	334,504	326,181	331,951	391,840
Amount due from other banks, bankers, and trust companies.....	987,816	974,375	974,975	1,063,695	1,065,820
Exchanges for clearing house.....	248,578	244,707	267,050	299,541	316,966
Checks on other banks in the same place.....	481,368	681,269	767,096	614,771	777,572
Outside checks and other cash items.....	38,207	45,215	63,394	54,623	70,088
Redemption fund and due from United States Treasurer.....	41,205	44,053	64,928	63,112	62,221
Other assets.....	36,507	36,823	36,767	36,656	36,825
	163,234	176,445	184,556	172,284	205,947
Total.....	19,850,402	20,176,648	20,706,010	20,926,099	21,974,957
LIABILITIES					
Capital stock paid in.....	1,289,528	1,296,220	1,307,216	1,307,122	1,317,010
Surplus fund.....	1,036,184	1,040,249	1,048,806	1,042,197	1,075,545
Undivided profits, less expenses and taxes paid.....	508,560	522,658	492,434	539,047	528,924
National bank notes outstanding.....	719,570	720,984	725,748	726,789	723,819
Due to Federal reserve banks.....	17,641	21,213	19,852	26,472	28,109
Amount due to national banks.....	962,140	936,399	916,740	1,031,648	1,035,961
Amount due to other banks, bankers, and trust companies.....	1,560,920	1,657,409	1,565,459	1,582,444	1,691,307
Certified checks outstanding.....	174,469	190,877	205,682	164,427	218,464
Cashier's checks outstanding.....	175,632	193,763	245,091	208,991	287,733
Demand deposits.....	8,446,530	8,707,201	9,152,415	9,270,378	9,535,995
Time deposits (including postal savings).....	3,837,750	3,918,282	4,111,951	4,169,220	4,318,736
United States deposits.....	215,347	141,844	103,374	145,182	304,176
Total deposits.....	15,390,438	15,766,988	16,320,564	16,598,762	17,420,481
United States Government securities borrowed.....	53,722	46,225	42,475	38,104	34,615
Bonds and securities (other than United States) borrowed.....	6,103	3,058	2,897	2,990	2,948
Bills payable (including all obligations representing borrowed money other than rediscounts).....	275,089	248,681	228,481	181,765	310,781
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	323,737	285,940	280,271	247,559	262,421
Letters of credit and travelers' checks outstanding.....	4,719	5,050	8,256	6,639	4,889
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	171,332	170,132	172,887	165,715	190,844
Acceptances executed by other banks.....	13,869	14,748	16,494	17,654	23,031
Liabilities other than those stated above.....	57,551	55,715	59,481	51,756	70,049
Total.....	19,850,402	20,176,648	20,706,010	20,926,099	21,974,957

¹ Includes customers' liability under letters of credit.

TABLE NO. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924—Continued*

1923

[In thousands of dollars]

	Apr. 3 (8,229 banks)	June 30 (8,241 banks)	Sept. 14 (8,239 banks)	Dec. 31 (8,184 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	11,667,959	11,817,671	11,934,556	11,876,562
Overdrafts.....	11,662	10,430	12,950	10,470
Customers' liability account of acceptances.....	202,826	187,131	153,485	207,438
United States Government securities owned.....	2,694,207	2,693,846	2,602,762	2,566,851
Other bonds, stocks, securities, etc.....	2,346,915	2,375,857	2,398,304	2,477,843
Banking house, furniture and fixtures.....	479,580	493,324	504,731	512,910
Other real estate owned.....	82,139	87,133	86,412	93,881
Lawful reserve with Federal reserve banks.....	1,179,500	1,142,736	1,169,345	1,180,838
Items with Federal banks in process of collection.....	424,620	396,911	403,456	460,173
Cash in vault.....	359,147	291,108	361,485	386,428
Amount due from national banks.....	1,033,749	910,014	960,709	1,029,342
Amount due from other banks, bankers, and trust companies.....	300,990	295,660	292,974	319,992
Exchanges for clearing house.....	526,224	486,383	481,585	925,979
Checks on other banks in the same place.....	57,396	68,283	49,560	85,079
Outside checks and other cash items.....	53,942	71,578	59,406	73,656
Redemption fund and due from U. S. Treasurer.....	36,895	37,108	36,934	30,746
Other assets.....	154,962	146,643	144,162	161,940
Total	21,612,713	21,511,766	21,712,876	22,406,128
LIABILITIES				
Capital stock paid in.....	1,319,144	1,328,891	1,332,394	1,325,825
Surplus fund.....	2,067,652	1,070,616	1,068,320	1,068,359
Undivided profits, less expenses and taxes paid.....	486,172	476,205	523,010	473,979
National bank notes outstanding.....	728,076	720,001	731,479	725,949
Due to Federal reserve banks.....	26,517	24,194	29,763	26,965
Amount due to national banks.....	1,015,525	838,227	905,104	920,239
Amount due to other banks, bankers, and trust companies.....	1,644,488	1,546,777	1,510,573	1,648,607
Certified checks outstanding.....	148,477	54,123	130,547	186,434
Cashier's checks outstanding.....	176,155	199,064	167,157	347,629
Demand deposits.....	9,180,624	9,288,298	9,331,368	9,593,119
Time deposits, (including postal savings).....	4,580,216	4,755,162	4,864,369	4,948,019
United States deposits.....	264,279	192,135	101,649	157,849
Total deposits	17,086,281	16,897,980	17,040,580	17,828,861
United States Government securities borrowed.....	34,080	34,952	36,983	38,287
Bonds and securities (other than United States) borrowed.....	4,161	2,977	2,750	3,038
Bills payable (including all obligations representing borrowed money other than rediscounts).....	370,165	370,921	352,995	324,166
Note and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with endorsement).....	290,467	352,801	400,799	333,896
Letters of credit and traveler's checks outstanding.....	5,542	8,569	7,503	5,475
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	200,873	172,208	145,786	204,432
Acceptances executed by other banks.....	26,144	30,409	18,897	17,630
Liabilities other than those stated above.....	43,956	45,236	51,430	56,231
Total	21,612,713	21,511,766	21,712,876	22,406,128

¹ Includes customers' liability under letters of credit.

TABLE NO. 58.—*Aggregate resources and liabilities of national banks from January, 1914, to October, 1924*—Continued

1924

[In thousands of dollars]

	Mar. 31, 1924 (8,115 banks)	June 30, 1924 (8,085 banks)	Oct. 10, 1924 (8,074 banks)
RESOURCES			
Loans and discounts (including rediscounts) ¹	11,952,287	11,978,728	12,210,148
Overdrafts.....	10,815	10,075	12,242
Customers' liability account of acceptances.....	202,572	135,829	145,666
United States Government securities owned.....	2,494,313	2,481,778	2,579,190
Other bonds, stocks, securities, etc.....	2,511,637	2,660,550	2,897,040
Banking house, furniture, and fixtures.....	525,335	532,728	541,852
Other real estate owned.....	100,098	104,630	107,459
Lawful reserve with Federal reserve banks.....	1,149,766	1,198,670	1,303,631
Items with Federal reserve banks in process of collection.....	379,307	397,340	427,894
Cash in vault.....	342,969	345,219	360,101
Amount due from national banks.....	938,804	1,099,763	1,412,807
Amount due from other banks, bankers, and trust companies.....	283,386	345,020	439,356
Exchanges for clearing house.....	842,719	925,568	575,360
Checks on other banks in the same place.....	67,063	75,925	53,871
Outside checks and other cash items.....	56,420	69,687	52,898
Redemption fund and due from U. S. Treasurer.....	37,167	37,129	35,726
Other assets.....	157,210	167,280	166,820
Total.....	22,062,888	22,565,919	23,323,061
LIABILITIES			
Capital stock paid in.....	1,335,872	1,334,011	1,332,527
Surplus fund.....	1,073,867	1,080,578	1,074,268
Undivided profits, less expenses and taxes paid.....	507,905	501,656	556,792
National bank notes outstanding.....	726,483	729,686	723,530
Due to Federal reserve banks.....	25,828	26,445	27,342
Amount due to national banks.....	886,455	1,035,000	1,338,309
Amount due to other banks, bankers, and trust companies.....	1,653,347	1,759,556	1,933,857
Certified checks outstanding.....	187,701	226,714	147,404
Cashier's checks outstanding.....	261,785	323,621	217,231
Demand deposits.....	9,292,127	9,593,250	9,795,580
Time deposits (including postal savings).....	5,108,970	5,259,933	5,460,677
United States deposits.....	183,000	123,318	188,398
Total deposits.....	17,598,696	18,347,837	19,108,798
United States Government securities borrowed.....	35,684	32,542	28,729
Bonds and securities (other than United States) borrowed.....	2,532	2,565	3,581
Bills payable (including all obligations representing borrowed money other than rediscounts).....	238,883	143,847	123,611
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	271,645	196,778	170,419
Letters of credit and travelers' checks outstanding.....	6,225	9,456	6,135
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	153,210	131,411	140,574
Acceptances executed by other banks.....	25,455	17,381	18,435
Liabilities other than those stated above.....	47,200	38,171	35,662
Total.....	22,062,888	22,565,919	23,323,061

¹ Includes customers' liability under letters of credit.

TABLE No. 59

ABSTRACT OF CONDITION OF NATIONAL BANKS ON
DECEMBER 31, 1923, MARCH 31, JUNE 30 AND
OCTOBER 10, 1924

(Arranged Alphabetically by States, Territories and Reserve Cities)
[In Thousands of Dollars]

NOTE.—The Abstract of each State is exclusive of any reserve city therein

ALABAMA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	104 banks	104 banks	103 banks	103 banks
RESOURCES				
Loans and discounts (including rediscounts).....	72, 600	72, 309	69, 537	69, 264
Overdrafts.....	158	89	77	290
Customer's liability account of "acceptances".....	85	57		49
United States Government securities.....	16, 150	15, 624	13, 936	13, 573
Other bonds, stocks, securities, etc.....	9, 387	9, 289	11, 727	11, 314
Banking house, furniture, and fixtures.....	3, 472	3, 617	3, 637	3, 823
Other real estate owned.....	813	862	882	964
Lawful reserve with Federal reserve bank.....	5, 692	5, 059	4, 759	5, 337
Items with Federal reserve bank in process of collection.....	339	278	209	463
Cash in vault and amount due from national banks.....	14, 796	10, 494	11, 271	15, 280
Amount due from State banks, bankers, and trust companies.....	2, 903	2, 162	2, 171	3, 415
Exchanges for clearing house.....	341	321	286	278
Checks on other banks in the same place.....	382	259	183	258
Outside checks and other cash items.....	404	219	252	258
Redemption fund and due from United States Treasurer.....	443	457	456	441
Other assets.....	92	126	101	122
Total.....	128, 057	121, 222	119, 484	125, 129
LIABILITIES				
Capital stock paid in.....	11, 574	11, 636	11, 580	11, 480
Surplus fund.....	6, 613	6, 629	6, 576	6, 548
All other undivided profits, less expenses and taxes paid.....	2, 340	2, 967	2, 966	3, 081
National bank notes outstanding.....	8, 802	9, 071	8, 981	8, 716
Due to Federal reserve banks.....	254	164	99	258
Amount due to national banks.....	1, 800	1, 032	998	2, 068
Amount due to State banks, bankers, and trust companies.....	2, 693	2, 029	1, 681	2, 925
Certified checks outstanding.....	56	54	62	47
Cashier's checks outstanding.....	566	476	273	355
Demand deposits.....	59, 794	51, 846	48, 240	53, 266
Time deposits (including postal savings deposits).....	28, 651	29, 995	32, 219	32, 019
United States deposits.....	809	988	604	1, 076
United States Government securities borrowed.....	75	51	41	40
Bonds and securities, other than United States, borrowed.....	75	75	75	75
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 031	703	893	864
Notes and bills rediscounted.....	2, 792	3, 380	4, 129	2, 175
Letters of credit and travelers' checks sold for cash and outstanding.....			4	
Acceptances executed for customers, etc.....	85	57		49
Liabilities other than those above stated.....	47	69	63	57
Total.....	128, 057	121, 222	119, 484	125, 129

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ALABAMA—Continued

BIRMINGHAM

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	26,478	25,100	23,683	26,451
Overdrafts	14	9	4	3
United States Government securities	3,587	3,307	3,225	3,067
Other bonds, stocks, securities, etc.	2,539	2,325	2,767	4,296
Banking house, furniture, and fixtures	495	495	495	496
Other real estate owned	131	131	231	231
Lawful reserve with Federal reserve bank	2,175	2,051	2,453	2,525
Items with Federal reserve bank in process of collection	1,825	1,360	1,018	1,657
Cash in vault and amount due from national banks	4,676	4,011	6,134	6,781
Amount due from State banks, bankers, and trust companies	1,309	977	1,112	1,570
Exchanges for clearing house	464	578	396	361
Outside checks and other cash items	374	354	361	403
Redemption fund and due from United States Treasurer	82	82	82	83
Other assets	217	236	242	287
Total	44,366	41,016	42,203	48,231
LIABILITIES				
Capital stock paid in	1,750	1,750	1,750	1,750
Surplus fund	1,550	1,550	1,550	1,550
All other undivided profits, less expenses and taxes paid	1,589	1,803	1,874	1,971
National bank notes outstanding	1,616	1,639	1,604	1,632
Amount due to national banks	2,617	1,565	1,772	2,191
Amount due to State banks, bankers, and trust companies	3,031	1,907	1,843	2,806
Certified checks outstanding	53	196	81	57
Cashier's checks outstanding	42	55	23	103
Demand deposits	18,247	16,359	16,533	21,110
Time deposits (including postal savings deposits)	12,910	12,819	14,610	14,426
United States deposits	357	277	163	220
United States Government securities borrowed		100		
Notes and bills rediscounted	250	600		
Liabilities other than those above stated	354	396	400	415
Total	44,366	41,016	42,203	48,231

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ALASKA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	847	1,019	1,173	1,191
Overdrafts.....	1	1	1	8
Customer's liability account of "acceptances".....	1			
United States Government securities.....	1,084	1,103	1,076	1,066
Other bonds, stocks, securities, etc.....	136	104	108	108
Banking house, furniture, and fixtures.....	70	73	74	75
Other real estate owned.....	15	15	15	15
Cash in vault and amount due from national banks.....	603	459	456	631
Amount due from State banks, bankers, and trust companies.....	69	54	23	11
Checks on other banks in the same place.....	4	4	8	5
Outside checks and other cash items.....	51	25	20	20
Redemption fund and due from United States Treasurer.....	3	3	3	3
Other assets.....	4			2
Total.....	2,888	2,860	2,957	3,135
LIABILITIES				
Capital stock paid in.....	150	150	150	150
Surplus fund.....	80	83	85	85
All other undivided profits, less expenses and taxes paid.....	71	53	53	62
National bank notes outstanding.....	58	56	50	50
Amount due to national banks.....	3	2	5	5
Certified checks outstanding.....		6	1	2
Cashier's checks outstanding.....	17	18	13	12
Demand deposits.....	1,364	1,367	1,425	1,562
Time deposits (including postal savings deposits).....	723	762	804	824
United States deposits.....	421	363	371	383
Acceptances executed for customers, etc.....	1			
Total.....	2,888	2,860	2,957	3,135

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ARIZONA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	20 banks	19 banks	19 banks	19 banks
RESOURCES				
Loans and discounts (including rediscounts).....	15,809	15,873	14,978	14,604
Overdrafts.....	54	66	80	60
Customer's liability account of "acceptances".....		64	59	78
United States Government securities.....	3,398	3,081	2,968	2,806
Other bonds, stocks, securities, etc.....	1,715	1,616	1,325	1,462
Banking house, furniture, and fixtures.....	850	833	835	822
Other real estate owned.....	727	835	848	864
Lawful reserve with Federal reserve bank.....	1,515	1,213	1,260	1,208
Items with Federal reserve bank in process of collection.....	45	27	11	129
Cash in vault and amount due from national banks.....	4,641	3,442	4,009	3,157
Amount due from State banks, bankers, and trust companies.....	1,204	754	750	982
Exchanges for clearing house.....	255	196	199	168
Checks on other banks in the same place.....	75	68	83	43
Outside checks and other cash items.....	133	230	250	110
Redemption fund and due from United States Treasury.....	53	57	53	48
Other assets.....	98	83	293	445
Total.....	30,572	28,440	27,960	27,046
LIABILITIES				
Capital stock paid in.....	1,700	1,650	1,650	1,600
Surplus fund.....	905	905	875	854
All other undivided profits, less expenses and taxes paid.....	247	287	239	256
National bank notes outstanding.....	1,058	1,058	1,066	961
Due to Federal reserve banks.....	30	23	11	1
Amount due to national banks.....	289	229	150	174
Amount due to State banks, bankers, and trust companies.....	681	595	711	639
Certified checks outstanding.....	53	51	18	22
Cashier's checks outstanding.....	342	352	397	325
Demand deposits.....	16,590	14,648	14,184	13,576
Time deposits (including postal savings deposits).....	8,267	7,938	7,707	7,067
United States deposits.....	183	186	118	217
United States Government securities borrowed.....	29	8	158	107
Bonds and securities, other than United States, borrowed.....		25		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	140	175	403	559
Notes and bills rediscounted.....	48	214	200	411
Letters of credit and travelers' checks sold for cash and outstanding.....			3	15
Acceptances executed for customers, etc.....		64	59	78
Liabilities other than those above stated.....	10	32	11	184
Total.....	30,572	28,440	27,960	27,046

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ARKANSAS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	86 banks	85 banks	85 banks	85 banks
RESOURCES				
Loans and discounts (including rediscounts).....	50,524	48,574	49,035	49,653
Overdrafts.....	72	68	59	143
United States Government securities.....	10,474	10,019	8,833	8,866
Other bonds, stocks, securities, etc.....	3,673	3,853	3,767	3,832
Banking house, furniture, and fixtures.....	1,728	1,739	1,793	1,803
Other real estate owned.....	574	603	708	715
Lawful reserve with Federal reserve bank.....	3,992	3,590	3,505	3,805
Items with Federal reserve bank in process of collection.....	72	87	55	198
Cash in vault and amount due from national banks.....	8,723	7,878	7,596	9,804
Amount due from State banks, bankers, and trust companies.....	4,579	2,866	3,505	6,605
Exchanges for clearing house.....	135	100	89	184
Checks on other banks in the same place.....	408	248	238	308
Outside checks and other cash items.....	158	139	191	184
Redemption fund and due from United States Treasurer.....	199	199	198	198
Other assets.....	272	236	291	343
Total.....	85,583	80,199	79,863	86,703
LIABILITIES				
Capital stock paid in.....	7,162	7,212	7,212	7,212
Surplus fund.....	3,261	3,187	3,184	3,203
All other undivided profits, less expenses and taxes paid.....	1,752	1,893	1,860	1,999
National bank notes outstanding.....	3,963	3,945	3,902	3,938
Amount due to national banks.....	2,208	1,369	1,380	2,414
Amount due to State banks, bankers, and trust companies.....	4,722	3,270	3,079	5,559
Certified checks outstanding.....	14	18	17	11
Cashier's checks outstanding.....	890	600	412	479
Demand deposits.....	43,301	39,957	39,125	40,410
Time deposits (including postal savings deposits).....	15,908	16,761	17,014	17,744
United States deposits.....	189	166	126	131
United States Government securities borrowed.....	13	10	15	65
Bills payable (including all obligations representing money borrowed other than rediscounts).....	562	624	856	1,055
Notes and bills rediscounted.....	1,595	1,113	1,585	2,399
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	3	3
Liabilities other than those above stated.....	42	73	93	81
Total.....	85,583	80,199	79,863	86,703

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ARKANSAS—Continued

LITTLE ROCK

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	5, 436	5, 478	5, 715	5, 664
Overdrafts	9	5	5	9
United States Government securities	952	891	400	400
Other bonds, stocks, securities, etc.	152	170	165	160
Banking house, furniture, and fixtures	554	556	563	563
Other real estate owned	40	44	46	45
Lawful reserve with Federal reserve bank	465	363	469	399
Items with Federal reserve bank in process of collection	627	466	414	622
Cash in vault and amount due from national banks	407	452	617	374
Amount due from State banks, bankers, and trust companies	737	278	278	490
Exchanges for clearing house	207	112	133	196
Outside checks and other cash items	40	61	48	39
Redemption fund and due from United States Treasurer	18	19	10	10
Other assets	6	6	6	6
Total	9, 650	8, 901	8, 869	8, 977
LIABILITIES				
Capital stock paid in	700	700	700	700
Surplus fund	270	270	270	270
All other undivided profits, less expenses and taxes paid	77	62	91	66
National bank notes outstanding	363	370	196	197
Amount due to national banks	689	414	326	528
Amount due to State banks, bankers, and trust companies	1, 695	1, 251	1, 218	1, 724
Certified checks outstanding	1	1	—	—
Cashier's checks outstanding	48	23	92	39
Demand deposits	3, 170	2, 985	3, 965	2, 835
Time deposits (including postal savings deposits)	1, 441	1, 505	1, 598	1, 515
United States deposits	167	134	135	155
Bills payable (including all obligations representing money borrowed other than rediscounts)	275	243	100	650
Notes and bills rediscounted	754	943	178	298
Total	9, 650	8, 901	8, 869	8, 977

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	259 banks	255 banks	250 banks	248 banks
RESOURCES				
Loans and discounts (including rediscounts).....	196,596	189,717	181,251	174,352
Overdrafts.....	294	322	240	328
Customer's liability account of "acceptances".....	67	36	36	13
United States Government securities.....	42,656	39,915	35,837	34,806
Other bonds, stocks, securities, etc.....	49,217	46,754	47,079	51,562
Banking house, furniture, and fixtures.....	11,839	12,415	12,320	12,631
Other real estate owned.....	1,889	1,984	1,992	2,142
Lawful reserve with Federal reserve bank.....	16,460	15,166	14,565	15,066
Items with Federal reserve bank in process of collection.....	1,259	1,015	899	1,311
Cash in vault and amount due from national banks.....	28,600	24,478	25,172	31,854
Amount due from State banks, bankers, and trust companies.....	4,474	3,625	5,057	9,429
Exchanges for clearing house.....	2,373	1,859	1,989	1,852
Checks on other banks in the same place.....	1,082	855	926	642
Outside checks and other cash items.....	1,744	1,092	1,588	1,221
Redemption fund and due from United States Treasurer.....	839	841	832	837
Other assets.....	752	801	1,116	907
Total.....	360,141	340,839	330,899	338,953
LIABILITIES				
Capital stock paid in.....	24,890	24,752	24,578	24,633
Surplus fund.....	10,998	10,701	10,508	10,668
All other undivided profits, less expenses and taxes paid.....	6,250	6,799	6,096	6,818
National bank notes outstanding.....	16,686	16,727	16,463	16,380
Due to Federal reserve banks.....	332	374	329	309
Amount due to national banks.....	3,090	2,344	2,739	3,711
Amount due to State banks, bankers, and trust companies.....	7,971	7,658	8,081	10,285
Certified checks outstanding.....	262	193	278	177
Cashier's checks outstanding.....	8,580	4,757	4,270	3,693
Demand deposits.....	179,869	162,649	154,306	162,760
Time deposits (including postal savings deposits).....	92,115	91,289	91,737	92,752
United States deposits.....	775	487	319	422
United States Government securities borrowed.....	79	134	70	47
Bonds and securities, other than United States, borrowed.....	147	193	223	187
Bills payable (including all obligations representing money borrowed other than rediscounts).....	5,211	6,151	5,004	2,492
Notes and bills rediscounted.....	2,540	5,248	5,640	3,255
Letters of credit and travelers' checks sold for cash and outstanding.....	14	31	24	13
Acceptances executed for customers, etc.....	42	36	36	13
Liabilities other than those above stated.....	290	352	198	338
Total.....	360,141	340,839	330,899	338,953

17688°—24⁺—21

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

LOS ANGELES

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	9 banks	9 banks	9 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts).....	159,973	162,973	154,880	156,181
Overdrafts.....	132	189	179	207
Customer's liability account of "acceptances".....	1,648	1,754	1,538	1,330
United States Government securities.....	25,563	27,818	23,379	33,610
Other bonds, stocks, securities, etc.....	11,244	11,593	13,032	13,529
Banking house, furniture, and fixtures.....	1,653	1,896	2,196	2,566
Other real estate owned.....	87	206	93	171
Lawful reserve with Federal reserve bank.....	15,298	14,227	15,586	15,979
Items with Federal reserve bank in process of collection.....	10,041	9,444	8,914	9,965
Cash in vault and amount due from national banks.....	19,315	18,981	21,197	36,448
Amount due from State banks, bankers, and trust companies.....	8,362	7,937	9,044	12,708
Exchanges for clearing house.....	10,435	8,051	8,481	6,610
Checks on other banks in the same place.....	452	465	504	341
Outside checks and other cash items.....	1,662	1,812	2,084	1,837
Redemption fund and due from United States Treasurer.....	271	306	306	306
Other assets.....	1,692	1,421	1,183	1,501
Total.....	267,768	269,093	267,598	293,319
LIABILITIES				
Capital stock paid in.....	12,700	15,000	15,000	16,200
Surplus fund.....	6,400	6,450	6,450	6,690
All other undivided profits, less expenses and taxes paid.....	4,298	5,019	4,753	5,213
National bank notes outstanding.....	5,320	5,963	5,981	5,988
Amount due to national banks.....	10,906	9,224	11,737	16,697
Amount due to State banks, bankers, and trust companies.....	20,727	27,879	27,345	29,820
Certified checks outstanding.....	325	304	423	292
Cashier's checks outstanding.....	6,876	3,524	3,685	7,133
Demand deposits.....	134,664	126,802	127,923	132,755
Time deposits (including postal savings deposits).....	52,205	54,984	56,251	61,581
United States deposits.....	7,056	5,032	2,651	6,414
United States Government securities borrowed.....	1,473	1,430	1,239	785
Bonds and securities, other than United States, borrowed.....	435	406	406	406
Bills payable (including all obligations representing money borrowed other than rediscounts).....		605		
Notes and bills rediscounted.....	988	3,369	1,066	400
Letters of credit and travelers' checks sold for cash and outstanding.....	68	158	203	107
Acceptances executed for customers, etc.....	2,686	2,299	1,191	681
Acceptances executed by other banks for account of this bank.....	47	6	347	649
Liabilities other than those above stated.....	594	639	947	1,538
Total.....	267,768	269,093	267,598	293,319

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

OAKLAND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	20,541	20,647	20,074	18,128
Overdrafts	30	6	11	8
Customers' liability account of "acceptances"	170	85	6	-----
United States Government securities	4,463	4,712	5,143	5,438
Other bonds, stocks, securities, etc.	2,780	3,053	2,574	2,864
Banking house, furniture and fixtures	435	573	574	554
Lawful reserve with Federal reserve bank	2,345	2,118	2,087	2,124
Items with Federal reserve bank in process of collection	-----	28	-----	-----
Cash in vault and amount due from national banks	1,584	1,724	1,661	3,178
Amount due from State banks, bankers, and trust companies	1,737	1,223	1,378	2,800
Exchanges for clearing house	606	490	558	528
Checks on other banks in the same place	59	34	2	7
Outside checks and other cash items	63	145	90	50
Redemption fund and due from United States Treasurer	100	100	100	100
Other assets	175	121	47	179
Total	35,088	35,059	34,305	35,967
LIABILITIES				
Capital stock paid in	2,000	2,000	2,000	2,000
Surplus fund	1,390	1,390	1,390	1,400
All other undivided profits, less expenses and taxes paid	343	287	420	365
National bank notes outstanding	2,000	1,987	1,981	1,971
Amount due to national banks	199	588	311	116
Amount due to State banks, bankers, and trust companies	3,250	2,644	3,221	5,001
Certified checks outstanding	60	189	144	71
Cashier's checks outstanding	535	643	521	469
Demand deposits	18,229	16,694	17,280	18,066
Time deposits (including postal savings deposits)	4,968	5,600	5,989	6,335
United States deposits	84	84	15	16
Bills payable (including all obligations representing money borrowed other than rediscounts)	300	931	400	-----
Notes and bills rediscounted	1,529	1,923	455	-----
Letters of credit and travelers' checks sold for cash and outstanding	1	11	12	9
Acceptances executed for customers, etc.	170	85	162	-----
Liabilities other than those above stated	30	3	4	148
Total	35,088	35,059	34,305	35,967

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

SAN FRANCISCO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts),.....	156,081	157,940	160,405	177,127
Overdrafts.....	130	454	298	238
Customer's liability account of "acceptances".....	6,735	8,217	7,192	5,179
United States Government securities.....	29,867	28,568	30,988	35,714
Other bonds, stocks, securities, etc.....	17,548	17,127	16,154	18,362
Banking house, furniture, and fixtures.....	7,107	7,733	7,992	8,198
Other real estate owned.....	845	779	784	741
Lawful reserve with Federal reserve bank.....	17,668	14,875	17,761	19,825
Items with Federal reserve bank in process of collection.....	4,868	3,723	3,967	4,650
Cash in vault and amount due from national bank.....	18,229	14,601	20,773	27,796
Amount due from State banks, bankers, and trust companies.....	13,475	11,670	10,572	15,404
Exchanges for clearing house.....	9,843	8,384	9,564	6,765
Checks on other banks in the same place.....	714	214	374	284
Outside checks and other cash items.....	3,273	1,988	3,181	2,280
Redemption fund and due from United States Treasurer.....	458	557	463	462
Other assets.....	7,748	7,111	5,296	4,521
Total.....	294,589	283,941	295,714	327,546
LIABILITIES				
Capital stock paid in.....	18,500	18,500	18,500	19,000
Surplus fund.....	16,500	16,500	16,500	16,600
All other undivided profits, less expenses and taxes paid.....	5,840	5,341	6,121	6,226
National bank notes outstanding.....	9,112	9,215	9,200	9,208
Amount due to national banks.....	21,081	21,153	22,871	35,121
Amount due to State banks, bankers, and trust companies.....	36,903	27,882	35,470	45,052
Certified checks outstanding.....	744	563	621	634
Cashier's check outstanding.....	4,350	3,276	5,070	2,390
Demand deposits.....	127,421	119,168	125,852	133,664
Time deposits (including postal savings deposits).....	27,911	33,568	43,822	47,997
United States deposits.....	1,321	2,066	1,350	1,638
United States Government securities borrowed.....	450	450	450	-----
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4,500	550	-----	2,250
Notes and bills rediscounted.....	11,503	13,731	-----	-----
Letters of credit and travelers' checks sold for cash and outstanding.....	86	151	192	146
Acceptances executed for customers, etc.....	6,718	9,354	7,932	6,015
Acceptances executed by other banks for account of this bank.....	167	159	213	166
Liabilities other than those aboved stated.....	1,482	2,314	1,550	1,439
Total.....	294,589	283,941	295,714	327,546

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

COLORADO

(In thousands of dollars)

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	132 banks	131 banks	130 banks	130 banks
RESOURCES				
Loans and discounts (including rediscounts)	57,642	57,007	55,064	55,799
Overdrafts	63	71	62	98
United States Government securities	10,246	9,980	9,328	9,257
Other bonds, stocks, securities, etc.	10,296	10,433	11,291	11,787
Banking house, furniture, and fixtures	2,949	2,977	2,907	2,925
Other real estate owned	1,250	1,332	1,340	1,426
Lawful reserve with Federal reserve bank	4,773	4,586	4,497	4,868
Items with Federal reserve bank in process of collection	95	137	28	13
Cash in vault and amount due from national banks	14,437	14,034	12,593	16,732
Amount due from State banks, bankers, and trust companies	753	796	634	1,010
Exchanges for clearing house	331	113	108	122
Checks on other banks in the same place	389	318	325	310
Outside checks and other cash items	236	253	240	269
Redemption fund and due from United States Treasurer	245	245	239	239
Other assets	68	104	65	97
Total	103,593	102,386	98,721	104,942
LIABILITIES				
Capital stock paid in	7,300	7,240	7,140	7,140
Surplus fund	4,352	4,246	4,163	4,145
All other undivided profits, less expenses and taxes paid	927	907	963	1,064
National bank notes outstanding	4,906	4,800	4,749	4,733
Amount due to national banks	1,222	1,176	1,126	1,338
Amount due to State banks, bankers, and trust companies	1,432	1,792	1,086	1,635
Certified checks outstanding	29	44	56	27
Cashier's checks outstanding	1,122	983	887	859
Demand deposits	49,828	48,440	45,820	51,537
Time deposits (including postal savings deposits)	28,930	29,681	30,464	30,359
United States deposits	139	95	59	67
United States Government securities borrowed	221	216	56	56
Bills payable (including all obligations representing money borrowed other than rediscounts)	887	883	553	333
Notes and bills rediscounted	2,288	1,806	1,591	1,639
Letters of credit and travelers' checks sold for cash and outstanding	4	7	4	6
Liabilities other than those above stated	6	10	4	4
Total	103,593	102,386	98,721	104,942

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

COLORADO—Continued

DENVER

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	9 banks	9 banks	9 banks	9 banks
RESOURCES				
Loans and discounts (including rediscounts)	69,490	71,475	69,448	73,170
Overdrafts	118	132	137	104
United States Government securities	19,087	21,148	22,509	23,120
Other bonds, stocks, securities, etc.	15,378	17,101	18,422	20,607
Banking house, furniture, and fixtures	1,270	1,361	1,388	1,474
Other real estate owned	209	190	196	193
Lawful reserve with Federal Reserve bank	6,600	7,166	8,545	10,581
Items with Federal Reserve bank in process of collection	5,074	3,366	4,561	4,991
Cash in vault and amount due from national banks	8,760	11,628	18,164	20,330
Amount due from State banks, bankers, and trust companies	3,890	3,686	3,593	5,818
Exchanges for clearing house	2,810	1,989	2,635	2,527
Checks on other banks in the same place	777	657	1,160	936
Outside checks and other cash items	797	737	879	772
Redemption fund and due from United States Treasurer	37	37	40	45
Other assets	233	296	343	245
Total	103,530	140,869	152,020	164,903
LIABILITIES				
Capital stock paid in	5,000	5,150	5,400	5,400
Surplus fund	4,269	4,155	4,394	4,379
All other undivided profits, less expenses and taxes paid	1,344	2,758	2,496	2,462
National bank notes outstanding	747	746	796	900
Amount due to national banks	11,348	10,803	11,982	18,528
Amount due to State banks, bankers, and trust companies	6,008	5,146	7,593	10,713
Certified checks outstanding	283	366	264	324
Cashier's checks outstanding	1,515	1,036	1,439	1,123
Demand deposits	57,097	59,132	63,523	69,740
Time deposits (including postal savings deposits)	46,067	50,635	52,992	50,167
United States deposits	620	616	709	880
Bills payable (including all obligations representing money borrowed other than rediscounts)	50	225	300	250
Notes and bills rediscounted	111	65	95	-----
Letters of credit and travelers' checks sold for cash and outstanding	18	4	1	12
Liabilities other than those above stated	53	32	36	25
Total	134,530	140,869	152,020	164,903

Abstract of reports since September 14, 1933, arranged by States and reserve cities—
Continued

COLORADO—Continued

PUEBLO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,179	6,000	5,644	5,162
Overdrafts	25	42	41	31
United States Government securities	1,647	1,643	2,078	2,134
Other bonds, stocks, securities, etc.	2,975	2,952	3,034	3,189
Banking house, furniture, and fixtures	286	317	314	311
Lawful reserve with Federal reserve bank	774	1,050	938	825
Cash in vault and amount due from national banks	3,300	5,833	4,551	4,923
Amount due from State banks, bankers, and trust companies	432	575	557	567
Exchanges for clearing house	141	127	121	71
Outside checks and other cash items	7	5	3	2
Redemption fund and due from United States Treasurer	20	20	20	20
Total	14,786	18,564	17,301	17,238
LIABILITIES				
Capital stock paid in	600	600	600	600
Surplus fund	1,140	1,150	1,150	1,150
All other undivided profits, less expenses and taxes paid	130	131	115	151
National bank notes outstanding	399	397	396	395
Amount due to national banks	1,579	1,636	1,308	2,055
Amount due to State banks, bankers, and trust companies	1,568	1,652	1,561	2,092
Certified checks outstanding	3	32	7	3
Cashier's checks outstanding	123	117	80	48
Demand deposits	6,258	9,755	8,437	7,064
Time deposits (including postal savings deposits)	2,952	3,064	3,615	3,649
United States deposits	24	19	22	21
Liabilities other than those above stated	10	11	7	10
Total	14,786	18,564	17,301	17,238

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	62 banks	62 banks	62 banks	61 banks
RESOURCES				
Loans and discounts (including rediscounts).....	133, 954	137, 655	137, 785	138, 831
Overdrafts.....	69	85	82	81
Customer's liability account of "acceptances".....	173	111	5	5
United States Government securities.....	35, 297	33, 825	32, 933	33, 322
Other bonds, stocks, securities, etc.....	30, 043	31, 234	32, 915	36, 043
Banking house, furniture, and fixtures.....	8, 855	9, 054	9, 118	9, 193
Other real estate owned.....	1, 303	2, 732	2, 718	2, 744
Lawful reserve with Federal reserve bank.....	11, 220	10, 117	11, 164	11, 143
Items with Federal reserve bank in process of collection.....	6, 475	5, 081	5, 430	4, 825
Cash in vault and amount due from national banks.....	22, 256	15, 906	18, 149	18, 511
Amount due from State banks, bankers, and trust companies.....	2, 273	1, 241	1, 585	1, 500
Exchanges for clearing house.....	2, 220	1, 556	1, 769	1, 312
Checks on other banks in the same place.....	786	579	712	499
Outside checks and other cash items.....	1, 290	910	1, 365	385
Redemption fund and due from United States Treasurer.....	648	646	648	626
Other assets.....	745	857	670	677
Total.....	257, 607	251, 589	257, 048	259, 697
LIABILITIES				
Capital stock paid in.....	20, 357	20, 307	20, 307	20, 057
Surplus fund.....	15, 869	16, 059	16, 084	16, 079
All other undivided profits, less expenses and taxes paid.....	9, 462	9, 798	9, 974	10, 556
National bank notes outstanding.....	12, 759	12, 725	12, 746	12, 327
Due to Federal reserve banks.....	1, 621	1, 580	1, 660	1, 923
Amount due to national banks.....	1, 121	524	435	754
Amount due to State banks, bankers, and trust companies.....	5, 948	6, 492	6, 639	7, 303
Certified checks outstanding.....	424	386	556	399
Cashier's checks outstanding.....	517	538	846	551
Demand deposits.....	128, 401	118, 124	122, 399	121, 052
Time deposits (including postal savings deposits).....	56, 255	59, 599	61, 378	65, 355
United States deposits.....	1, 052	1, 193	1, 111	1, 414
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 844	2, 676	1, 857	1, 036
Notes and bills rediscounted.....	1, 187	795	505	331
Letters of credit and travelers' checks sold for cash and outstanding.....	9	90	73	82
Acceptances executed for customers, etc.....	173	106	5	1
Acceptances executed by other banks for account of this bank.....		5		4
Liabilities other than those above stated.....	608	592	473	473
Total.....	257, 607	251, 589	257, 048	259, 697

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

DELAWARE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	18 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts).....	10,721	10,797	10,567	10,542
Overdrafts.....	6	7	6	8
United States Government securities.....	2,597	2,582	2,346	2,321
Other bonds, stocks, securities, etc.....	5,440	5,536	5,666	6,352
Banking house, furniture, and fixtures.....	583	584	584	587
Other real estate owned.....	52	51	65	73
Lawful reserve with Federal reserve bank.....	906	873	1,103	964
Items with Federal reserve bank in process of collection.....	133	151	163	157
Cash in vault and amount due from national banks.....	1,323	967	1,954	1,256
Amount due from State banks, bankers, and trust companies.....	101	136	134	119
Exchanges for clearing house.....	136	515	109	67
Checks on other banks in the same place.....	14	14	28	18
Outside checks and other cash items.....	40	15	26	18
Redemption fund and due from United States Treasurer.....	58	58	57	58
Other assets.....	21	22	21	20
Total.....	22,131	22,308	22,829	22,560
LIABILITIES				
Capital stock paid in.....	1,710	1,710	1,710	1,710
Surplus fund.....	1,932	1,932	1,932	1,932
All other undivided profits, less expenses and taxes paid.....	847	920	947	1,016
National bank notes outstanding.....	1,142	1,124	1,133	1,135
Due to Federal reserve banks.....	47	77	77	68
Amount due to national banks.....	5	3	2	10
Amount due to State banks, bankers, and trust companies.....	443	321	393	312
Certified checks outstanding.....	16	19	36	20
Cashier's checks outstanding.....	23	20	13	8
Demand deposits.....	9,415	9,324	9,724	9,567
Time deposits (including postal savings deposits).....	5,957	6,105	6,353	6,567
United States deposits.....	86	81	117	90
United States Government securities borrowed.....	23	13	13	12
Bills payable (including all obligations representing money borrowed other than rediscounts).....	259	463	162	55
Notes and bills rediscounted.....	218	184	206	47
Liabilities other than those above stated.....	8	12	11	11
Total.....	22,131	22,308	22,829	22,560

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

DISTRICT OF COLUMBIA

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	14 banks	14 banks	14 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts)	69,697	68,418	68,468	68,001
Overdrafts	25	56	62	49
Customer's liability account of "acceptances"	162	151	170	222
United States Government securities	20,065	16,946	18,085	21,251
Other bonds, stocks, securities, etc.	11,123	13,179	11,133	11,824
Banking house, furniture, and fixtures	8,032	8,113	8,439	8,441
Other real estate owned	1,046	1,047	896	897
Lawful reserve with Federal reserve bank	7,430	6,986	7,119	8,095
Items with Federal reserve bank in process of collection	2,304	2,361	2,024	2,492
Cash in vault and amount due from national banks	8,264	7,444	7,654	10,617
Amount due from State banks, bankers, and trust companies	1,338	1,219	1,845	2,887
Exchanges for clearing house	2,450	2,241	3,437	2,016
Checks on other banks in the same place	1,236	1,043	1,094	339
Outside checks and other cash items	368	437	348	206
Redemption fund and due from United States Treasurer	338	371	335	276
Other assets	239	400	395	422
Total	134,117	130,412	131,504	138,635
LIABILITIES				
Capital stock paid in	9,527	9,527	9,527	9,327
Surplus fund	5,248	5,598	5,598	5,613
All other undivided profits, less expenses and taxes paid	2,738	2,586	2,747	2,678
National bank notes outstanding	5,634	5,093	5,668	5,406
Due to Federal reserve banks	1,178	917	1,243	1,074
Amount due to national banks	3,162	2,437	2,582	3,613
Amount due to State banks, bankers, and trust companies	5,290	3,897	5,322	6,769
Certified checks outstanding	148	222	432	123
Cashier's checks outstanding	335	270	521	362
Demand deposits	63,752	64,227	62,549	66,438
Time deposits (including postal savings deposits)	27,064	28,612	29,925	33,098
United States deposits	1,734	1,733	1,566	2,221
United States Government securities borrowed	330	330	320	320
Bonds and securities, other than United States, borrowed			50	
Bills payable (including all obligations representing money borrowed other than rediscounts)	4,812	3,259	2,040	345
Notes and bills rediscounted	2,869	809	1,024	702
Letters of credit and travelers' checks sold for cash and outstanding	29	69	71	227
Acceptances executed for customers, etc.	162	100		
Acceptances executed by other banks for account of this bank	43	51	170	222
Liabilities other than those above stated	62	75	149	97
Total	134,117	130,412	131,504	138,635

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

FLORIDA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	51 banks	51 banks	51 banks	51 banks
RESOURCES				
Loans and discounts (including rediscounts).....	49,750	57,155	51,473	51,322
Overdrafts.....	30	36	29	29
Customer's liability account of "acceptances".....		11	4	33
United States Government securities.....	12,729	11,895	10,975	11,220
Other bonds, stocks, securities, etc.....	10,866	12,421	13,431	15,372
Banking house, furniture, and fixtures.....	3,150	3,218	3,281	3,349
Other real estate owned.....	397	352	458	490
Lawful reserve with Federal reserve bank.....	4,310	5,293	4,895	4,579
Items with Federal reserve bank in process of collection.....	30	25	108	29
Cash in vault and amount due from national banks.....	11,643	15,749	14,221	12,281
Amount due from State banks, bankers, and trust companies.....	2,271	2,540	3,043	3,436
Exchanges for clearing house.....	268	185	319	314
Checks on other banks in the same place.....	567	536	250	207
Outside checks and other cash items.....	185	131	126	167
Redemption fund and due from United States Treasurer.....	216	215	216	202
Other assets.....	97	100	117	63
Total.....	96,518	109,862	102,946	103,098
LIABILITIES				
Capital stock paid in.....	6,340	6,890	7,090	7,490
Surplus fund.....	3,055	2,951	3,136	3,211
All other undivided profits, less expenses and taxes paid.....	1,281	1,461	1,458	1,848
National bank notes outstanding.....	4,267	4,257	4,265	3,979
Due to Federal reserve banks.....	88	50	175	53
Amount due to national banks.....	1,651	2,136	2,161	1,856
Amount due to State banks, bankers, and trust companies.....	3,752	4,999	4,476	3,965
Certified checks outstanding.....	120	186	204	143
Cashier's checks outstanding.....	600	691	590	672
Demand deposits.....	43,929	52,339	45,802	44,265
Time deposits (including postal savings deposits).....	27,771	31,972	32,279	33,752
United States deposits.....	288	173	165	270
United States Government securities borrowed.....			72	80
Bonds and securities, other than United States, borrowed.....	35	2	179	37
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,165	460	157	390
Notes and bills rediscounted.....	2,076	1,155	330	945
Acceptances executed for customers, etc.....		33		
Acceptances executed by other banks for account of this bank.....		7	4	33
Liabilities other than those above stated.....	100	100	433	109
Total.....	96,518	109,862	102,946	103,098

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

FLORIDA—Continued

JACKSONVILLE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	27,681	32,119	31,110	30,846
Overdrafts	1	1	3	5
Customer's liability account of "acceptances"		528	147	
United States Government securities	10,261	10,494	9,398	9,284
Other bonds, stocks, securities, etc.	6,818	6,062	7,211	9,699
Banking house, furniture, and fixtures	1,452	1,456	1,468	1,471
Other real estate owned	30	30	69	80
Lawful reserve with Federal reserve bank	2,698	3,289	3,080	3,053
Items with Federal reserve bank in process of collection	1,714	2,012	1,098	1,503
Cash in vault and amount due from national banks	4,027	4,654	6,038	4,160
Amount due from State banks, bankers, and trust companies	4,290	4,522	4,244	3,651
Exchanges for clearing house	587	603	348	291
Checks on other banks in the same place			238	276
Outside checks and other cash items	185	353	154	153
Redemption fund and due from United States Treasurer	74	95	95	95
Other assets	55	57	69	77
Total	59,873	66,275	64,770	64,644
LIABILITIES				
Capital stock paid in	2,650	2,650	2,650	2,650
Surplus fund	800	900	900	900
All other undivided profits, less expenses and taxes paid	882	907	1,055	1,250
National bank notes outstanding	1,493	1,895	1,886	1,887
Amount due to national banks	3,008	3,882	3,966	3,160
Amount due to State banks, bankers, and trust companies	6,672	10,894	8,206	7,949
Certified checks outstanding	60	50	52	56
Cashier's checks outstanding	397	268	325	240
Demand deposits	20,330	21,401	21,669	20,254
Time deposits (including postal savings deposits)	22,763	22,492	23,406	25,163
United States deposits	737	322	345	972
United States Government securities borrowed	26	26	100	100
Acceptances executed for customers, etc.		528	147	
Liabilities other than those above stated	55	60	63	63
Total	59,873	66,275	64,770	64,644

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

GEORGIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	94 banks	92 banks	91 banks	90 banks
RESOURCES				
Loans and discounts (including rediscounts).....	65,804	63,497	63,513	62,831
Overdrafts.....	394	234	155	302
Customer's liability account of "acceptances".....	198	236	145	83
United States Government securities.....	11,858	11,301	10,630	10,692
Other bonds, stocks, securities, etc.....	2,980	2,830	2,746	2,857
Banking house, furniture, and fixtures.....	2,782	2,705	2,814	2,939
Other real estate owned.....	1,623	1,719	1,724	1,942
Lawful reserve with Federal reserve bank.....	3,898	3,283	3,138	3,596
Items with Federal reserve bank in process of collection.....	257	163	176	254
Cash in vault and amount due from national banks.....	7,608	5,908	5,492	7,809
Amount due from State banks, bankers, and trust companies.....	3,334	2,232	2,652	3,673
Exchanges for clearing house.....	438	249	253	298
Checks on other banks in the same place.....	424	189	174	240
Outside checks and other cash items.....	261	202	181	221
Redemption fund and due from United States Treasurer.....	394	385	381	391
Other assets.....	41	53	71	710
Total.....	102,294	95,186	94,245	98,838
LIABILITIES				
Capital stock paid in.....	10,691	10,541	10,440	10,390
Surplus fund.....	7,293	7,117	7,168	7,081
All other undivided profits, less expenses, and taxes paid.....	1,949	2,122	2,109	2,263
National bank notes outstanding.....	7,834	7,639	7,611	7,755
Due to Federal reserve banks.....	18	9	13	75
Amount due to national banks.....	1,192	838	732	1,400
Amount due to State banks, bankers, and trust companies.....	3,653	2,597	2,616	3,923
Certified checks outstanding.....	22	40	87	71
Cashier's checks outstanding.....	470	293	268	247
Demand deposits.....	37,555	30,162	29,361	34,001
Time deposits (including postal savings deposits).....	24,706	25,390	25,788	26,499
United States deposits.....	483	363	272	485
United States Government securities borrowed.....	62	297	248	211
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,716	2,236	1,815	1,220
Notes and bills rediscounted.....	4,399	5,214	5,583	3,098
Acceptances executed for customers, etc.....	198	236	145	83
Acceptances executed by other banks for account of this bank.....	86	43	-----	-----
Liabilities other than those above stated.....	27	49	49	36
Total.....	102,294	95,186	94,245	98,838

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

GEORGIA—Continued

ATLANTA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	48,474	61,017	60,143	59,676
Overdrafts.....	19	11	11	5
Customer's liability account of "acceptances".....	400	299	8	8
United States Government securities.....	4,688	3,845	3,520	4,677
Other bonds, stocks, securities, etc.....	1,427	1,246	1,148	1,532
Banking house, furniture, and fixtures.....	2,186	3,078	3,198	3,242
Other real estate owned.....	193	210	194	203
Lawful reserve with Federal reserve bank.....	4,051	5,137	5,911	5,042
Items with Federal reserve bank in process of collection.....	4,161	4,321	4,425	5,808
Cash in vault and amount due from national banks.....	3,530	5,861	8,015	9,262
Amount due from State banks, bankers, and trust companies.....	2,578	4,374	3,875	10,014
Exchanges for clearing house.....	1,947	2,083	1,744	2,254
Checks on other banks in the same place.....	66	175	387	197
Outside checks and other cash items.....	469	1,153	367	108
Redemption fund and due from United States Treasurer.....	135	135	135	135
Other assets.....		276	17	20
Total.....	74,324	93,221	93,098	102,252
LIABILITIES				
Capital stock paid in.....	2,950	5,950	5,950	5,950
Surplus fund.....	3,550	4,550	4,550	4,550
All other undivided profits, less expenses and taxes paid.....	1,535	2,745	2,454	2,730
National bank notes outstanding.....	2,663	2,657	2,664	2,687
Due to Federal reserve banks.....		1,391		
Amount due to national banks.....	5,058	5,424	6,692	8,304
Amount due to State banks, bankers, and trust companies.....	8,214	7,148	6,283	8,467
Certified checks outstanding.....	98	35	95	42
Cashier's checks outstanding.....	121	169	215	253
Demand deposits.....	30,595	40,100	40,178	44,748
Time deposits (including postal savings deposits).....	16,498	20,242	21,592	21,304
United States deposits.....	1,197	812	1,449	1,928
United States Government securities borrowed.....			60	860
Bonds and securities, other than United States, borrowed.....			80	80
Bills payable (including all obligations representing money borrowed other than rediscounts).....				341
Notes and bills rediscounted.....	1,450	1,442	826	
Letters of credit and travelers' checks sold for cash and outstanding.....			2	
Acceptances executed for customers, etc.....	400	299	8	8
Liabilities other than those above stated.....		257		
Total.....	74,324	93,221	93,098	102,252

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

HAWAII

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	1,993	2,067	2,411	2,453
Overdrafts	1		1	1
United States Government securities	2,408	2,418	2,263	2,270
Other bonds, stocks, securities, etc.	1,053	881	1,160	1,116
Banking house, furniture, and fixtures	62	65	74	79
Cash in vault and amount due from national banks	1,751	872	1,197	1,339
Amount due from State banks, bankers, and trust companies	385	411	331	757
Checks on other banks in the same place	203	71	207	81
Outside checks and other cash items	6	3	1	13
Redemption fund and due from United States Treasurer	23	23	22	22
Other assets	52	19	32	9
Total	7,937	6,830	7,689	8,140
LIABILITIES				
Capital stock paid in	600	600	600	600
Surplus fund	570	570	570	570
All other undivided profits, less expense and taxes paid	57	69	97	126
National bank notes outstanding	450	441	450	441
Amount due to State banks, bankers, and trust companies	797	326	879	369
Certified checks outstanding	20	1	4	14
Cashier's checks outstanding	1	1	104	104
Demand deposits	3,094	2,520	3,077	2,751
Time deposits (including postal savings deposits)	398	377	415	557
United States deposits	1,947	1,908	1,376	2,608
Bonds and securities, other than United States, borrowed			100	
Letters of credit and travelers' checks sold for cash and outstanding	2	17	17	5
Liabilities other than those above stated	1			
Total	7,937	6,830	7,689	8,140

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IDAHO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	73 banks	72 banks	70 banks	67 banks
RESOURCES				
Loans and discounts (including rediscounts)	36,809	35,373	33,644	31,647
Overdrafts	85	72	92	121
United States Government securities	6,110	6,118	6,209	6,285
Other bonds, stocks, securities, etc.	4,750	3,547	4,220	3,894
Banking house, furniture, and fixtures	2,305	2,280	2,252	2,183
Other real estate owned	1,214	1,255	1,206	1,186
Lawful reserve with Federal reserve bank	2,984	2,487	2,723	2,695
Items with Federal reserve bank in process of collection	430	332	353	355
Cash in vault and amount due from national banks	7,463	6,716	7,445	9,721
Amount due from State banks, bankers, and trust companies	1,601	909	863	1,572
Exchanges for clearing house	206	131	173	147
Checks on other banks in the same place	264	134	158	131
Outside checks and other cash items	267	195	167	162
Redemption fund and due from United States Treasurer	154	152	144	136
Other assets	123	122	115	110
Total	64,765	59,832	59,764	60,345
LIABILITIES				
Capital stock paid in	4,885	4,835	4,720	4,545
Surplus fund	1,946	1,933	1,937	1,831
All other undivided profits, less expenses and taxes paid	433	497	498	614
National bank notes outstanding	3,005	2,936	2,846	2,681
Due to Federal reserve banks	170	180	177	268
Amount due to national banks	1,204	1,015	900	1,174
Amount due to State banks, bankers, and trust companies	1,024	818	840	1,562
Certified checks outstanding	40	28	38	35
Cashier's checks outstanding	855	491	534	554
Demand deposits	33,057	28,535	28,793	29,262
Time deposits (including postal savings deposits)	14,359	14,969	14,925	15,220
United States deposits	111	101	132	130
United States Government securities borrowed	35	9	9	9
Bonds and securities, other than United States, borrowed	85	30	50	-----
Bills payable (including all obligations representing money borrowed other than rediscounts)	3,055	2,796	2,626	1,893
Notes and bills rediscounted	499	658	738	565
Liabilities other than those above stated	2	1	1	2
Total	64,765	59,832	59,764	60,345

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ILLINOIS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	466 banks	467 banks	465 banks	464 banks
RESOURCES				
Loans and discounts (including rediscounts)	284,332	289,062	290,307	281,402
Overdrafts	533	624	559	628
Customer's liability account of "acceptances"	52	13	6	—
United States Government securities	69,929	70,395	66,853	66,431
Other bonds, stocks, securities, etc.	73,906	77,552	74,472	78,836
Banking house, furniture, and fixtures	15,987	16,257	16,218	16,365
Other real estate owned	2,405	2,785	2,946	3,286
Lawful reserve with Federal reserve bank	22,154	21,945	22,895	22,484
Items with Federal reserve bank in process of collection	3,129	3,061	2,767	4,069
Cash in vault and amount due from national banks	39,719	40,082	44,128	49,101
Amount due from State banks, bankers, and trust companies	4,773	5,161	5,743	8,050
Exchanges for clearing house	1,380	1,352	1,323	1,020
Checks on other banks in the same place	1,662	1,324	1,353	1,000
Outside checks and other cash items	1,098	1,027	1,066	942
Redemption fund and due from United States Treasurer	1,375	1,378	1,362	1,359
Other assets	553	674	623	558
Total	522,937	532,692	532,621	535,531
LIABILITIES				
Capital stock paid in	36,480	36,930	36,448	36,490
Surplus fund	24,013	24,084	24,085	24,137
All other undivided profits, less expenses and taxes paid	13,077	13,594	12,948	15,187
National bank notes outstanding	27,311	27,385	27,043	26,951
Due to Federal reserve banks	10	13	198	45
Amount due to national banks	3,169	3,194	3,367	4,101
Amount due to State banks, bankers, and trust companies	18,901	18,308	18,428	22,212
Certified checks outstanding	330	715	790	432
Cashier's checks outstanding	1,151	1,364	1,024	1,177
Demand deposits	205,024	216,605	216,764	213,615
Time deposits (including postal savings deposits)	176,842	177,773	180,940	183,092
United States deposits	1,152	1,006	998	1,198
United States Government securities borrowed	619	605	641	561
Bonds and securities, other than United States, borrowed	—	76	49	56
Bills payable (including all obligations representing money borrowed other than rediscounts)	8,319	4,652	3,301	2,689
Notes and bills rediscounted	6,092	5,879	5,274	3,045
Letters of credit and travelers' checks sold for cash and outstanding	1	9	10	22
Acceptances executed for customers, etc.	52	13	6	—
Liabilities other than those above stated	394	487	307	521
Total	522,937	532,692	532,621	535,531

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

CHICAGO (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	13 banks	14 banks	15 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	582,255	565,486	594,664	626,758
Overdrafts.....	169	119	92	72
Customer's liability account of "acceptances".....	14,178	12,829	8,150	7,716
United States Government securities.....	78,067	80,147	85,595	73,175
Other bonds, stocks, securities, etc.....	48,535	35,991	42,408	41,674
Banking house, furniture, and fixtures.....	15,147	15,265	15,797	11,842
Other real estate owned.....	64	64	62	75
Lawful reserve with Federal reserve bank.....	83,516	71,637	99,685	88,687
Items with Federal reserve bank in process of collection.....	26,424	20,986	22,568	21,931
Cash in vault and amount due from national banks.....	78,294	61,147	92,476	77,519
Amount due from State banks, bankers, and trust companies.....	28,655	21,793	42,178	26,231
Exchanges for clearing house.....	48,997	41,198	40,194	26,568
Checks on other banks in the same place.....	1,479	2,276	1,677	2,129
Outside checks and other cash items.....	2,953	1,242	2,683	1,244
Redemption fund and due from United States Treasurer.....	130	144	143	143
Other assets.....	5,527	5,455	6,942	5,850
Total.....	1,014,390	935,779	1,055,309	1,011,614
LIABILITIES				
Capital stock paid in.....	52,400	53,050	53,250	48,250
Surplus fund.....	42,685	42,226	42,256	32,257
All other undivided profits, less expenses and taxes paid.....	23,414	23,587	23,883	22,687
National bank notes outstanding.....	2,665	2,638	2,810	2,844
Amount due to national banks.....	106,930	122,463	154,327	176,130
Amount due to State banks, bankers, and trust companies.....	173,066	173,431	189,524	172,394
Certified checks outstanding.....	4,834	4,636	6,869	3,326
Cashier's checks outstanding.....	7,271	7,922	7,949	4,379
Demand deposits.....	506,643	429,842	512,685	495,509
Time deposits (including postal savings deposits).....	36,750	34,995	42,364	35,299
United States deposits.....	7,601	10,291	5,715	4,689
Bills payable (including all obligations representing money borrowed other than rediscounts).....	20,000	11,000		
Notes and bills rediscounted.....	6,451	2,882	30	795
Letters of credit and travelers' checks sold for cash and outstanding.....	1,973	1,698	2,638	1,807
Acceptances executed for customers, etc.....	12,180	12,516	8,696	8,905
Acceptances executed by other banks for account of this bank.....	2,349	895	695	1,416
Liabilities other than those above stated.....	8,188	1,712	1,708	967
Total.....	1,014,390	935,779	1,055,309	1,011,614

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

CHICAGO (OTHER RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	18 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts).....	27,593	29,065	29,364	27,750
Overdrafts.....	8	8	8	9
Customer's liability account of "acceptances".....				4
United States Government securities.....	13,537	13,621	13,230	13,926
Other bonds, stocks, securities, etc.....	17,785	18,238	19,563	21,160
Banking house, furniture, and fixtures.....	1,960	1,978	2,032	2,149
Other real estate owned.....	106	431	431	506
Lawful reserve with Federal reserve bank.....	3,664	3,609	3,630	3,920
Items with Federal reserve bank in process of collection.....	570	388	395	359
Cash in vault and amount due from national banks.....	6,260	6,418	6,079	6,402
Amount due from State banks, bankers, and trust companies.....	297	393	555	1,123
Exchanges for clearing house.....	525	540	549	406
Checks on other banks in the same place.....	118	105	161	103
Outside checks and other cash items.....	113	96	92	61
Redemption fund and due from United States Treasurer.....	109	112	115	115
Other assets.....	318	356	353	377
Total.....	72,963	75,358	76,557	78,370
LIABILITIES				
Capital stock paid in.....	3,875	3,875	3,925	3,975
Surplus fund.....	1,049	1,089	1,402	1,415
All other undivided profits, less expenses and taxes paid.....	1,213	1,517	1,159	1,515
National bank notes outstanding.....	2,165	2,225	2,278	2,279
Amount due to national banks.....	203	227	231	152
Amount due to State banks, bankers, and trust companies.....	483	656	606	816
Certified checks outstanding.....	164	219	270	179
Cashier's checks outstanding.....	594	946	708	775
Demand deposits.....	22,419	22,470	22,948	24,329
Time deposits (including postal savings deposits).....	39,992	41,174	42,487	42,091
United States deposits.....	353	453	298	626
Bills payable (including all obligations representing money borrowed other than rediscounts).....	300	300	75	25
Letters of credits and travelers' checks sold for cash and outstanding.....			1	4
Acceptances executed for customers, etc.....				198
Liabilities other than those above stated.....	153	207	169	
Total.....	72,963	75,358	76,557	78,370

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

PEORIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	16,804	19,025	19,016	18,422
Overdrafts	6	6	11	15
Customer's liability account of "acceptances"	1			3
United States Government securities	5,310	5,186	5,135	5,411
Other bonds, stocks, securities, etc.	2,479	2,698	2,622	3,844
Banking house, furniture, and fixtures	726	726	729	769
Other real estate owned	340	340	340	340
Lawful reserve with Federal reserve bank	1,450	1,673	1,610	1,689
Items with Federal reserve bank in process of collection	199	218	405	350
Cash in vault and amount due from national banks	2,271	2,200	2,782	2,769
Amount due from State banks, bankers, and trust companies	323	244	330	700
Exchanges for clearing house	584	417	401	367
Checks on other banks in the same place	1	2	1	1
Outside checks and other cash items	32	34	36	16
Redemption fund and due from United States Treasurer	92	92	93	92
Other assets	27	38	1	3
Total	30,645	32,899	33,512	34,791
LIABILITIES				
Capital stock paid in	2,100	2,100	2,100	2,100
Surplus fund	3,250	3,250	3,250	3,250
All other undivided profits, less expenses and taxes paid	830	799	874	995
National bank notes outstanding	1,803	1,826	1,809	1,829
Amount due to national banks	388	819	738	981
Amount due to State banks, bankers, and trust companies	2,633	3,277	2,952	3,678
Certified checks outstanding	62	62	62	50
Cashier's checks outstanding	146	268	203	122
Demand deposits	10,548	11,406	12,436	11,506
Time deposits (including postal savings deposits)	8,254	8,653	8,784	9,775
United States deposits	320	418	304	426
Bills payable including all obligations representing money borrowed other than rediscounts)				60
Acceptances executed by other banks for account of this bank	1			3
Liabilities other than those above stated	10	21		16
Total	30,645	32,899	33,512	34,791

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

INDIANA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	245 banks	244 banks	244 banks	243 banks
RESOURCES				
Loans and discounts (including rediscounts)	172,741	170,715	174,387	169,327
Overdrafts	219	207	231	269
United States Government securities	43,718	40,743	40,699	38,474
Other bonds, stocks, securities, etc.	38,972	38,343	38,450	41,791
Banking house, furniture, and fixtures	11,025	11,141	10,915	11,162
Other real estate owned	1,566	1,741	1,889	1,956
Lawful reserve with Federal reserve bank	13,154	12,410	13,144	12,760
Items with Federal reserve bank in process of collection	2,108	1,940	1,721	2,338
Cash in vault and amount due from national banks	24,783	22,714	26,363	27,491
Amount due from State banks, bankers, and trust companies	2,073	2,020	2,880	3,241
Exchanges for clearing house	2,779	1,345	1,847	1,349
Checks on other banks in the same place	1,246	790	1,018	762
Outside checks and other cash items	705	532	576	407
Redemption fund and due from United States Treasurer	1,072	1,074	1,074	1,062
Other assets	343	348	294	666
Total	316,504	306,063	315,488	313,055
LIABILITIES				
Capital stock paid in	25,222	25,193	25,192	25,167
Surplus fund	13,317	13,339	13,353	13,359
All other undivided profits, less expenses and taxes paid	5,127	5,332	5,350	6,299
National bank notes outstanding	21,293	21,332	21,316	21,109
Due to Federal reserve banks	346	273	443	297
Amount due to national banks	1,945	2,024	2,334	2,344
Amount due to State banks, bankers and trust companies	10,883	11,182	12,839	12,736
Certified checks outstanding	256	402	272	307
Cashier's checks outstanding	1,650	1,149	1,380	831
Demand deposits	133,247	122,893	129,179	125,251
Time deposits (including postal savings deposits)	91,345	91,830	95,082	98,619
United States deposits	630	615	377	833
United States Government securities borrowed	1,395	1,454	1,317	1,175
Bonds and securities, other than United States, borrowed	5	5	5	103
Bills payable (including all obligations representing money borrowed, other than rediscounts)	6,051	4,562	3,541	2,844
Notes and bills rediscounted	2,967	3,702	3,202	1,248
Letters of credit and travelers' checks sold for cash and outstanding	3	5	6	11
Liabilities other than those above stated	822	771	300	522
Total	316,504	306,063	315,488	313,055

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

INDIANA—Continued

INDIANAPOLIS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	45,333	44,476	45,118	43,352
Overdrafts.....	24	44	35	20
Customer's liability account of "acceptances".....	527	586	98	1,258
United States Government securities.....	12,702	10,778	10,757	11,541
Other bonds, stocks, securities, etc.....	6,263	5,571	6,117	6,504
Banking house, furniture, and fixtures.....	3,450	3,450	3,451	3,451
Other real estate owned.....	169	116	116	116
Lawful reserve with Federal reserve bank.....	4,273	3,698	3,856	3,471
Items with Federal reserve bank in process of collection.....	4,142	2,903	4,732	3,551
Cash in vault and amount due from national banks.....	7,894	6,283	7,960	7,437
Amount due from State banks, bankers, and trust companies.....	3,090	2,736	3,235	3,226
Exchanges for clearing house.....	1,594	1,135	1,479	1,049
Checks on other banks in the same place.....	774	394	463	466
Outside checks and other cash items.....	735	557	558	431
Redemption fund and due from United States Treasurer.....	367	317	308	309
Other assets.....	193	152	269	196
Total.....	91,580	83,196	88,552	86,378
LIABILITIES				
Capital stock paid in.....	7,650	6,650	6,650	6,650
Surplus fund.....	2,718	2,675	2,700	2,700
All other undivided profits, less expenses and taxes paid.....	2,167	2,123	2,195	2,298
National bank notes outstanding.....	7,290	6,254	6,258	6,238
Due to Federal reserve banks.....	222	123	161	198
Amount due to national banks.....	4,100	3,738	4,483	5,305
Amount due to State banks, bankers, and trust companies.....	12,098	12,022	13,537	12,647
Certified checks outstanding.....	166	186	353	106
Cashier's checks outstanding.....	451	537	753	445
Demand deposits.....	45,147	39,340	43,581	40,381
Time deposits (including postal savings deposits).....	2,904	3,540	4,470	5,026
United States deposits.....	1,746	1,926	1,265	1,436
United States Government securities borrowed.....	1,101	1,171	1,066	1,053
Bills payable (including all obligations representing money borrowed other than rediscounts).....	257	149		
Notes and bills rediscounted.....	2,896	1,824	750	400
Letters of credit and travelers' checks sold for cash and outstanding.....	11	24	42	31
Acceptances executed for customers, etc.....	593	841	198	1,354
Liabilities other than those above stated.....	123	73	90	110
Total.....	91,580	83,196	88,552	86,378

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IOWA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	336 banks	334 banks	335 banks	334 banks
RESOURCES				
Loans and discounts (including rediscounts)	192,598	193,450	189,170	185,238
Overdrafts	476	559	391	526
United States Government securities	27,575	27,046	26,697	27,510
Other bonds, stocks, securities, etc.	13,383	13,033	12,060	14,116
Banking house, furniture, and fixtures ..	7,725	7,897	8,131	8,414
Other real estate owned	6,232	6,814	7,516	8,030
Lawful reserve with Federal reserve bank ..	10,676	11,452	10,803	11,172
Items with Federal reserve bank in process of collection ..	1,088	940	1,098	1,073
Cash in vault and amount due from national banks ..	21,856	24,849	24,013	27,899
Amount due from State banks, bankers, and trust companies ..	1,756	2,016	2,035	2,534
Exchanges for clearing house	436	412	437	453
Checks on other banks in the same place ..	886	913	689	521
Outside checks and other cash items	514	730	851	567
Redemption fund and due from United States Treasurer ..	812	806	809	806
Other assets	270	337	345	456
Total	286,283	291,254	285,645	289,315
LIABILITIES				
Capital stock paid in	20,335	20,300	20,367	20,330
Surplus fund	11,423	11,163	11,102	10,963
All other undivided profits, less expenses and taxes paid ..	3,662	3,912	3,710	3,842
National bank notes outstanding	16,117	15,995	16,068	16,068
Due to Federal reserve banks	6	5	11	7
Amount due to national banks	2,285	2,636	2,572	3,041
Amount due to State banks, bankers, and trust companies ..	12,042	13,780	13,023	12,934
Certified checks outstanding	152	257	129	147
Cashier's checks outstanding	1,493	1,611	1,520	1,175
Demand deposits	92,699	97,319	90,005	97,726
Time deposits (including postal savings deposits)	109,357	110,449	111,282	111,373
United States deposits	183	166	176	233
United States Government securities borrowed ..	349	419	321	293
Bonds and securities, other than United States, borrowed ..	21			
Bills payable (including all obligations representing money borrowed other than rediscounts) ..	3,241	1,906	2,036	1,186
Notes and bills rediscounted	12,658	11,209	13,137	9,708
Letters of credit and travelers' checks sold for cash and outstanding ..	2	7	2	1
Liabilities other than those stated above	258	220	184	239
Total	286,283	291,254	285,645	289,315

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IOWA—Continued

CEDAR RAPIDS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	11, 625	11, 975	11, 437	12, 594
Overdrafts.....	13	3	8	6
Customer's liability account of "Acceptances".....	5	2	2	3
United States Government securities.....	1, 633	2, 998	3, 031	3, 345
Other bonds, stocks, securities, etc.....	2, 460	2, 702	2, 796	4, 280
Banking house, furniture, and fixtures.....	275	275	275	275
Other real estate owned.....	196	206	205	200
Lawful reserve with Federal reserve bank.....	1, 604	1, 626	1, 316	1, 518
Items with Federal reserve bank in process of collection.....	1, 270	1, 028	1, 127	1, 452
Cash in vault and amount due from national banks.....	1, 600	2, 203	2, 108	2, 109
Amount due from State banks, bankers, and trust companies.....	669	842	861	848
Exchanges for clearing house.....	304	398	291	171
Outside checks and other cash items.....	100	27	37	31
Redemption fund and due from United States Treasurer.....	40	40	50	50
Total.....	21, 800	24, 325	23, 544	26, 882
LIABILITIES				
Capital stock paid in.....	1, 000	1, 000	1, 000	1, 000
Surplus fund.....	700	700	700	700
All other undivided profits, less expenses and taxes paid.....	328	406	314	401
National bank notes outstanding.....	783	777	972	982
Amount due to national banks.....	1, 819	2, 315	2, 060	3, 424
Amount due to State banks, bankers, and trust companies.....	6, 613	7, 838	7, 345	8, 900
Certified checks outstanding.....	5	7	12	10
Cashier's checks outstanding.....	135	95	44	136
Demand deposits.....	5, 576	5, 686	5, 301	5, 243
Time deposits (including postal savings deposits).....	4, 663	5, 158	5, 289	5, 219
United States deposits.....	173	341	505	864
Acceptances executed for customers, etc.....	5	2	2	3
Total.....	21, 800	24, 325	23, 544	26, 882

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IOWA—Continued

DES MOINES

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	24, 019	25, 481	23, 888	22, 674
Overdrafts	29	48	18	10
United States Government securities	3, 018	2, 690	2, 626	2, 906
Other bonds, stocks, securities, etc.	2, 065	2, 257	2, 033	2, 550
Banking house, furniture, and fixtures	669	822	822	825
Lawful reserve with Federal reserve bank	2, 204	2, 245	2, 352	2, 384
Items with Federal reserve bank in process of collection ..	1, 689	1, 506	1, 454	1, 670
Cash in vault and amount due from national banks	2, 455	3, 324	3, 984	8, 860
Amount due from State banks, bankers, and trust companies	585	411	534	751
Exchanges for clearing house	1, 079	474	467	458
Checks on other banks in the same place	25	17	27	16
Outside checks and other cash items	59	64	106	65
Redemption fund and due from United States Treasurer ..	33	33	38	38
Total	37, 929	39, 372	38, 346	43, 207
LIABILITIES				
Capital stock paid in	2, 700	2, 700	2, 700	2, 700
Surplus fund	1, 200	1, 200	1, 200	1, 200
All other undivided profits, less expenses and taxes paid ..	373	575	563	533
National bank notes outstanding	653	646	753	752
Amount due to national banks	3, 181	3, 545	3, 176	3, 926
Amount due to State banks, bankers, and trust companies ..	7, 801	8, 548	8, 283	10, 213
Certified checks outstanding	44	117	133	69
Cashier's checks outstanding	271	305	276	281
Demand deposits	16, 089	14, 206	15, 537	17, 959
Time deposits (including postal savings deposits)	4, 110	4, 476	4, 677	4, 941
United States deposits	136	200	199	184
United States Government securities borrowed	383	449	449	449
Bills payable (including all obligations representing money borrowed other than rediscounts)	750	950	400	-----
Notes and bills rediscounted	238	1, 455	-----	-----
Total	37, 929	39, 372	38, 346	43, 207

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IOWA—Continued

DUBUQUE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	4,468	4,747	4,876	4,708
Overdrafts	2	6	3	3
United States Government securities	1,493	1,509	1,493	1,577
Other bonds, stocks, securities, etc.	2,240	2,224	2,078	2,005
Banking house, furniture, and fixtures	197	199	199	199
Lawful reserve with Federal reserve bank	479	502	499	524
Items with Federal reserve bank in process of collection	73	63	91	78
Cash in vault and amount due from national banks	1,368	958	1,500	1,941
Amount due from State banks, bankers, and trust companies	28	45	57	33
Exchanges for clearing house	81	77	76	73
Outside checks and other cash items	6	21	14	11
Redemption fund and due from United States Treasurer	20	20	20	20
Other assets	67	46	57	34
Total	10,522	10,417	10,963	11,206
LIABILITIES				
Capital stock paid in	700	700	700	700
Surplus fund	300	300	300	300
All other undivided profits, less expenses and taxes paid	98	162	122	180
National bank notes outstanding	400	397	398	397
Amount due to national banks	115	137	117	149
Amount due to State banks, bankers, and trust companies	863	901	869	860
Certified checks outstanding	8	2	4	2
Cashier's checks outstanding	78	67	72	66
Demand deposits	3,239	3,021	3,511	3,580
Time deposits (including postal savings deposits)	4,717	4,726	4,866	4,968
United States deposits	3	3	3	3
Liabilities other than those above stated	1	1	1	1
Total	10,522	10,417	10,963	11,206

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

IOWA—Continued

SIOUX CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	20, 970	19, 535	18, 435	18, 570
Overdrafts	17	23	18	22
United States Government securities	2, 878	2, 878	2, 906	3, 361
Other bonds, stocks, securities, etc.	1, 795	1, 582	1, 076	2, 015
Banking house, furniture, and fixtures	695	697	698	716
Other real estate owned	224	383	552	615
Lawful reserve with Federal reserve bank	1, 677	1, 799	1, 627	1, 924
Items with Federal reserve bank in process of collection	493	466	387	517
Cash in vault and amount due from national banks	1, 968	3, 814	2, 980	4, 220
Amount due from State banks, bankers, and trust companies	969	1, 215	895	1, 354
Exchanges for clearing house	448	461	409	647
Checks on other banks in the same place	19	11	8	28
Outside checks and other cash items	159	126	420	428
Redemption fund and due from United States Treasurer	49	49	49	49
Other assets	7	8	11	16
Total	32, 368	33, 047	30, 471	34, 482
LIABILITIES				
Capital stock paid in	1, 650	1, 650	1, 650	2, 050
Surplus fund	745	745	745	745
All other undivided profits, less expenses and taxes paid	47	116	82	293
National bank notes outstanding	968	960	971	970
Amount due to national banks	2, 032	2, 376	2, 164	3, 141
Amount due to State banks, bankers, and trust companies	6, 027	8, 030	6, 350	8, 194
Certified checks outstanding	37	85	22	21
Cashier's checks outstanding	219	218	385	522
Demand deposits	9, 944	10, 215	9, 394	10, 599
Time deposits (including postal savings deposits)	7, 675	7, 281	7, 877	7, 875
United States deposits	23	87	64	63
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 185			
Notes and bills rediscounted	1, 811	1, 279	731	
Letters of credit and travelers' checks sold for cash and outstanding	5	5	7	5
Liabilities other than those above stated				4
Total	32, 368	33, 047	30, 471	34, 482

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KANSAS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	256 banks	254 banks	250 banks	248 banks
RESOURCES				
Loans and discounts (including rediscounts)	103,354	99,384	99,188	93,175
Overdrafts	289	244	251	300
United States Government securities	17,003	16,399	15,333	16,248
Other bonds, stocks, securities, etc.	8,285	7,282	8,220	10,020
Banking house, furniture, and fixtures	5,490	5,473	5,661	5,567
Other real estate owned	2,086	2,349	2,352	2,503
Lawful reserve with Federal reserve bank	7,789	7,219	7,401	8,237
Items with Federal reserve bank in process of collection	169	199	141	153
Cash in vault and amount due from national banks	19,648	17,643	20,023	30,488
Amount due from State banks, bankers, and trust companies	4,307	3,464	4,059	6,767
Exchanges for clearing house	299	229	289	256
Checks on other banks in the same place	477	358	403	411
Outside checks and other cash items	296	192	219	218
Redemption fund and due from United States Treasurer	493	478	473	464
Other assets	291	353	193	191
Total	170,276	161,266	164,206	174,998
LIABILITIES				
Capital stock paid in	14,078	13,913	13,582	13,557
Surplus fund	7,344	7,369	7,306	7,151
All other undivided profits, less expenses and taxes paid	2,650	2,567	2,453	2,895
National bank notes outstanding	9,686	9,611	9,388	9,212
Amount due to national banks	1,966	1,686	2,101	3,511
Amount due to State banks, bankers, and trust companies	6,356	5,581	5,455	10,193
Certified checks outstanding	40	72	99	44
Cashier's checks outstanding	1,211	1,220	1,020	739
Demand deposits	88,013	80,276	82,591	89,738
Time deposits (including postal savings deposits)	33,759	34,098	34,756	35,927
United States deposits	556	825	489	745
United States Government securities borrowed	259	241	212	186
Bonds and securities, other than United States, borrowed	130	43	12	13
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,091	918	1,002	198
Notes and bills rediscounted	2,996	2,682	3,608	780
Letters of credit and travelers' checks sold for cash and outstanding	1	1	2	1
Liabilities other than those above stated	140	163	130	108
Total	170,276	161,266	164,206	174,998

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KANSAS—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	6,693	6,242	6,579	5,471
Overdrafts	4	5	13	9
United States Government securities	1,066	1,366	1,271	1,277
Other bonds, stocks, securities, etc.	599	536	540	572
Banking house, furniture, and fixtures	182	212	226	239
Other real estate owned	8	9	9	14
Lawful reserve with Federal reserve bank	660	406	623	722
Items with Federal reserve bank in process of collection	713	430	590	716
Cash in vaults and amount due from national banks	1,144	1,186	1,512	3,928
Amount due from State banks, bankers, and trust companies	620	425	522	282
Exchanges for clearing house	330	192	201	228
Outside checks and other cash items	11	18	13	26
Redemption fund and due from United States Treasurer	25	40	40	40
Total	12,055	11,067	12,139	13,524
LIABILITIES				
Capital stock paid in	800	800	800	800
Surplus fund	470	470	370	370
All other undivided profits, less expenses and taxes paid	58	37	45	62
National bank notes outstanding	492	796	797	785
Amount due to national banks	816	743	809	1,208
Amount due to State banks, bankers, and trust companies	2,199	1,994	2,189	4,139
Certified checks outstanding	13	2	2	56
Cashier's checks outstanding	137	73	57	95
Demand deposits	5,545	4,855	5,547	4,635
Time deposits (including postal savings deposits)	1,324	1,279	1,385	1,369
United States deposits	14	18	13	5
Bills payable (including all obligations representing money borrowed other than rediscounts)	150	-----	125	-----
Notes and bills rediscounted	37	-----	-----	-----
Total	12,055	11,067	12,139	13,524

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KANSAS—Continued

TOPEKA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5, 196	5, 209	5, 108	4, 742
Overdrafts.....	4	3	4	2
United States Government securities.....	2, 024	2, 245	2, 257	2, 436
Other bonds, stocks, securities, etc.....	1, 204	1, 046	1, 068	1, 022
Banking house, furniture, and fixtures.....	306	309	329	331
Other real estate owned.....	5	6	6	18
Lawful reserve with Federal reserve bank.....	891	863	813	889
Items with Federal reserve bank in process of collection.....	11	6	7	114
Cash in vault and amount due from national banks.....	2, 036	2, 854	1, 904	3, 967
Amount due from State banks, bankers, and trust companies.....	269	361	344	480
Exchanges for clearing house.....	265	128	200	160
Checks on other banks in the same place.....	69	43	101	54
Outside checks and other cash items.....	8	8	4	3
Redemption fund and due from United States Treasurer.....	30	30	30	30
Other assets.....	15	14	17	13
Total.....	12, 333	13, 125	12, 162	14, 261
LIABILITIES				
Capital stock paid in.....	900	900	900	900
Surplus fund.....	245	245	245	245
All other undivided profits, less expenses and taxes paid.....	98	126	118	145
National bank notes outstanding.....	592	592	598	592
Amount due to national banks.....	994	959	1, 287	2, 328
Amount due to State banks, bankers, and trust companies.....	757	1, 086	1, 056	1, 328
Certified checks outstanding.....	9	12	23	14
Cashier's checks outstanding.....	156	101	182	58
Demand deposits.....	7, 763	8, 246	6, 872	7, 750
Time deposits (including postal savings deposits).....	358	311	371	375
United States deposits.....	450	530	500	510
Liabilities other than those above stated.....	16	17	15	16
Total.....	12, 333	13, 125	12, 162	14, 261

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KANSAS—Continued

WICHITA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	15,245	16,047	14,306	14,989
Overdrafts.....	16	11	5	4
United States Government securities.....	1,148	1,241	873	978
Other bonds, stocks, securities, etc.....	3,936	2,727	4,405	5,367
Banking house, furniture, and fixtures.....	2,620	2,456	2,456	2,456
Other real estate owned.....	214	10	10	6
Lawful reserve with Federal reserve bank.....	1,745	1,837	1,748	1,986
Items with Federal reserve bank in process of collection.....	547	621	761	757
Cash in vault and amount due from national banks.....	3,796	2,297	3,239	7,942
Amount due from State banks, bankers, and trust companies.....	1,341	1,562	1,849	5,724
Exchanges for clearing house.....	559	343	448	348
Checks on other banks in the same place.....	64	14	97	36
Outside checks and other cash items.....	79	138	142	136
Redemption fund and due from United States Treasurer.....	5	5	-----	-----
Other assets.....	124	32	25	-----
Total.....	31,439	29,341	30,364	40,679
LIABILITIES				
Capital stock paid in.....	2,400	2,400	2,400	2,400
Surplus fund.....	1,275	1,275	1,275	1,275
All other undivided profits, less expenses and taxes paid.....	181	182	185	299
National bank notes outstanding.....	98	94	-----	-----
Amount due to national banks.....	3,419	3,148	3,168	8,186
Amount due to State banks, bankers, and trust companies.....	3,927	3,735	3,968	8,451
Certified checks outstanding.....	34	24	28	17
Cashier's checks outstanding.....	561	349	248	280
Demand deposits.....	13,711	12,349	13,251	14,020
Time deposits (including postal savings deposits).....	4,749	4,639	4,590	5,194
United States deposits.....	119	94	45	160
United States Government securities borrowed.....	-----	392	344	360
Bills payable (including all obligations representing money borrowed other than rediscounts).....	70	120	120	-----
Notes and bills rediscounted.....	831	409	611	-----
Letters of credit and travelers' checks sold for cash and outstanding.....	1	2	5	-----
Liabilities other than those above stated.....	63	129	126	37
Total.....	31,439	29,341	30,364	40,679

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KENTUCKY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	134 banks	134 banks	134 banks	134 banks
RESOURCES				
Loans and discounts (including rediscounts).....	104, 505	104, 052	103, 266	104, 978
Overdrafts.....	183	198	230	309
Customer's liability account of "acceptances".....	117	141	28	304
United States Government securities.....	24, 013	22, 409	20, 180	19, 362
Other bonds, stocks, securities, etc.....	11, 641	11, 433	11, 546	11, 419
Banking house, furniture, and fixtures.....	4, 868	5, 067	5, 210	5, 395
Other real estate owned.....	637	548	551	580
Lawful reserve with Federal reserve bank.....	7, 120	6, 041	6, 774	6, 374
Items with Federal reserve bank in process of collection.....	111	136	299	244
Cash in vault and amount due from national banks.....	15, 171	12, 180	12, 109	10, 411
Amount due from State banks, bankers, and trust companies.....	778	934	1, 047	885
Exchanges for clearing house.....	195	176	336	155
Checks on other banks in the same place.....	704	346	464	305
Outside checks and other cash items.....	299	231	245	198
Redemption fund and due from United States Treasurer.....	600	595	610	600
Other assets.....	72	56	79	87
Total.....	171, 014	165, 143	162, 974	161, 606
LIABILITIES				
Capital stock paid in.....	14, 021	14, 021	13, 971	13, 996
Surplus fund.....	8, 785	8, 845	9, 015	8, 990
All other undivided profits, less expenses and taxes paid.....	3, 021	3, 670	3, 410	4, 137
National bank notes outstanding.....	12, 000	12, 102	12, 134	12, 088
Due to Federal reserve banks.....	7			
Amount due to national banks.....	686	908	1, 080	778
Amount due to State banks, bankers, and trust companies.....	2, 213	2, 097	2, 181	1, 951
Certified checks outstanding.....	120	123	172	199
Cashier's checks outstanding.....	344	254	422	262
Demand deposits.....	79, 920	73, 353	70, 579	66, 866
Time deposits (including postal savings deposits).....	41, 799	44, 363	45, 570	46, 871
United States deposits.....	251	394	375	558
United States Government securities borrowed.....	630	641	623	564
Bonds and securities, other than United States, borrowed.....				46
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4, 575	1, 996	1, 467	2, 061
Notes and bills rediscounted.....	2, 339	2, 092	1, 825	1, 750
Letters of credit and travelers' checks sold for cash and outstanding.....		1		
Acceptances executed for customers, etc.....	138	141	28	314
Acceptances executed by other banks for account of this bank.....	4			
Liabilities other than those above stated.....	152	142	122	125
Total.....	171, 014	165, 143	162, 974	161, 606

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

KENTUCKY—Continued

LOUISVILLE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	69,285	66,622	62,026	58,186
Overdrafts.....	32	82	65	34
Customer's liability account of "acceptances".....	220	151	296	296
United States Government securities.....	10,192	9,002	9,601	7,248
Other bonds, stocks, securities, etc.....	7,731	8,248	9,839	11,416
Banking house, furniture, and fixtures.....	399	404	405	407
Other real estate owned.....	75	75	75	73
Lawful reserve with Federal reserve bank.....	5,273	4,849	5,295	4,790
Items with Federal reserve bank in process of collection.....	5,304	5,678	3,934	5,266
Cash in vault and amount due from national banks.....	4,166	2,734	3,842	8,239
Amount due from State banks, bankers, and trust companies.....	2,677	1,701	2,124	5,651
Exchanges for clearing house.....	2,079	1,062	1,087	1,957
Checks on other banks in the same place.....	58	15	30	3
Outside checks and other cash items.....	245	168	528	630
Redemption fund and due from United States Treasurer.....	208	208	208	208
Other assets.....	149	201	203	218
Total.....	108,093	100,200	99,558	104,610
LIABILITIES				
Capital stock paid in.....	4,500	4,500	4,500	4,500
Surplus fund.....	4,300	4,300	4,300	4,300
All other undivided profits, less expenses and taxes paid.....	2,813	2,901	3,022	3,472
National bank notes outstanding.....	4,153	4,154	4,129	4,143
Amount due to national banks.....	8,395	5,904	6,939	7,262
Amount due to State banks, bankers, and trust companies.....	13,797	13,732	13,463	12,556
Certified checks outstanding.....	88	83	433	142
Cashier's checks outstanding.....	627	267	787	840
Demand deposits.....	37,446	35,323	35,924	40,754
Time deposits (including postal savings deposits).....	20,082	20,784	23,138	23,093
United States deposits.....	934	723	397	546
United States Government securities borrowed.....	1,131	1,053	872	713
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,125	1,565	510	1,250
Notes and bills rediscounted.....	7,195	4,491	432	450
Acceptances executed for customers, etc.....	264	151	296	290
Acceptances executed by other banks for account of this bank.....		63		
Liabilities other than those above stated.....	243	206	416	299
Total.....	108,093	100,200	99,558	104,610

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

LOUISIANA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	33 banks	33 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts).....	48,945	48,363	48,178	48,129
Overdrafts.....	40	115	121	159
Customer's liability account of "acceptances".....	13			4
United States Government securities.....	7,528	5,779	4,816	4,183
Other bonds, stocks, securities, etc.....	3,999	3,292	3,406	3,896
Banking house, furniture, and fixtures.....	3,330	3,335	2,681	3,281
Other real estate owned.....	697	682	714	762
Lawful reserve with Federal reserve bank.....	3,532	2,992	2,880	3,091
Items with Federal reserve bank in process of collection.....	829	614	731	752
Cash in vault and amount due from national banks.....	7,185	5,396	4,448	5,974
Amount due from State banks, bankers, and trust companies.....	4,277	2,507	2,041	3,166
Exchanges for clearing house.....	499	274	159	340
Checks on other banks in the same place.....	192	134	318	127
Outside checks and other cash items.....	308	128	155	43
Redemption fund and due from United States Treasurer.....	149	150	147	134
Other assets.....	118	155	157	110
Total.....	81,641	73,916	70,952	74,192
LIABILITIES				
Capital stock paid in.....	6,250	6,250	6,030	6,075
Surplus fund.....	2,898	2,747	2,750	2,756
All other undivided profits, less expenses and taxes paid.....	766	851	772	976
National bank notes outstanding.....	2,954	2,938	2,850	2,674
Due to Federal reserve banks.....	123	122	117	178
Amount due to national banks.....	2,078	1,380	1,634	2,111
Amount due to State banks, bankers, and trust companies.....	6,789	4,110	3,409	4,347
Certified checks outstanding.....	29	23	44	52
Cashier's checks outstanding.....	493	436	219	349
Demand deposits.....	40,983	35,958	33,618	34,342
Time deposits (including postal savings deposits).....	14,856	15,316	15,385	16,119
United States deposits.....	958	876	696	317
Bills payable (including all obligations representing money borrowed other than rediscounts).....	795	638	341	405
Notes and bills rediscounted.....	1,602	2,180	2,864	2,836
Letters of credit and travelers' checks sold for cash and outstanding.....		5	14	5
Acceptances executed for customers, etc.....	13			4
Liabilities other than those above stated.....	74	86	209	646
Total.....	81,641	73,916	70,952	74,192

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

LOUISIANA—Continued

NEW ORLEANS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	30,041	25,340	21,982	25,610
Overdrafts	43	66	67	82
Customer's liability account of "acceptances"	678	549	441	701
United States Government securities	5,471	5,693	3,341	2,997
Other bonds, stocks, securities, etc.	1,136	1,716	1,150	1,148
Banking house, furniture, and fixtures	3,069	3,736	3,742	3,763
Lawful reserve with Federal reserve bank	3,456	2,303	3,244	2,493
Items with Federal reserve bank in process of collection	876	813	718	959
Cash in vault and amount due from national banks	1,906	1,600	3,059	3,451
Amount due from State banks, bankers, and trust companies	305	404	966	1,296
Exchanges for clearing house	2,230	2,426	1,886	1,367
Checks on other banks in the same place	899	136	170	141
Outside checks and other cash items	1,019	765	30	7
Redemption fund and due from United States Treasurer	76	76	76	76
Other assets	210	57	152	146
Total	52,065	45,680	40,964	44,237
LIABILITIES				
Capital stock paid in	2,800	2,800	2,800	2,800
Surplus fund	2,000	2,000	2,000	2,000
All other undivided profits, less expenses and taxes paid	746	662	777	751
National bank notes outstanding	1,507	1,506	1,498	1,499
Amount due to national banks	2,245	1,976	1,678	2,758
Amount due to State banks, bankers, and trust companies	5,270	4,959	5,477	4,500
Certified checks outstanding	79	330	219	324
Cashier's checks outstanding	124	205	26	62
Demand deposits	25,966	23,042	21,957	23,301
Time deposits (including postal savings deposits)	1,893	1,976	2,971	2,974
United States deposits	1,294	955	673	1,324
Bills payable (including all obligations representing money borrowed other than rediscounts)	3,725	660	-----	-----
Notes and bills rediscounted	2,846	3,569	-----	502
Acceptances executed for customers, etc.	1,570	1,040	878	1,380
Acceptances executed by other banks for account of this bank	-----	-----	10	62
Total	52,065	45,680	40,964	44,237

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MAINE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	60 banks	60 banks	59 banks	58 banks
RESOURCES				
Loans and discounts (including rediscounts)	60,422	60,971	61,771	61,550
Overdrafts	51	52	52	78
United States Government securities	15,670	14,759	13,915	13,869
Other bonds, stocks, securities, etc.	36,365	37,472	37,743	40,298
Banking house, furniture, and fixtures	2,083	2,115	2,120	2,135
Other real estate owned	294	313	298	368
Lawful reserve with Federal reserve bank	4,615	4,423	4,662	4,834
Items with Federal reserve bank in process of collection	1,217	851	742	795
Cash in vault and amount due from national banks	6,639	6,103	6,708	7,496
Amount due from State banks, bankers, and trust companies	247	230	223	280
Exchanges for clearing house	666	344	451	493
Checks on other banks in the same place	131	114	126	81
Outside checks and other cash items	348	360	380	247
Redemption fund and due from United States Treasurer	286	285	284	285
Other assets	167	123	81	62
Total	129,201	128,515	129,556	132,871
LIABILITIES				
Capital stock paid in	7,345	7,345	7,270	7,370
Surplus fund	4,944	4,944	5,433	5,493
All other undivided profits, less expenses and taxes paid	4,172	4,686	4,222	4,545
National bank notes outstanding	5,643	5,622	5,574	5,595
Due to Federal reserve banks	168	159	148	135
Amount due to national banks	286	238	323	359
Amount due to State banks, bankers, and trust companies	1,670	1,638	1,522	1,979
Certified checks outstanding	95	82	76	107
Cashier's checks outstanding	318	248	340	199
Demand deposits	33,824	30,830	31,956	33,322
Time deposits (including postal savings deposits)	67,881	70,466	70,576	71,933
United States deposits	336	252	220	425
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,917	1,620	1,322	552
Notes and bills rediscounted	599	440	555	840
Letters of credit and travelers' checks sold for cash and outstanding			4	
Liabilities other than those above stated	3	5	15	17
Total	129,201	128,515	129,556	132,871

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MARYLAND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	75 banks	75 banks	75 banks	74 banks
RESOURCES				
Loans and discounts (including rediscounts)	51,039	52,102	52,665	53,101
Overdrafts	34	30	33	40
Customer's liability account of "acceptances"				6
United States Government securities	10,656	10,369	9,561	9,119
Other bonds, stocks, securities, etc.	26,211	26,302	26,782	28,493
Banking house, furniture, and fixtures	2,135	2,230	2,248	2,293
Other real estate owned	469	429	418	427
Lawful reserve with Federal reserve bank	3,710	3,645	3,684	4,046
Items with Federal reserve bank in process of collection	24	17	26	22
Cash in vault and amount due from national banks	4,664	4,336	5,313	6,035
Amount due from State banks, bankers, and trust companies	496	526	664	1,153
Exchanges for clearing house	55	78	55	29
Checks on other banks in the same place	238	149	195	135
Outside checks and other cash items	103	97	132	92
Redemption fund and due from United States Treasurer	198	200	204	202
Other assets	56	54	62	66
Total	100,088	100,564	102,042	105,259
LIABILITIES				
Capital stock paid in	5,179	5,204	5,204	5,104
Surplus fund	5,736	5,793	5,969	5,824
All other undivided profits, less expenses and taxes paid	1,594	2,115	1,691	2,307
National bank notes outstanding	3,916	3,936	3,984	3,977
Due to Federal reserve banks	44	33	33	44
Amount due to national banks	124	106	139	236
Amount due to State banks, bankers, and trust companies	363	354	419	564
Certified checks outstanding	42	84	122	102
Cashier's checks outstanding	134	139	145	100
Demand deposit	25,759	23,964	25,415	27,625
Time deposits (including postal savings deposits)	55,183	56,427	57,119	58,598
United States deposits	38	34	33	28
United States Government securities borrowed		20	20	
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,729	1,921	1,368	650
Notes and bills rediscounted	187	393	342	45
Acceptances executed by other banks for account of this bank				6
Liabilities other than those above stated	40	41	39	49
Total	100,088	100,564	102,042	105,259

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MARYLAND—Continued

BALTIMORE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	90,463	94,123	96,098	96,972
Overdrafts.....	40	8	17	7
Customer's liability account of "acceptances".....	120	240	118	727
United States Government securities.....	19,015	15,217	11,551	20,915
Other bonds, stocks, securities, etc.....	12,543	13,149	12,924	17,704
Banking house, furniture, and fixtures.....	2,999	3,097	3,117	3,220
Other real estate owned.....	1,831	2,247	2,549	2,798
Lawful reserve with Federal reserve bank.....	7,962	7,991	9,262	9,336
Items with Federal reserve bank in process of collection.....	12,172	10,670	11,966	10,600
Cash in vault and amount due from national banks.....	10,483	7,846	11,140	13,246
Amount due from State banks, bankers, and trust companies.....	1,701	2,188	3,505	2,649
Exchanges for clearing house.....	10,941	8,126	8,247	4,981
Checks on other banks in the same place.....	679	362	783	302
Outside checks and other cash items.....	650	688	373	245
Redemption fund and due from United States Treasurer.....	278	281	281	275
Other assets.....	309	278	272	253
Total.....	172,186	166,511	172,203	184,230
LIABILITIES				
Capital stock paid in.....	11,550	11,550	11,550	11,550
Surplus fund.....	10,335	10,335	10,335	10,335
All other undivided profits, less expenses and taxes paid.....	4,509	4,771	4,921	5,028
National bank notes outstanding.....	5,467	5,501	5,416	5,458
Amount due to national banks.....	8,867	9,090	10,548	13,984
Amount due to State banks, bankers, and trust companies.....	23,997	19,510	25,041	22,358
Certified checks outstanding.....	908	933	1,572	968
Cashier's checks outstanding.....	1,331	1,076	882	210
Demand deposits.....	79,223	72,718	74,561	79,066
Time deposits (including postal savings deposits).....	15,701	17,259	18,984	22,211
United States deposits.....	4,170	7,416	4,469	10,649
United States Government securities borrowed.....	378	544	119	75
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,509	1,675	1,430	770
Notes and bills rediscounted.....	3,637	3,313	1,710	170
Letters of credit and travelers' checks sold for cash and outstanding.....	4	40	8	1
Acceptances executed for customers, etc.....	120	240	118	727
Liabilities other than those above stated.....	489	550	539	670
Total.....	172,186	166,511	172,203	184,230

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MASSACHUSETTS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	147 banks	145 banks	145 banks	145 banks
RESOURCES				
Loans and discounts (including rediscounts)	261,915	263,450	265,656	273,480
Overdrafts	94	85	79	70
Customers' liability account of "acceptances"	320	125	107	98
United States Government securities	63,698	60,333	59,057	57,506
Other bonds, stocks, securities, etc.	85,108	85,331	91,936	102,109
Banking house, furniture, and fixtures	11,162	11,089	11,141	11,426
Other real estate owned	1,447	1,515	1,720	1,581
Lawful reserve with Federal reserve bank	20,456	19,167	21,194	21,129
Items with Federal reserve bank in process of collection	6,756	6,186	6,370	6,041
Cash in vault and amount due from national banks	27,925	24,419	27,330	30,083
Amount due from State banks, bankers, and trust companies	1,064	1,334	1,380	1,218
Exchanges for clearing house	1,872	1,461	1,874	1,525
Checks on other banks in the same place	812	571	523	499
Outside checks and other cash items	991	773	765	767
Redemption fund and due from United States Treasurer	927	912	925	927
Other assets	530	520	451	552
Total	484,186	477,271	490,508	509,011
LIABILITIES				
Capital stock paid in	28,818	28,067	28,167	28,117
Surplus fund	22,498	22,524	22,839	22,445
All other undivided profits less expenses and taxes paid	14,671	15,701	15,984	17,355
National bank notes outstanding	18,218	17,970	17,914	18,218
Due to Federal reserve banks	2,222	1,556	1,476	1,641
Amounts due to national banks	818	646	637	627
Amount due to State bank, bankers, and trust companies	10,237	11,845	11,060	12,326
Certified checks outstanding	699	973	1,056	640
Cashiers' checks outstanding	1,003	779	976	856
Demand deposits	207,179	196,751	206,583	216,660
Time deposits (including postal savings deposits)	161,124	169,659	175,262	181,688
United States deposits	3,165	3,150	1,826	5,468
United States Government securities borrowed	60	31	8	8
Bills payable (including all obligations representing money borrowed other than rediscounts)	8,897	4,898	5,060	1,521
Notes and bills rediscounted	3,853	2,097	1,201	968
Letters of credit and travelers' checks sold for cash and outstanding	5	16	2	1
Acceptances executed for customers, etc.	196	55	66	32
Acceptances executed by other banks for account of this bank	124	70	41	66
Liabilities other than those above stated	393	474	350	374
Total	484,186	477,271	490,508	509,011

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MASSACHUSETTS—Continued

BOSTON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	11 banks	11 banks	12 banks	12 banks
RESOURCES				
Loans and discounts (including rediscounts)	455,327	447,611	429,272	472,596
Overdrafts	47	57	52	45
Customer's liability account of "acceptances"	34,097	44,749	29,310	29,096
United States Government securities	42,037	35,216	52,470	45,549
Other bonds, stocks, securities, etc.	46,466	42,959	53,554	57,534
Banking house, furniture, and fixtures	17,173	18,034	17,651	18,720
Other real estate owned	3,920	3,965	4,003	4,059
Lawful reserve with Federal reserve bank	39,933	40,914	42,551	47,466
Items with Federal reserve bank in process of collection	30,151	24,293	23,989	26,251
Cash in vault and amount due from national banks	25,877	20,866	30,807	26,429
Amount due from State banks, bankers, and trust companies	5,233	4,550	6,926	6,270
Exchanges for clearing house	29,893	23,566	26,854	22,279
Checks on other banks in the same place	111	57	400	20
Outside checks and other cash items	5,463	3,913	6,154	2,712
Redemption fund and due from United States Treasurer	189	209	280	244
Other assets	15,274	11,830	15,492	25,932
Total	751,191	722,789	739,765	785,202
LIABILITIES				
Capital stock paid in	39,450	39,450	39,950	39,950
Surplus fund	31,650	31,650	31,765	31,765
All other undivided profits, less expenses and taxes paid	16,759	17,381	17,023	18,465
National bank notes outstanding	3,764	3,938	4,750	4,814
Amount due to national banks	36,084	32,223	44,216	46,373
Amount due to State banks, bankers, and trust companies	56,260	56,302	66,852	73,793
Certified checks outstanding	4,026	3,990	3,904	3,467
Cashier's checks outstanding	5,603	7,490	5,482	5,768
Demand deposits	369,949	356,081	372,807	390,368
Time deposits (including postal savings deposits)	84,981	90,562	93,279	102,303
United States deposits	13,197	12,641	18,217	23,498
United States Government securities borrowed	225	725	225	60
Bills payable (including all obligations representing money borrowed other than rediscounts)	4,599	3,085	—	—
Notes and bills rediscounted	46,517	17,957	6,790	10,680
Letters of credits and travelers' checks sold for cash and outstanding	847	881	1,515	961
Acceptances executed for customers, etc.	33,994	42,812	29,695	30,412
Acceptances executed by other banks for account of this bank	2,115	4,572	1,927	1,363
Liabilities other than those above stated	1,171	1,049	1,368	1,162
Total	751,191	722,789	739,765	785,202

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MICHIGAN

[In thousands of dollar]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	114 banks	115 banks	115 banks	116 banks
RESOURCES				
Loans and discounts (including rediscounts)	123, 099	120, 317	128, 257	123, 457
Overdrafts	99	102	119	111
United States Government securities	22, 747	24, 011	23, 808	23, 681
Other bonds, stocks, securities, etc	52, 530	55, 199	56, 561	61, 868
Banking house, furniture, and fixtures	7, 601	8, 058	8, 155	8, 338
Other real estate owned	656	674	787	879
Lawful reserve with Federal reserve bank	9, 326	9, 372	9, 477	10, 574
Items with Federal reserve bank in process of collection	149	157	150	112
Cash in vault and amount due from national banks	17, 021	19, 278	16, 958	19, 195
Amount due from State banks, bankers, and trust companies	2, 962	4, 140	3, 717	4, 614
Exchanges for clearing house	1, 075	793	897	667
Checks on other banks in the same place	381	337	333	272
Outside checks and other cash items	447	470	534	429
Redemption fund and due from United States Treasurer	484	511	523	542
Other assets	246	323	276	286
Total	238, 823	252, 742	250, 552	255, 025
LIABILITIES				
Capital stock paid in	13, 675	14, 125	14, 225	14, 260
Surplus fund	8, 829	9, 010	8, 895	8, 920
All other undivided profits, less expenses and taxes paid	4, 270	4, 734	4, 778	5, 698
National bank notes outstanding	9, 526	10, 013	10, 364	10, 724
Due to Federal reserve banks	40	43	37	30
Amount due to national banks	741	1, 030	953	1, 036
Amount due to State banks, bankers, and trust companies	1, 175	4, 838	4, 096	5, 000
Certified checks outstanding	158	185	175	146
Cashier's checks outstanding	636	502	541	674
Demand deposits	70, 065	79, 908	75, 006	74, 934
Time deposits (including postal savings deposits)	122, 523	125, 546	128, 345	130, 302
United States deposits	771	1, 245	845	1, 172
United States Government securities borrowed	148	76	106	124
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 858	444	1, 353	1, 530
Notes and bills rediscounted	1, 224	914	711	356
Letters of credit and travelers' checks sold for cash and outstanding	2	4	-----	5
Liabilities other than those above stated	182	125	122	114
Total	238, 823	252, 742	250, 552	255, 025

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MICHIGAN—(Continued)

DETROIT

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	88,713	98,503	96,791	107,821
Overdrafts.....	52	75	63	48
Customer's liability account "acceptances".....	430	655	768	232
United States Government securities.....	19,153	13,491	15,025	17,804
Other bonds, stocks, securities, etc.....	9,256	9,048	9,534	15,400
Banking house, furniture, and fixtures.....	6,175	6,217	6,275	6,258
Other real estate owned.....	200	200	200	200
Lawful reserve with Federal reserve bank.....	7,675	7,981	10,078	12,424
Items with Federal reserve bank in process of collection.....	8,222	8,075	6,171	8,674
Cash in vault and amount due from national banks.....	9,216	7,886	16,985	12,523
Amount due from State banks, bankers, and trust companies.....	5,592	3,172	6,753	7,069
Exchanges for clearing house.....	5,295	4,582	7,504	6,158
Outside checks and other cash items.....	494	573	574	874
Redemption fund and due from United States Treasurer.....	95	95	95	95
Other assets.....	1,687	1,658	1,435	1,482
Total.....	162,255	162,211	178,251	197,122
LIABILITIES				
Capital stock paid in.....	8,500	8,500	9,000	9,000
Surplus fund.....	6,500	6,500	7,000	7,000
All other undivided profits, less expenses and taxes paid.....	3,080	3,349	3,582	3,884
National bank notes outstanding.....	1,833	1,878	1,873	1,876
Amount due to national banks.....	4,078	5,740	5,818	7,181
Amount due to State banks, bankers, and trust companies.....	14,601	17,428	19,816	18,476
Certified checks outstanding.....	371	400	334	421
Cashier's checks outstanding.....	887	691	754	961
Demand deposits.....	98,933	98,921	105,283	115,484
Time deposits (including postal savings deposits).....	15,686	15,621	19,784	28,210
United States deposits.....	3,757	6,842	3,538	3,797
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,950			
Notes and bills rediscounted.....	108	79	128	82
Letters of credit and travelers' checks sold for cash and outstanding.....	61	39	68	24
Acceptances executed for customers, etc.....	447	657	768	232
Liabilities other than those above stated.....	463	566	505	494
Total.....	162,255	162,211	178,251	197,122

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MICHIGAN—Continued

GRAND RAPIDS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	18,750	19,513	18,624	19,828
Overdrafts.....	8	8	8	7
United States Government securities.....	3,625	3,296	3,363	3,445
Other bonds, stocks, securities, etc.....	2,719	2,771	2,716	3,408
Banking house, furniture, and fixtures.....	1,599	1,595	1,595	1,602
Other real estate owned.....	12	12	18	16
Lawful reserve with Federal reserve bank.....	1,374	1,706	1,507	1,846
Items with Federal reserve bank in process of collection.....	539	475	431	529
Cash in vault and amount due from national banks.....	2,739	3,040	2,816	3,435
Amount due from State banks, bankers, and trust companies.....	630	663	797	1,479
Exchanges for clearing house.....	618	502	520	543
Checks on other banks in the same place.....	8	3	5	3
Outside checks and other cash items.....	19	23	36	25
Redemption fund and due from United States Treasurer.....	100	100	100	100
Other assets.....	139	100	100	110
Total.....	33,079	33,807	32,636	36,376
LIABILITIES				
Capital stock paid in.....	2,100	2,100	2,100	2,100
Surplus fund.....	1,300	1,300	1,300	1,300
All other undivided profits, less expenses and taxes paid.....	819	944	923	984
National bank notes outstanding.....	1,961	1,984	1,962	1,983
Amount due to national banks.....	426	478	522	832
Amount due to State banks, bankers, and trust companies.....	2,211	2,650	2,310	3,009
Certified checks outstanding.....	33	26	32	52
Cashier's checks outstanding.....	8	4	5	2
Demand deposits.....	12,328	11,613	11,365	13,618
Time deposits (including postal savings deposits).....	11,449	11,543	11,738	11,928
United States deposits.....	79	63	75	151
Bills payable (including all obligations representing money borrowed other than rediscounts).....		65		
Notes and bills rediscounted.....		719		100
Letters of credit and travelers' checks sold for cash and outstanding.....	1	6		4
Liabilities other than those above stated.....	364	312	304	313
Total.....	33,079	33,807	32,636	36,376

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MINNESOTA

[In thousands of dollars.]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	328 banks	325 banks	322 banks	320 banks
RESOURCES				
Loans and discounts (including rediscounts)	182,617	176,798	173,858	169,381
Overdrafts	208	250	266	261
Customer's liability account of "acceptances"	25	15	29	9
United States Government securities	26,966	27,767	28,561	27,767
Other bonds, stocks, securities, etc.	32,084	33,636	37,114	42,462
Banking house, furniture, and fixtures	8,497	8,497	8,308	8,328
Other real estate owned	4,661	5,123	5,741	5,820
Lawful reserve with Federal reserve bank	10,913	10,342	11,418	11,621
Items with Federal reserve bank in process of collection	236	447	374	471
Cash in vault and amount due from national bank	26,835	27,413	32,862	33,797
Amount due from State banks, bankers, and trust companies	2,627	2,118	3,653	3,486
Exchanges for clearing house	542	472	516	492
Checks on other banks in the same place	636	442	554	367
Outside checks and other cash items	761	579	755	618
Redemption fund and due from United States Treasurer	599	612	614	628
Other assets	913	965	1,064	1,236
Total	299,120	295,476	305,687	306,744
LIABILITIES				
Capital stock paid in	21,016	20,916	20,866	20,936
Surplus fund	10,628	10,453	10,531	10,518
All other undivided profits, less expenses and taxes paid	4,674	3,862	3,715	4,360
National bank notes outstanding	11,754	11,722	11,938	12,165
Due to Federal reserve banks			1	
Amount due to national banks	6,693	6,005	6,353	7,236
Amount due to State banks, bankers, and trust companies	8,446	9,174	9,804	10,530
Certified checks outstanding	126	139	146	176
Cashier's checks outstanding	2,392	2,281	2,610	2,301
Demand deposits	85,156	81,759	91,383	88,095
Time deposits (including postal savings deposits)	142,275	143,409	142,581	144,855
United States deposits	1,024	1,360	1,512	2,118
United States Government securities borrowed	60	40	38	40
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,506	963	924	847
Notes and bills rediscounted	3,173	3,211	3,102	2,382
Letters of credit and travelers' checks sold for cash and outstanding	13	18	12	4
Acceptances executed for customers, etc.			7	
Acceptances executed by other banks for account of this bank	25	15	29	9
Liabilities other than those above stated	159	149	135	172
Total	299,120	295,476	305,687	306,744

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MINNESOTA—Continued

MINNEAPOLIS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	116,393	118,212	106,339	133,105
Overdrafts	83	376	327	37
Customer's liability account of "acceptances"	5,910	4,762	2,704	1,647
United States Government securities	25,530	27,274	23,063	26,430
Other bonds, stocks, securities, etc.	9,910	8,547	8,779	11,122
Banking house, furniture, and fixtures	2,031	2,025	2,023	2,026
Other real estate owned	729	756	666	650
Lawful reserve with Federal reserve bank	10,003	10,697	10,719	12,923
Items with Federal reserve bank in process of collection	3,823	2,617	3,609	5,007
Cash in vault and amount due from national banks	9,676	12,158	20,621	23,958
Amount due from State banks, bankers, and trust companies	9,637	8,201	10,171	11,788
Exchanges for clearing house	5,419	3,652	5,511	7,639
Checks on other banks in the same place	189	59	68	63
Outside checks and other cash items	3,110	2,808	2,239	5,590
Redemption fund and due from United States Treasurer	171	171	181	181
Other assets	1,863	1,606	1,497	1,349
Total	204,477	203,921	198,517	243,514
LIABILITIES				
Capital stock paid in	12,200	12,200	11,650	11,650
Surplus fund	7,860	7,810	7,710	7,710
All other undivided profits, less expenses and taxes paid	2,593	2,082	2,197	2,367
National bank notes outstanding	3,354	3,362	3,558	3,567
Amount due to national banks	15,633	17,265	17,119	33,663
Amount due to State banks, bankers, and trust companies	26,243	30,279	26,385	42,246
Certified checks outstanding	339	362	547	403
Cashier's checks outstanding	3,184	3,488	3,773	8,015
Demand deposits	77,467	75,148	78,414	82,209
Time deposits (including postal savings deposits)	42,326	42,117	42,194	47,115
United States deposits	1,299	2,735	1,321	1,733
United States Government securities borrowed	60	60	60	60
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,015	1,191	79	59
Notes and bills rediscounted	3,150	464	295	254
Letters of credit and travelers' checks sold for cash and outstanding	7	9	7	16
Acceptances executed for customers, etc.	5,592	4,387	2,311	879
Acceptances executed by other banks for account of this bank	318	375	393	768
Liabilities other than those above stated	837	587	504	800
Total	204,477	203,921	198,517	243,514

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MINNESOTA—Continued

ST. PAUL

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	55,522	69,850	61,891	68,772
Overdrafts	24	40	36	74
Customer's liability account of "acceptances"	315	11	12	82
United States Government securities	18,976	21,137	19,782	21,174
Other bonds, stocks, securities, etc.	6,111	4,941	3,478	4,989
Banking house, furniture, and fixtures	2,134	2,195	1,896	1,892
Lawful reserve with Federal reserve bank	6,563	6,657	7,212	8,197
Items with Federal reserve bank in process of collection	3,337	2,472	2,626	3,986
Cash in vault and amount due from national banks	12,715	12,331	13,679	14,557
Amount due from State banks, bankers, and trust companies	4,312	4,965	7,071	6,309
Exchanges for clearing house	2,897	1,850	2,008	1,673
Checks on other banks in the same place	115	66	28	19
Outside checks and other cash items	1,560	1,163	1,417	501
Redemption fund and due from United States Treasurer	90	90	61	40
Other assets	308	307	148	113
Total	114,979	128,075	121,345	133,121
LIABILITIES				
Capital stock paid in	6,900	6,900	5,900	5,900
Surplus fund	3,918	3,918	3,718	3,758
All other undivided profits, less expenses and taxes paid	3,736	4,264	3,433	3,923
National bank notes outstanding	1,788	1,789	793	786
Amount due to national banks	11,571	12,270	12,279	17,678
Amount due to State banks, bankers, and trust companies	14,082	16,738	12,566	20,172
Certified checks outstanding	91	198	308	107
Cashier's checks outstanding	1,280	751	993	514
Demand deposits	53,037	62,146	61,305	62,020
Time deposits (including postal savings deposits)	15,884	15,628	17,325	16,733
United States deposits	816	2,642	1,129	238
United States Government securities borrowed	400	400		
Bills payable (including all obligations representing money borrowed other than rediscounts)	375		623	115
Notes and bills rediscounted	109	83	249	
Letters of credit and travelers' checks sold for cash and outstanding	1	4	43	13
Acceptances executed for customers, etc.	315	11	13	825
Liabilities other than those above stated	676	333	668	334
Total	114,979	128,075	121,345	133,121

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MISSISSIPPI

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	32 banks	34 banks	35 banks	35 banks
RESOURCES				
Loans and discounts (including rediscounts).....	38,847	43,300	43,327	44,814
Overdrafts.....	186	163	111	279
Customer's liability account of "acceptances".....	13	-----	15	300
United States Government securities.....	6,201	5,864	5,134	4,708
Other bonds, stocks, securities, etc.....	7,240	8,678	9,875	9,230
Banking house, furniture, and fixtures.....	1,641	1,697	1,809	1,877
Other real estate owned.....	170	228	350	407
Lawful reserve with Federal reserve bank.....	2,861	2,971	2,932	3,096
Items with Federal reserve bank in process of collection.....	173	120	77	223
Cash in vault and amount due from national banks.....	4,189	3,356	4,326	5,366
Amount due from State banks, bankers, and trust companies.....	4,081	3,643	3,569	5,106
Exchanges for clearing house.....	58	79	64	55
Checks on other banks in the same place.....	283	320	413	283
Outside checks and other cash items.....	172	108	152	189
Redemption fund and due from United States Treasurer.....	141	146	148	146
Other assets.....	32	84	87	96
Total.....	66,291	70,757	72,389	76,175
LIABILITIES				
Capital stock paid in.....	4,735	4,935	5,035	5,035
Surplus fund.....	2,674	2,831	2,947	2,947
All other undivided profits, less expenses and taxes paid.....	726	945	966	1,400
National bank notes outstanding.....	2,848	2,890	2,895	2,904
Due to Federal reserve banks.....	40	24	21	66
Amount due to national banks.....	322	429	372	817
Amount due to State banks, bankers, and trust companies.....	4,503	3,261	3,204	4,078
Certified checks outstanding.....	11	14	20	12
Cashier's checks outstanding.....	607	303	279	468
Demand deposits.....	32,049	30,843	29,693	30,979
Time deposits (including postal savings deposits).....	13,555	19,633	20,979	21,396
United States deposits.....	482	429	318	424
United States Government securities borrowed.....	31	33	30	30
Bonds and securities, other than United States, borrowed.....	210	166	115	65
Bills payable (including all obligations representing money borrowed other than rediscounts).....	686	424	879	1,074
Notes and bills rediscounted.....	2,774	3,575	4,598	4,115
Acceptances executed for customers, etc.....	13	-----	15	300
Liabilities other than those above stated.....	25	22	23	65
Total.....	66,291	70,757	72,389	76,175

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MISSOURI

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	110 banks	109 banks	109 banks	107 banks
RESOURCES				
Loans and discounts (including rediscounts).....	47,796	48,718	50,200	49,015
Overdrafts.....	131	126	97	118
United States Government securities.....	14,425	13,423	11,077	10,977
Other bonds, stocks, securities, etc.....	6,820	6,444	6,368	6,985
Banking house, furniture, and fixtures.....	1,844	1,900	1,894	1,928
Other real estate owned.....	770	845	837	876
Lawful reserve with Federal reserve bank.....	3,828	3,715	3,680	3,752
Items with Federal reserve bank in process of collection.....	339	168	393	270
Cash in vault and amount due from national banks.....	8,880	7,678	8,172	10,854
Amount due from State banks, bankers, and trust companies.....	1,820	2,160	1,835	2,363
Exchanges for clearing house.....	273	242	238	191
Checks on other banks in the same place.....	254	189	178	142
Outside checks and other cash items.....	162	120	168	100
Redemption fund and due from United States Treasurer.....	280	287	285	280
Other assets.....	47	46	236	143
Total.....	87,669	86,070	85,658	87,994
LIABILITIES				
Capital stock paid in.....	7,070	7,042	7,167	7,262
Surplus fund.....	3,846	3,740	3,550	3,418
All other undivided profits, less expenses and taxes paid.....	1,329	1,467	1,345	1,612
National bank notes outstanding.....	5,616	5,707	5,671	5,593
Amount due to national banks.....	1,054	1,020	1,015	1,227
Amount due to State banks, bankers, and trust companies.....	5,308	5,368	5,785	7,135
Certified checks outstanding.....	12	37	7	15
Cashier's checks outstanding.....	265	209	231	212
Demand deposits.....	42,290	39,739	38,656	40,192
Time deposits (including postal savings deposits).....	17,841	18,697	18,873	19,252
United States deposits.....	1,059	414	115	146
United States Government securities borrowed.....	235	517	467	365
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,041	1,138	1,040	694
Notes and bills rediscounted.....	692	962	1,722	852
Letters of credit and traveler's checks sold for cash and outstanding.....	11	13	13	19
Liabilities other than those above stated.....	11	13	13	19
Total.....	87,669	86,070	85,658	87,994

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MISSOURI—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	83,573	80,668	78,276	78,722
Overdrafts.....	55	34	70	36
Customer's liability account of "acceptances".....	555	590	380	8
United States Government securities.....	8,525	9,527	10,034	15,711
Other bonds, stocks, securities, etc.....	6,360	4,973	5,815	7,395
Banking house, furniture, and fixtures.....	1,559	1,661	1,667	1,669
Other real estate owned.....	309	309	467	478
Lawful reserve with Federal reserve bank.....	9,293	9,316	10,000	10,136
Items with Federal reserve bank in process of collection.....	10,749	7,860	8,558	11,122
Cash in vault and amount due from national banks.....	10,941	10,044	15,527	34,199
Amount due from State banks, bankers, and trust companies.....	7,015	4,484	5,750	10,878
Exchanges for clearing house.....	3,221	2,635	2,485	2,987
Checks on other banks in the same place.....	84	22	30	38
Outside checks and other cash items.....	569	298	535	953
Redemption fund and due from United States Treasurer.....	94	104	109	109
Other assets.....	141	773	125	152
Total.....	143,143	133,298	139,828	174,593
LIABILITIES				
Capital stock paid in.....	7,200	7,200	7,200	7,200
Surplus fund.....	3,662	3,563	3,035	3,036
All other undivided profits, less expenses and taxes paid.....	3,169	3,394	3,503	3,761
National bank notes outstanding.....	1,881	2,042	2,178	2,156
Amount due to national banks.....	25,399	24,229	29,971	48,276
Amount due to State banks, bankers, and trust companies.....	25,307	22,750	24,078	36,305
Certified checks outstanding.....	112	50	111	76
Cashier's checks outstanding.....	4,184	1,907	3,401	1,700
Demand deposits.....	58,598	59,399	58,995	65,584
Time deposits (including postal savings deposits).....	4,499	4,770	4,919	4,906
United States deposits.....	384	743	446	1,318
United States Government securities borrowed.....		50	50	50
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,143		516	
Notes and bills rediscounted.....	6,622	2,124	226	
Letters of credit and travelers' checks sold for cash and outstanding.....	3	4	20	7
Acceptances executed for customers, etc.....	555	590	380	8
Liabilities other than those above stated.....	425	483	799	210
Total.....	143,143	133,298	139,828	174,593

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MISSOURI—Continued

ST. JOSEPH

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,030	17,382	16,165	18,174
Overdrafts.....	18	15	8	8
Customer's liability account of "acceptances".....	41	22	4	1
United States Government securities.....	2,443	2,355	1,692	1,793
Other bonds, stocks, securities, etc.....	769	661	664	1,068
Banking house, furniture, and fixtures.....	409	409	409	405
Other real estate owned.....	72	72	72	72
Lawful reserve with Federal reserve bank.....	1,470	1,534	1,581	1,783
Items with Federal reserve bank in process of collection.....	547	448	492	805
Cash in vault and amount due from national banks.....	4,117	3,710	4,563	6,002
Amount due from State banks, bankers, and trust companies.....	1,244	876	1,091	2,081
Exchanges for clearing house.....	456	297	431	508
Checks on other banks in the same place.....	22	30	54	32
Outside checks and other cash items.....	48	31	43	43
Redemption fund and due from United States Treasurer.....	42	42	42	42
Other assets.....	13	10	6	6
Total.....	27,741	27,894	27,317	32,733
LIABILITIES				
Capital stock paid in.....	1,100	1,100	1,100	1,100
Surplus fund.....	950	950	950	950
All other undivided profits, less expenses and taxes paid.....	309	305	258	349
National bank notes outstanding.....	832	828	836	840
Amount due to national banks.....	2,526	2,455	2,851	5,047
Amount due to State banks, bankers, and trust companies.....	7,122	7,853	7,814	9,851
Certified checks outstanding.....	4	3	5	2
Cashier's checks outstanding.....	152	106	132	133
Demand deposits.....	8,428	8,129	6,889	7,785
Time deposits (including postal savings deposits).....	6,132	6,001	6,344	6,534
United States deposits.....	40	37	33	33
Letters of credit and travelers' checks sold for cash and outstanding.....	1	2	1	1
Acceptances executed for customers, etc.....	43	25	6	2
Liabilities other than those above stated.....	102	100	98	106
Total.....	27,741	27,894	27,317	32,733

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MISSOURI—Continued

ST. LOUIS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	9 banks	11 banks	11 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	166, 446	169, 613	166, 593	193, 731
Overdrafts	61	26	65	19
Customer's liability account of "acceptances"	1, 625	639	134	116
United States Government securities	35, 309	30, 864	28, 442	19, 488
Other bonds, stocks, securities, etc.	28, 475	29, 892	30, 912	30, 307
Banking house, furniture, and fixtures	6, 524	6, 782	6, 892	6, 615
Other real estate owned	1, 348	1, 348	1, 348	1, 362
Lawful reserve with Federal reserve bank	17, 531	16, 079	10, 722	21, 251
Items with Federal reserve bank in process of collection	16, 238	13, 329	12, 369	18, 205
Cash in vault and amount due from national banks	14, 121	13, 309	28, 708	24, 118
Amount due from State banks, bankers, and trust companies	7, 556	5, 769	9, 341	13, 581
Exchanges for clearing house	11, 012	5, 814	6, 868	5, 136
Checks on other banks in the same place	141	147	57	132
Outside checks and other cash items	386	466	335	261
Redemption fund and due from United States Treasurer	528	529	531	505
Other assets	828	879	1, 045	605
Total	308, 126	295, 485	304, 362	335, 432
LIABILITIES				
Capital stock paid in	26, 650	27, 150	27, 150	26, 150
Surplus fund	9, 278	9, 408	9, 400	9, 405
All other undivided profits, less expenses and taxes paid	5, 916	5, 180	5, 337	6, 121
National bank notes outstanding	10, 417	10, 457	10, 474	10, 016
Amount due to national banks	27, 521	27, 109	33, 354	46, 816
Amount due to State banks, bankers, and trust companies	34, 569	33, 825	39, 522	40, 282
Certified checks outstanding	208	31	115	52
Cashier's checks outstanding	1, 991	1, 394	1, 498	1, 169
Demand deposits	129, 012	120, 173	121, 962	133, 836
Time deposits (including postal savings deposits)	44, 404	45, 879	48, 094	57, 512
United States deposits	1, 652	1, 739	997	1, 226
United States Government securities borrowed	1, 722	1, 723	1, 690	685
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 128	5, 112	1, 701	641
Notes and bills rediscounted	9, 926	4, 397	1, 716	277
Letters of credit and travelers' checks sold for cash and outstanding	9	36	50	16
Acceptances executed for customers, etc.	1, 626	639	135	119
Liabilities other than those above stated	1, 097	1, 233	1, 177	1, 109
Total	308, 126	295, 485	304, 362	335, 432

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MONTANA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	100 banks	92 banks	91 banks	88 banks
RESOURCES				
Loans and discounts (including rediscounts).....	43, 119	36, 211	36, 267	35, 089
Overdrafts.....	98	60	85	131
United States Government securities.....	7, 231	7, 785	8, 043	8, 392
Other bonds, stocks, securities, etc.....	6, 238	5, 428	5, 630	6, 919
Banking house, furniture, and fixtures.....	2, 448	2, 708	2, 709	2, 679
Other real estate owned.....	1, 285	1, 149	1, 129	1, 125
Lawful reserve with Federal reserve bank.....	3, 166	2, 664	2, 774	3, 594
Items with Federal reserve bank in process of collection.....	235	153	276	409
Cash in vault and amount due from national banks.....	9, 960	8, 879	8, 990	12, 988
Amount due from State banks, bankers, and trust companies.....	1, 966	1, 662	1, 876	2, 395
Exchanges for clearing house.....	261	178	160	160
Checks on other banks in the same place.....	112	88	97	93
Outside checks and other cash items.....	278	231	217	358
Redemption fund and due from United States Treasurer.....	152	133	126	133
Other assets.....	280	182	288	296
Total.....	76, 829	67, 511	68, 667	74, 761
LIABILITIES				
Capital stock paid in.....	6, 060	5, 535	5, 510	5, 360
Surplus fund.....	2, 592	2, 339	2, 336	2, 326
All other undivided profits, less expenses and taxes paid.....	1, 209	1, 238	1, 003	1, 203
National bank notes outstanding.....	3, 047	2, 653	2, 497	2, 635
Due to Federal reserve banks.....	89	1	-----	-----
Amount due to national banks.....	650	426	458	1, 017
Amount due to State banks, bankers, and trust companies.....	1, 573	1, 349	1, 508	2, 276
Certified checks outstanding.....	21	70	29	31
Cashier's checks outstanding.....	678	519	560	589
Demand deposits.....	32, 144	27, 594	29, 275	34, 397
Time deposits (including postal savings deposits).....	25, 717	23, 142	23, 047	23, 322
United States deposits.....	160	129	120	168
United States Government securities borrowed.....	4	5	16	4
Bonds and securities, other than United States, borrowed.....	2	1	1	-----
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 079	700	632	438
Notes and bills rediscounted.....	1, 779	1, 786	1, 657	984
Letters of credit and travelers' checks sold for cash and outstanding.....	6	14	11	6
Liabilities other than those above stated.....	19	10	7	5
Total.....	76, 829	67, 511	68, 667	74, 761

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

MONTANA—Continued

HELENA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	3, 967	3, 484	3, 487	3, 635
Overdrafts.....	7	13	20	14
United States Government securities.....	892	917	1, 017	1, 048
Other bonds, stocks, securities, etc.....	501	633	670	936
Banking house, furniture, and fixtures.....	95	96	96	96
Other real estate owned.....	45	45	45	45
Lawful reserve with Federal reserve bank.....	526	433	399	457
Items with Federal reserve bank in process of collection.....	135	127	191	448
Cash in vault and amount due from national banks.....	1, 365	1, 223	1, 117	1, 778
Amount due from State banks, bankers, and trust companies.....	43	126	124	136
Exchanges for clearing house.....	41	35	82	34
Checks on other banks in the same place.....				94
Outside checks and other cash items.....	16	30	20	11
Redemption fund and due from United States Treasurer.....	17	17	17	17
Total.....	7, 650	7, 179	7, 285	8, 749
LIABILITIES				
Capital stock paid in.....	450	450	450	450
Surplus fund.....	325	325	325	325
All other undivided profits, less expenses and taxes paid.....	84	96	95	107
National bank notes outstanding.....	350	350	350	350
Amount due to national banks.....	743	684	686	1, 071
Amount due to State banks, bankers, and trust companies.....	654	732	747	1, 104
Certified checks outstanding.....		1	11	1
Cashier's checks outstanding.....	166	120	82	131
Demand deposits.....	3, 332	2, 965	3, 034	3, 694
Time deposits (including postal savings deposits).....	1, 496	1, 385	1, 455	1, 471
United States deposits.....	50	51	50	45
Total.....	7, 650	7, 179	7, 285	8, 749

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEBRASKA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	166 banks	162 banks	161 banks	161 banks
RESOURCES				
Loans and discounts (including rediscounts)	76, 024	70, 654	67, 406	66, 607
Overdrafts	244	219	199	257
Customer's liability account of "acceptances"	14	3		40
United States Government securities	10, 797	10, 564	10, 492	10, 559
Other bonds, stocks, securities, etc.	3, 840	3, 447	3, 327	4, 201
Banking house, furniture, and fixtures	2, 983	2, 943	2, 944	2, 974
Other real estate owned	2, 191	2, 372	2, 386	2, 423
Lawful reserve with Federal reserve bank	4, 124	4, 349	4, 189	4, 301
Items with Federal reserve bank in process of collection	22	14	8	15
Cash in vault and amount due from national banks	8, 505	10, 869	12, 059	14, 701
Amount due from State banks, bankers, and trust companies	547	493	464	679
Exchanges for clearing house	92	148	82	92
Checks on other banks in the same place	267	300	311	203
Outside checks and other cash items	255	241	203	226
Redemption fund and due from United States Treasurer	354	342	342	342
Other assets	69	103	191	107
Total	110, 328	107, 061	104, 553	107, 727
LIABILITIES				
Capital stock paid in	8, 835	8, 575	8, 552	8, 570
Surplus fund	5, 196	5, 051	5, 003	4, 994
All other undivided profits, less expenses and taxes paid	1, 898	1, 702	1, 806	2, 067
National bank notes outstanding	7, 031	6, 831	6, 785	6, 778
Amount due to national banks	430	583	634	859
Amount due to State banks, bankers, and trust companies	4, 087	4, 796	4, 779	6, 388
Certified checks outstanding	34	47	88	42
Cashier's checks outstanding	635	816	513	511
Demand deposits	38, 812	39, 627	38, 429	39, 423
Time deposits (including postal savings deposits)	35, 343	84, 101	84, 552	35, 647
United States deposits	51	88	101	113
United States Government securities borrowed	64	75	23	22
Bonds and securities, other than United States, borrowed	30			
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 126	907	541	232
Notes and bills rediscounted	5, 731	3, 849	2, 620	2, 022
Letters of credit and travelers' checks sold for cash and outstanding	4	5	2	1
Acceptances executed for customers, etc.	14	3		40
Liabilities other than those above stated	7	5	125	18
Total	110, 328	107, 061	104, 553	107, 727

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEBRASKA—Continued

LINCOLN

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	14,387	13,829	13,594	13,963
Overdrafts	7	4	13	7
United States Government securities	1,448	1,736	1,335	1,403
Other bonds, stocks, securities, etc.	2,420	2,324	2,277	2,429
Banking house, furniture, and fixtures	785	826	841	852
Other real estate owned	97	111	125	123
Lawful reserve with Federal reserve bank	1,291	1,400	1,494	1,762
Items with Federal reserve bank in process of collection	362	303	272	324
Cash in vault and amount due from national banks	2,351	2,396	3,100	5,273
Amount due from State banks, bankers, and trust companies	1,089	1,082	1,307	1,543
Exchanges for clearing house	330	319	356	316
Checks on other banks in the same place	12	15	23	22
Outside checks and other cash items	149	125	160	108
Redemption fund and due from United States Treasurer	29	29	29	28
Other assets	1			
Total	24,758	24,499	24,926	28,153
LIABILITIES				
Capital stock paid in	1,725	1,725	1,725	1,725
Surplus fund	831	831	833	834
All other undivided profits, less expenses and taxes paid	429	350	333	380
National bank notes outstanding	565	563	568	567
Amount due to national banks	1,271	1,789	1,916	2,706
Amount due to State banks, bankers, and trust companies	3,939	4,707	4,859	7,188
Certified checks outstanding	26	39	90	61
Cashier's checks outstanding	187	189	147	126
Demand deposits	10,203	10,090	10,730	10,917
Time deposits (including postal savings deposits)	3,824	3,912	3,678	3,620
United States deposits	31	60	37	23
Bills payable (including all obligations representing money borrowed other than rediscounts)	470			
Notes and bills rediscounted	1,257	242		
Letters of credit and travelers' checks sold for cash and outstanding		2	10	7
Total	24,758	24,499	24,926	28,153

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEBRASKA—Continued

OMAHA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	9 banks	9 banks	9 banks	9 banks
RESOURCES				
Loans and discounts (including rediscounts)	71, 673	67, 545	62, 811	63, 787
Overdrafts	83	43	85	56
United States Government securities	5, 409	4, 589	5, 181	6, 690
Other bonds, stocks, securities, etc.	5, 585	4, 750	5, 157	6, 367
Banking house, furniture, and fixtures ..	3, 154	3, 305	3, 306	3, 323
Other real estate owned	497	647	834	851
Lawful reserve with Federal reserve bank ..	5, 890	6, 677	6, 609	7, 570
Items with Federal reserve bank in process of collection.	4, 017	3, 194	3, 279	3, 724
Cash in vault and amount due from national banks ..	9, 536	13, 001	12, 880	18, 390
Amount due from State banks, bankers, and trust companies	6, 298	5, 712	7, 486	11, 906
Exchanges for clearing house	2, 357	2, 179	2, 568	2, 310
Checks on other banks in the same place ..	1, 109	353	326	310
Outside checks and other cash items	528	353	526	542
Redemption fund and due from United States Treasurer ..	77	77	77	77
Other assets	109	58	65	46
Total	116, 322	112, 483	111, 190	125, 949
LIABILITIES				
Capital stock paid in	6, 450	6, 450	6, 450	6, 450
Surplus fund	3, 150	3, 150	3, 150	3, 150
All other undivided profits, less expenses and taxes paid ..	2, 570	2, 254	1, 862	2, 117
National bank notes outstanding	1, 529	1, 527	1, 525	1, 532
Amount due to national banks	10, 691	12, 720	14, 394	20, 111
Amount due to State banks, bankers, and trust companies ..	16, 198	19, 449	18, 779	24, 295
Certified checks outstanding	147	142	136	103
Cashier's checks outstanding	1, 272	1, 776	1, 143	2, 029
Demand deposits	49, 131	49, 535	50, 137	52, 795
Time deposits (including postal savings deposits)	13, 705	12, 812	12, 903	12, 535
United States deposits	204	340	345	727
United States Government securities borrowed	94	56	79	69
Bills payable (including all obligations representing money borrowed other than rediscounts) ..	3, 540	100	2	2
Notes and bills rediscounted	7, 609	2, 117	—	—
Letters of credit and travelers' checks sold for cash and outstanding	10	40	35	15
Liabilities other than those above stated	22	15	250	19
Total	116, 322	112, 483	111, 190	125, 949

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEVADA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	11 banks	11 banks	11 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts).....	9,092	9,019	8,726	8,816
Overdrafts.....	18	29	32	24
United States Government securities.....	2,451	2,450	2,493	2,543
Other bonds, stocks, securities, etc.....	1,213	1,324	1,482	1,749
Banking house, furniture, and fixtures.....	563	563	834	834
Other real estate owned.....	70	70	85	85
Lawful reserve with Federal reserve bank.....	765	661	766	783
Items with Federal reserve bank in process of collection.....	7	39	95	72
Cash in vault and amount due from national banks.....	2,811	1,928	2,719	2,465
Amount due from State banks, bankers, and trust companies.....	296	344	431	496
Exchanges for clearing house.....	6			8
Checks on other banks in the same place.....	31	26	33	16
Outside checks and other cash items.....	16	15	25	9
Redemption fund and due from United States Treasurer.....	61	61	61	61
Other assets.....		1		
Total.....	17,400	16,530	17,782	17,961
LIABILITIES				
Capital stock paid in.....	1,460	1,460	1,460	1,460
Surplus fund.....	648	648	649	654
All other undivided profits, less expenses and taxes paid.....	212	176	200	195
National bank notes outstanding.....	1,219	1,216	1,223	1,207
Due to Federal reserve banks.....	25	37	97	67
Amount due to national banks.....	321	157	221	153
Amount due to State banks, bankers, and trust companies.....	1,111	927	1,116	1,003
Certified checks outstanding.....	15	14	5	3
Cashier's checks outstanding.....	243	116	234	102
Demand deposits.....	6,879	6,506	7,142	7,543
Time deposits (including postal savings deposits).....	5,043	5,179	5,341	5,480
United States deposits.....	100	94	93	94
Notes and bills rediscounted.....	124			
Liabilities other than those above stated.....			1	
Total.....	17,400	16,530	17,782	17,961

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	55 banks	55 banks	55 banks	54 banks
RESOURCES				
Loans and discounts (including rediscounts)	25,150	34,698	35,001	34,924
Overdrafts	40	21	32	33
Customer's liability account of "acceptances"	2			
United States Government securities	12,543	13,511	12,048	12,023
Other bonds, stocks, securities, etc.	11,227	11,205	11,405	12,150
Banking house, furniture, and fixtures	1,751	2,030	2,037	2,182
Other real estate owned	259	104	62	76
Lawful reserve with Federal reserve bank	3,323	3,010	2,761	3,174
Items with Federal reserve bank in process of collection	1,114	846	1,019	979
Cash in vault and amount due from national banks	5,586	4,431	5,061	6,240
Amount due from State banks, bankers, and trust companies	83	121	176	172
Exchanges for clearing house	195	120	192	116
Checks on other banks in the same place	205	146	177	140
Outside checks and other cash items	323	216	281	204
Redemption fund and due from United States Treasurer	253	251	252	242
Other assets	52	53	49	34
Total	72,106	70,763	70,553	72,689
LIABILITIES				
Capital stock paid in	5,340	5,340	5,340	5,240
Surplus fund	4,428	4,428	4,441	4,542
All other undivided profits, less expenses and taxes paid	2,620	2,856	2,782	3,010
National bank notes outstanding	5,018	5,038	5,006	4,841
Due to Federal reserve banks	319	247	240	206
Amount due to national banks	276	205	251	812
Amount due to State banks, bankers, and trust companies	2,241	1,822	2,358	2,068
Certified checks outstanding	53	100	55	38
Cashier's checks outstanding	455	488	333	332
Demand deposits	35,598	32,355	32,818	35,455
Time deposits (including postal savings deposits)	12,581	13,200	13,540	14,255
United States deposits	223	305	210	242
United States Government securities borrowed	129	118	115	99
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,484	3,660	2,435	1,350
Notes and bills rediscounted	320	579	625	106
Acceptances executed for customers, etc.		1		
Acceptances executed by other banks for account of this bank	2			
Liabilities other than those above stated	19	21	4	3
Total	72,106	70,763	70,553	72,689

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW JERSEY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	244 banks	245 banks	246 banks	247 banks
RESOURCES				
Loans and discounts (including rediscounts).....	313,998	344,806	356,794	357,358
Overdrafts.....	87	75	79	77
Customer's liability account of "acceptances".....	369	576	403	603
United States Government securities.....	82,578	78,661	73,636	76,005
Other bonds, stocks, securities, etc.....	187,272	188,913	190,519	213,730
Banking house, furniture, and fixtures.....	16,644	18,132	19,055	20,173
Other real estate owned.....	2,287	2,179	2,260	2,339
Lawful reserve with Federal reserve bank.....	31,831	30,555	33,148	34,060
Items with Federal reserve bank in process of collection.....	13,517	10,564	10,463	9,806
Cash in vault and amount due from national banks.....	35,558	27,094	33,884	35,567
Amount due from State banks, bankers, and trust companies.....	4,217	3,841	6,180	5,841
Exchanges for clearing house.....	4,200	3,196	3,177	2,456
Checks on other banks in the same place.....	1,871	1,294	1,814	1,198
Outside checks and other cash items.....	1,408	1,049	1,495	897
Redemption fund and due from United States Treasurer.....	903	966	1,031	1,040
Other assets.....	1,712	1,776	1,829	1,453
Total.....	728,447	713,677	744,767	762,609
LIABILITIES				
Capital stock paid in.....	35,851	36,649	37,132	37,985
Surplus fund.....	31,792	32,313	33,304	34,573
All other undivided profits, less expenses and taxes paid.....	13,308	15,566	14,639	18,224
National bank notes outstanding.....	17,819	18,938	20,222	20,647
Due to Federal reserve banks.....	2,377	3,174	2,828	2,964
Amount due to national banks.....	1,197	1,161	1,515	1,797
Amount due to State banks, bankers, and trust companies.....	10,384	9,282	10,214	10,861
Certified checks outstanding.....	1,693	1,963	2,280	2,179
Cashier's checks outstanding.....	2,354	1,524	1,628	1,519
Demand deposits.....	311,156	282,779	306,214	310,853
Time deposits (including postal savings deposits).....	270,792	284,755	296,237	300,368
United States deposits.....	3,200	3,805	3,204	4,026
United States Government securities borrowed.....	11	100		
Bonds and securities, other than United States, borrowed.....				100
Bills payable (including all obligations representing money borrowed other than rediscounts).....	18,032	15,481	8,259	6,099
Notes and bills rediscounted.....	6,664	4,019	3,102	1,721
Letters of credit and travelers' checks sold for cash and outstanding.....	15	13	18	8
Acceptances executed for customers, etc.....	332	510	353	476
Acceptances executed by other banks for account of this bank.....	37	66	50	127
Liabilities other than those above stated.....	1,433	1,579	1,568	1,482
Total.....	728,447	713,677	744,767	762,609

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	40 banks	31 banks	33 banks	33 banks
RESOURCES				
Loans and discounts (including rediscounts).....	24, 619	17, 502	17, 734	17, 079
Overdrafts.....	42	23	17	14
United States Government securities.....	2, 957	2, 417	2, 899	2, 710
Other bonds, stocks, securities, etc.....	1, 291	958	1, 026	923
Banking house, furniture, and fixtures.....	1, 482	1, 117	1, 213	1, 196
Other real estate owned.....	643	479	519	506
Lawful reserve with Federal reserve bank.....	1, 560	1, 235	1, 396	1, 319
Items with Federal reserve bank in process of collection.....	203	120	116	172
Cash in vault and amount due from national banks.....	3, 771	3, 050	4, 130	4, 305
Amount due from State banks, bankers, and trust companies.....	505	432	179	327
Exchanges for clearing house.....			49	28
Checks and other banks in the same place.....	236	107	145	41
Outside checks and other cash items.....	116	76	91	59
Redemption fund and due from United States Treasurer.....	102	73	76	74
Other assets.....	222	160	144	163
Total.....	37, 749	27, 749	29, 734	28, 916
LIABILITIES				
Capital stock paid in.....	2, 850	2, 285	2, 310	2, 310
Surplus fund.....	1, 362	1, 066	999	977
All other undivided profits, less expenses and taxes paid.....	181	158	197	211
National bank notes outstanding.....	2, 046	1, 448	1, 476	1, 476
Due to Federal reserve banks.....	59	28	29	25
Amount due to national banks.....	520	325	332	385
Amount due to State banks, bankers, and trust companies.....	878	553	531	675
Certified checks outstanding.....	17	11	23	13
Cashier's checks outstanding.....	694	263	474	373
Demand deposits.....	18, 143	14, 450	15, 850	15, 569
Time deposits (including postal savings deposits).....	7, 414	5, 691	5, 928	5, 827
United States deposits.....	199	124	127	135
United States Government securities borrowed.....	61	21	14	13
Bills payable (including all obligations representing money borrowed other than rediscounts).....	710	146	183	118
Notes and bills rediscounted.....	2, 549	1, 123	1, 210	760
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	1	1
Liabilities other than those above stated.....	65	56	50	48
Total.....	37, 749	27, 749	29, 734	28, 916

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW YORK

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	471 banks	476 banks	476 banks	480 banks
RESOURCES				
Loans and discounts (including rediscounts)	436,892	443,980	450,976	441,899
Overdrafts	199	229	255	252
Customer's liability account of "acceptances"	1,058	1,275	796	442
United States Government securities	111,862	108,613	100,562	98,086
Other bonds, stocks, securities, etc.	253,124	261,833	276,487	302,061
Banking house, furniture, and fixtures	17,889	18,500	18,797	19,766
Other real estate owned	1,809	1,853	1,952	1,828
Lawful reserve with Federal reserve bank	38,953	37,857	40,850	40,456
Items with Federal reserve bank in process of collection	8,215	6,328	8,405	8,235
Cash in vault and amount due from national banks	39,432	35,918	42,090	51,973
Amount due from State banks, bankers, and trust companies	6,387	6,260	8,374	10,762
Exchanges for clearing house	1,283	1,358	740	699
Checks on other banks in the same place	2,349	1,585	1,917	1,554
Outside checks and other cash items	1,458	977	1,125	826
Redemption fund and due from United States Treasurer	1,748	1,791	1,789	1,783
Other assets	1,379	1,460	1,406	1,413
Total	924,037	929,817	956,521	982,035
LIABILITIES				
Capital stock paid in	50,397	51,333	50,466	50,951
Surplus fund	38,697	40,019	40,476	41,156
All other undivided profits, less expenses and taxes paid	20,668	23,774	22,131	27,712
National bank notes outstanding	34,451	35,401	35,184	34,109
Due to Federal reserve banks	2,007	1,911	2,666	2,390
Amount due to national banks	1,963	2,111	2,960	3,717
Amount due to State banks, bankers, and trust companies	7,308	6,352	6,909	7,276
Certified checks outstanding	1,591	1,370	1,500	1,327
Cashier's checks outstanding	1,205	891	912	966
Demand deposits	335,660	333,147	346,856	354,250
Time deposits (including postal savings deposits)	400,894	411,729	425,374	445,186
United States deposits	2,418	2,480	1,871	3,241
United States Government securities borrowed	181	178	128	125
Bonds and securities, other than United States, borrowed	50	50	50	50
Bills payable (including all obligations representing money borrowed other than rediscounts)	16,381	10,847	9,909	4,217
Notes and bills rediscounted	8,435	6,109	7,729	4,286
Letters of credit and travelers' checks sold for cash and outstanding	4	-----	1	11
Acceptances executed for customers, etc.	898	1,093	747	390
Acceptances executed by other banks for account of this bank	227	309	105	80
Liabilities other than those above stated	596	713	547	595
Total	924,037	929,817	956,521	982,035

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW YORK—Continued

ALBANY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	41, 120	49, 185	47, 472	51, 679
Overdrafts	4	10	7	6
Customer's liability account of "acceptances"	183	200	-----	-----
United States Government securities	7, 151	6, 764	8, 147	9, 279
Other bonds, stocks, securities, etc.	12, 217	12, 296	15, 140	16, 260
Banking house, furniture, and fixtures	1, 410	1, 410	1, 410	1, 410
Other real estate owned	546	641	454	454
Lawful reserve with Federal reserve bank	5, 173	6, 236	5, 490	7, 153
Items with Federal reserve bank in process of collection	4, 411	3, 658	12, 791	4, 535
Cash in vault and amount due from national banks	4, 842	5, 452	6, 490	6, 761
Amount due from State banks, bankers, and trust companies	2, 464	1, 967	2, 600	2, 384
Exchanges for clearing house	853	615	430	403
Checks on other banks in the same place	3	-----	3	-----
Outside checks and other cash items	180	258	242	136
Redemption fund and due from United States Treasurer	92	93	93	92
Other assets	293	238	274	179
Total	80, 951	88, 823	101, 043	100, 731
LIABILITIES				
Capital stock paid in	2, 850	3, 100	3, 100	3, 100
Surplus fund	3, 400	3, 650	3, 650	3, 650
All other undivided profits, less expenses and taxes paid	2, 930	2, 497	2, 681	2, 893
National bank notes outstanding	1, 782	1, 754	1, 817	1, 689
Due to Federal reserve banks	2, 301	1, 316	2, 016	2, 394
Amount due to national banks	7, 147	5, 956	7, 686	10, 942
Amount due to State banks, bankers, and trust companies	8, 283	7, 885	10, 493	12, 623
Certified checks outstanding	84	124	278	106
Cashier's checks outstanding	146	81	86	127
Demand deposits	37, 797	51, 525	59, 128	51, 858
Time deposits (including postal savings deposits)	9, 575	9, 552	9, 785	11, 061
United States deposits	251	204	93	66
Bills payable (including all obligations representing money borrowed other than rediscounts)	4, 000	700	-----	-----
Acceptances executed for customers, etc.	183	100	-----	-----
Acceptances executed by other banks for account of this bank	-----	100	-----	-----
Liabilities other than those above stated	222	279	230	222
Total	80, 951	88, 823	101, 043	100, 731

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW YORK—Continued

BROOKLYN AND BRONX

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	31,410	32,868	34,366	35,177
Overdrafts	4	3	16	9
Customer's liability account of "acceptances"	8	41	52	43
United States Government securities	4,256	4,751	4,991	5,849
Other bonds, stocks, securities, etc.	4,465	5,062	6,480	7,626
Banking house, furniture, and fixtures	552	548	539	542
Other real estate owned	24	24	34	169
Lawful reserve with Federal reserve bank	3,764	4,022	3,890	4,704
Items with Federal reserve bank in process of collection	1,340	1,171	1,307	1,301
Cash in vault and amount due from national banks	2,005	1,673	1,822	2,150
Amount due from State banks, bankers, and trust companies	368	324	522	318
Exchanges for clearing house	1,410	1,042	1,014	1,079
Checks on other banks in the same place	623	85	140	763
Outside checks and other cash items	31	565	886	43
Redemption fund and due from United States Treasurer	20	30	52	53
Other assets	156	192	203	188
Total	50,439	52,401	56,314	60,014
LIABILITIES				
Capital stock paid in	2,100	2,100	2,100	2,200
Surplus fund	2,090	2,100	2,100	2,150
All other undivided profits, less expenses and taxes paid	1,688	1,792	1,740	1,963
National bank notes outstanding	399	589	1,041	1,038
Amount due to national banks	62	75	119	113
Amount due to State banks, bankers, and trust companies	4,163	3,906	4,599	5,577
Certified checks outstanding	409	477	529	428
Cashier's checks outstanding	1,040	418	387	380
Demand deposits	35,246	36,409	37,004	40,121
Time deposits (including postal savings deposits)	2,285	3,146	3,943	4,352
United States deposits	739	726	585	566
Bills payable (including all obligations representing money borrowed other than rediscounts)		350	975	800
Notes and bills rediscounted	21	30	19	18
Letters of credit and travelers' checks sold for cash and outstanding	6	51	9	
Acceptances executed for customers, etc.	8	23	30	20
Acceptances executed by other banks for account of this bank		18	22	74
Liabilities other than those above stated	183	191	212	214
Total	50,439	52,401	56,314	60,014

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW YORK—Continued

BUFFALO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	7 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	41, 594	34, 885	34, 228	34, 191
Overdrafts.....	4	1	1	2
Customer's liability account of "acceptances".....	26	3	32	73
United States Government securities.....	9, 887	8, 030	9, 391	12, 015
Other bonds, stocks, securities, etc.....	10, 363	9, 000	8, 808	10, 552
Banking house, furniture, and fixtures.....	1, 482	1, 116	1, 383	1, 380
Other real estate owned.....	334	278	41	41
Lawful reserve with Federal reserve bank.....	4, 847	3, 518	3, 693	3, 859
Items with Federal reserve bank in process of collection.....	3, 817	1, 381	1, 604	1, 716
Cash in vault and amount due from national banks.....	3, 283	2, 989	3, 966	6, 328
Amount due from State banks, bankers, and trust companies.....	1, 656	1, 889	1, 892	2, 241
Exchanges for clearing house.....	1, 108	727	653	809
Checks on other banks in the same place.....	6	6	2	3
Outs de checks and other cash items.....	284	203	3, 688	187
Redemption fund and due from United States Treasurer.....	180	114	115	115
Other assets.....	525	483	540	625
Total.....	79, 396	64, 623	70, 037	74, 137
LIABILITIES				
Capital stock paid in.....	4, 341	2, 950	2, 950	2, 950
Surplus fund.....	2, 147	1, 790	1, 800	1, 800
All other undivided profits, less expenses and taxes paid.....	1, 172	1, 185	1, 257	1, 376
National bank notes outstanding.....	3, 576	2, 243	2, 269	2, 272
Amount due to national banks.....	1, 357	1, 575	2, 930	3, 283
Amount due to State banks, bankers, and trust companies.....	1, 942	2, 058	2, 632	2, 839
Certified checks outstanding.....	375	120	97	85
Cashier's checks outstanding.....	198	87	106	87
Demand deposits.....	35, 179	27, 200	33, 205	33, 833
Time deposits (including postal savings deposits).....	23, 765	21, 564	22, 334	24, 230
United States deposits.....	516	218	155	415
United States Government securities borrowed.....	46			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4, 100	3, 288		851
Notes and bills rediscounted.....	644	338	244	30
Letters of credit and travelers' checks sold for cash and outstanding.....	1			
Acceptances executed for customers, etc.....	25		25	64
Acceptances executed by other banks for account of this bank.....	1	3	7	9
Liabilities other than those above stated.....	11	4	26	13
Total.....	79, 396	64, 623	70, 037	74, 137

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NEW YORK—Continued

NEW YORK CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	33 banks	34 banks	34 banks	35 banks
RESOURCES				
Loans and discounts (including rediscounts).....	1,869,635	1,873,790	2,009,100	2,084,333
Overdrafts.....	394	401	409	379
Customer's liability account of "acceptances".....	107,215	98,443	64,716	72,204
United States Government securities.....	509,400	491,191	523,991	579,844
Other bonds, stocks, securities, etc.....	244,895	262,225	330,464	369,104
Banking house, furniture, and fixtures.....	35,940	36,386	37,003	37,402
Other real estate owned.....	662	680	582	581
Lawful reserve with Federal reserve bank.....	279,393	302,346	292,963	354,380
Items with Federal reserve bank in process of collection.....	74,659	69,727	67,010	63,376
Cash in vault and amount due from national banks.....	39,739	39,858	42,419	44,726
Amount due from State banks, bankers, and trust companies.....	13,101	8,655	13,204	12,620
Exchanges for clearing house.....	618,333	618,599	686,534	378,337
Checks on other banks in the same place.....	31,086	28,565	33,746	20,699
Outside checks and other cash items.....	12,590	7,218	8,073	7,093
Redemption fund and due from United States Treasurer.....	1,924	1,984	2,014	2,031
Other assets.....	94,490	92,959	100,269	90,045
Total.....	3,933,456	3,933,027	4,212,497	4,117,154
LIABILITIES				
Capital stock paid in.....	163,923	165,450	166,550	166,710
Surplus fund.....	223,700	225,900	227,850	227,755
All other undivided profits, less expenses and taxes paid.....	94,121	96,623	101,331	105,979
National bank notes outstanding.....	38,525	39,142	39,357	39,805
Amount due to national banks.....	254,833	246,811	307,318	353,130
Amount due to State banks, bankers, and trust companies.....	500,879	551,890	624,016	604,952
Certified checks outstanding.....	154,789	156,563	190,911	120,602
Cashier's checks outstanding.....	189,133	158,155	215,994	117,225
Demand deposits.....	1,769,607	1,778,618	1,948,369	1,889,915
Time deposits (including postal savings deposits).....	261,063	268,700	261,554	316,415
United States deposits.....	29,663	29,405	12,884	23,490
United States Government securities borrowed.....	2,478	2,478	2,178	995
Bonds and securities, other than United States, borrowed.....				500
Bills payable (including all obligations representing money borrowed other than rediscounts).....	69,652	48,497	8,353	17,138
Notes and bills rediscounted.....	43,382	36,731	23,049	43,735
Letters of credit and travelers' checks sold for cash and outstanding.....	1,529	1,851	3,196	2,050
Acceptances executed for customers, etc.....	107,105	91,142	59,580	66,633
Acceptances executed by other banks for account of this bank.....	8,916	15,873	10,218	10,740
Liabilities other than those above stated.....	20,158	19,198	9,789	9,385
Total.....	3,933,456	3,933,027	4,212,497	4,117,154

Abstracts of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NORTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	84 banks	83 banks	83 banks	83 banks
RESOURCES				
Loans and discounts (including rediscounts)	122,791	124,488	120,586	123,689
Overdrafts	178	94	100	221
Customer's liability account of "acceptances"	2,300	1,496	1,032	732
United States Government securities	16,689	16,522	15,754	14,528
Other bonds, stocks, securities, etc.	4,621	4,510	4,391	4,356
Banking house, furniture, and fixtures	7,162	7,454	7,608	7,695
Other real estate owned	440	537	589	588
Lawful reserve with Federal reserve bank	7,991	7,212	6,939	6,458
Items with Federal reserve bank in process of collection	2,702	2,475	2,147	2,782
Cash in vault and amount due from national banks	19,224	12,653	12,237	14,728
Amount due from State banks, bankers, and trust companies	5,608	5,082	4,553	5,311
Exchanges for clearing house	492	388	384	385
Checks on other banks in the same place	872	775	730	753
Outside checks and other cash items	619	1,157	460	674
Redemption fund and due from United States Treasurer	471	401	457	463
Other assets	160	150	113	122
Total	192,329	185,454	178,798	183,475
LIABILITIES				
Capital stock paid in	13,557	13,420	13,420	13,495
Surplus fund	8,417	8,433	8,459	8,504
All other undivided profits, less expenses and taxes paid	3,699	4,157	4,100	4,494
National bank notes outstanding	8,740	8,919	8,959	9,026
Due to Federal reserve banks	2,619	2,487	2,236	2,313
Amount due to national banks	4,362	2,846	2,963	3,031
Amount due to State banks, bankers, and trust companies	13,058	8,952	7,556	7,905
Certified checks outstanding	104	182	361	369
Cashier's checks outstanding	1,208	964	1,087	1,051
Demand deposits	73,846	68,071	60,799	63,837
Time deposits (including postal savings deposits)	51,324	52,818	51,462	53,464
United States deposits	531	612	580	742
United States Government securities borrowed	326	403	604	820
Bonds and securities, other than United States, borrowed	29	37	37	237
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,934	3,183	3,873	3,266
Notes and bills rediscounted	4,901	8,160	10,969	9,846
Letters of credit and travelers' checks sold for cash and outstanding				1
Acceptances executed for customers, etc.	2,300	1,496	1,032	707
Acceptances executed by other banks for account of this bank				150
Liabilities other than those above stated	374	314	289	280
Total	192,329	185,454	178,798	183,475

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

NORTH DAKOTA

[In thousands of dollars.]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	174 banks	170 banks	165 banks	165 banks
RESOURCES				
Loans and discounts (including rediscounts)	61,519	59,428	57,366	55,546
Overdrafts	84	83	95	141
United States Government securities	8,199	9,048	8,811	9,368
Other bonds, stocks, securities, etc.	5,328	4,930	4,484	5,416
Banking house, furniture, and fixtures	3,017	3,063	2,954	2,970
Other real estate owned	2,548	2,766	2,940	2,915
Lawful reserve with Federal reserve bank	3,547	3,535	3,191	4,257
Items with Federal reserve bank in process of collection	102	87	123	228
Cash in vault and amount due from national banks	9,771	9,581	7,337	18,343
Amount due from State banks, bankers, and trust companies	969	767	772	1,745
Exchanges for clearing house	282	266	238	280
Checks on other banks in the same place	69	55	56	84
Outside checks and other cash items	285	292	229	294
Redemption fund and due from United States Treasurer	235	229	223	224
Other assets	202	343	482	733
Total	96,157	94,473	89,301	102,544
LIABILITIES				
Capital stock paid in	6,990	6,815	6,685	6,590
Surplus fund	3,375	3,324	3,247	3,217
All other undivided profits, less expenses and taxes paid	1,109	661	587	577
National bank notes outstanding	4,676	4,567	4,445	4,449
Amount due to national banks	1,397	1,285	1,012	2,122
Amount due to State banks, bankers, and trust companies	2,755	2,538	2,116	4,820
Certified checks outstanding	37	104	84	52
Cashier's checks outstanding	524	494	468	810
Demand deposits	29,977	30,033	26,268	37,005
Time deposits (including postal savings deposits)	40,901	40,390	39,376	39,875
United States deposits	150	188	138	148
United States Government securities borrowed	67	65	65	65
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,619	1,491	1,669	1,081
Notes and bills rediscounted	2,073	2,474	3,954	1,703
Liabilities other than those above stated	107	44	67	30
Total	96,157	94,473	89,301	102,544

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OHIO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	345 banks	343 banks	340 banks	340 banks
RESOURCES				
Loans and discounts (including rediscounts)	280,893	286,755	282,745	280,434
Overdrafts	321	260	280	307
Customer's liability account of "acceptances"	40	38	12	32
United States Government securities	59,813	59,585	56,991	56,717
Other bonds, stocks, securities, etc.	87,360	88,994	89,036	92,770
Banking house, furniture, and fixtures	16,957	17,334	17,675	18,001
Other real estate owned	2,715	3,085	3,857	2,936
Lawful reserve with Federal reserve bank	21,948	21,457	21,661	21,817
Items with Federal reserve bank in process of collection	2,040	1,531	1,640	1,295
Cash in vault and amount due from national banks	33,663	31,997	34,682	36,214
Amount due from State banks, bankers, and trust companies	8,341	9,117	9,470	9,548
Exchanges for clearing house	2,498	2,238	1,617	1,598
Checks on other banks in the same place	1,428	1,210	1,145	1,015
Outside checks and other cash items	768	714	852	702
Redemption fund and due from United States Treasurer	1,477	1,511	1,496	1,497
Other assets	955	964	962	832
Total	521,157	526,790	524,121	525,715
LIABILITIES				
Capital stock paid in	37,645	38,810	38,685	38,810
Surplus fund	27,142	27,270	27,410	27,498
All other undivided profits, less expenses and taxes paid	13,613	14,637	14,164	16,141
National bank notes outstanding	29,304	29,431	29,531	29,590
Due to Federal reserve banks	661	525	606	618
Amount due to national banks	1,225	1,600	853	1,175
Amount due to State banks, bankers, and trust companies	5,963	7,048	7,213	6,599
Certified checks outstanding	798	460	565	478
Cashier's checks outstanding	2,768	1,096	1,193	827
Demand deposits	222,293	227,862	224,424	221,758
Time deposits (including postal savings deposits)	160,482	163,293	165,913	168,033
United States deposits	890	1,023	743	1,349
United States Government securities borrowed	2,557	2,782	2,690	2,869
Bonds and securities, other than United States, borrowed	57	34	149	156
Bills payable (including all obligations representing money borrowed other than rediscounts)	8,894	6,154	6,265	6,042
Notes and bills rediscounted	4,693	4,530	3,319	3,410
Letters of credit and travelers' checks sold for cash and outstanding		1	7	15
Acceptances executed for customers, etc.	40		12	32
Acceptances executed by other banks for account of bank		38		
Liabilities other than those above stated	1,832	196	379	315
Total	521,157	526,790	524,121	525,715

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OHIO—Continued

CINCINNATI

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	83,660	79,382	73,196	
Overdrafts	13	5	5	74,87
Customer's liability account of "acceptances"	65	154	174	16
United States Government securities	17,982	18,946	19,131	91
Other bonds, stocks, securities, etc.	15,177	15,874	15,540	227,73
Banking house, furniture, and fixtures	2,988	3,009	3,143	13,29
Other real estate owned	98	97	97	96
Lawful reserve Federal reserve bank	7,061	7,337	7,114	7,671
Items with Federal reserve bank in process of collection ..	12,123	8,537	10,062	8,707
Cash in vault and amount due from national banks	8,183	8,166	11,526	12,828
Amount due from State banks, bankers, and trust companies	1,300	993	1,901	3,049
Exchanges for clearing house	2,863	2,744	2,656	2,296
Checks on other banks in the same place	242	156	207	204
Outside checks and other cash items	256	246	238	85
Redemption fund and due from United States Treasurer ..	378	378	381	383
Other assets	49	54	71	63
Total	152,435	146,078	145,442	155,371
LIABILITIES				
Capital stock paid in	13,065	13,100	13,100	13,100
Surplus fund	6,450	6,450	6,450	6,950
All other undivided profits, less expenses and taxes paid ..	6,669	6,363	5,962	6,282
National bank notes outstanding	7,499	7,545	7,484	7,621
Amount due to national banks	11,808	11,676	11,970	14,149
Amount due to State banks, bankers, and trust companies	15,758	15,255	14,950	19,128
Certified checks outstanding	2,268	316	495	414
Cashier's checks outstanding	1,721	956	1,128	800
Demand deposits	60,575	60,270	60,984	61,016
Time deposits (including postal savings deposits)	16,241	16,279	18,266	20,817
United States deposits	2,291	2,129	925	1,569
United States Government securities borrowed	2,797	3,132	2,860	3,234
Bonds and securities, other than United States, borrowed	100	100	100	
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,620	985	475	100
Notes and bills rediscounted	2,892	1,147	100	
Letters of credit and travelers' checks sold for cash and outstanding	3	3	5	1
Acceptances executed for customers, etc.	65	154	174	168
Liabilities other than those above stated	613	218	14	22
Total	152,435	146,078	145,442	155,371

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OHIO—Continued

CLEVELAND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	56,181	59,414	57,418	59,703
Overdrafts.....	12	45	13	8
Customer's liability account of "acceptances".....	1,328	1,863	858	1,052
United States Government securities.....	10,627	11,591	14,518	17,391
Other bonds, stocks, securities, etc.....	13,744	15,484	16,202	16,949
Banking house, furniture, and fixtures.....	839	833	1,539	1,540
Other real estate owned.....	12	6		
Lawful reserve with Federal reserve bank.....	4,213	4,769	4,350	4,926
Items with Federal reserve bank in process of collection.....	2,873	2,131	1,877	1,993
Cash in vault and amount due from national banks.....	2,075	1,986	3,698	3,164
Amount due from State banks, bankers, and trust companies.....	1,192	1,298	3,598	1,616
Exchanges for clearing house.....	1,975	1,424	1,422	1,237
Checks on other banks in the same place.....	20	16	80	15
Outside checks and other cash items.....	226	341	574	347
Redemption fund and due from United States Treasurer.....	230	230	230	230
Other assets.....	619	672	809	904
Total.....	96,166	102,103	107,186	111,075
LIABILITIES				
Capital stock paid in.....	4,800	4,800	4,800	4,800
Surplus fund.....	2,965	2,965	2,975	2,975
All other undivided profits, less expenses and taxes paid.....	1,867	2,224	2,110	2,378
National bank notes outstanding.....	4,463	4,521	4,528	4,555
Amount due to national banks.....	1,542	2,053	2,664	2,126
Amount due to State banks, bankers, and trust companies.....	4,422	4,474	5,015	5,183
Certified checks outstanding.....	258	172	136	161
Cashier's checks outstanding.....	1,468	466	487	380
Demand deposits.....	28,055	34,880	38,980	30,172
Time deposits (including postal savings deposits).....	31,500	33,631	34,704	36,629
United States deposits.....	2,814	3,625	4,237	7,204
United States Government securities borrowed.....	5,033	2,172	3,686	2,426
Bonds and securities, other than United States borrowed.....	374	368	125	125
Bills payable (including all obligations representing money borrowed other than rediscounts).....		30	1,225	1,500
Notes and bills rediscounted.....	4,923	3,569	332	3,145
Letters of credit and travelers' checks sold for cash and outstanding.....	7	6		
Acceptances executed for customers, etc.....	1,448	1,927	984	1,146
Liabilities other than those above stated.....	167	220	198	170
Total.....	96,166	102,103	107,186	111,075

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OHIO—Continued

COLUMBUS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	50,373	52,201	48,766	47,568
Overdrafts.....	11	7	6	5
Customer's liability account of "acceptances".....	125	550	504	545
United States Government securities.....	8,364	10,800	8,726	9,474
Other bonds, stocks, securities, etc.....	8,838	9,117	8,440	8,987
Banking house, furniture, and fixtures.....	2,367	2,536	2,702	2,940
Other real estate owned.....	327	722	687	707
Lawful reserve with Federal reserve bank.....	6,014	6,085	5,261	5,798
Items with Federal reserve bank in process of collection.....	596	752	862	952
Cash in vault and amount due from national banks.....	5,571	6,567	6,592	9,657
Amount due from State banks, bankers, and trust companies.....	1,992	2,715	2,836	5,197
Exchanges for clearing house.....	1,499	1,281	1,123	1,106
Checks on other banks in the same place.....	136	172	102	81
Outside checks and other cash items.....	108	159	312	144
Redemption fund and due from United States Treasurer.....	174	187	183	205
Total.....	86,495	93,951	87,102	93,256
LIABILITIES				
Capital stock paid in.....	4,700	4,700	4,700	4,700
Surplus fund.....	5,075	5,175	5,175	5,175
All other undivided profits, less expenses and taxes paid.....	1,288	1,451	1,527	1,694
National bank notes outstanding.....	3,356	3,360	3,387	3,298
Due to Federal reserve banks.....	163	94	98	234
Amount due to national banks.....	3,087	3,185	3,286	4,587
Amount due to State banks, bankers, and trust companies.....	6,002	6,159	6,791	7,368
Certified checks outstanding.....	619	113	106	122
Cashier's checks outstanding.....	1,769	224	251	161
Demand deposits.....	41,225	53,155	46,360	50,897
Time deposits (including postal savings deposits).....	8,593	8,847	10,546	10,492
United States deposits.....	2,571	3,386	1,746	3,239
United States Government securities borrowed.....	1,522	1,018	940	501
Bonds and securities, other than United States, borrowed.....			10	200
Bills payable (including all obligations representing money borrowed other than rediscounts).....	467	661	572	86
Notes and bills rediscounted.....	2,931	1,910	1,088	
Letters of credit and travelers' checks sold for cash and outstanding.....	2		5	4
Acceptances executed for customers, etc.....	125	563	515	548
Total.....	86,495	93,961	87,102	93,256

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OHIO—Continued

TOLEDO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	2 banks	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	21,548	25,360	14,251	5,647
Overdrafts.....	4	1		
Customer's liability account of "acceptances".....	450	400	52	
United States Government securities.....	6,849	5,245	3,683	2,994
Other bonds, stocks, securities, etc.....	4,613	4,690	2,804	2,254
Banking house, furniture, and fixtures.....	1,720	1,745	1,321	415
Other real estate owned.....	8	8	3	3
Lawful reserve with Federal reserve bank.....	2,257	2,262	1,247	677
Items with Federal reserve bank in process of collection.....	889	911	1,089	112
Cash in vault and amount due from national banks.....	2,917	2,877	2,420	506
Amount due from State banks, bankers, and trust companies.....	1,403	1,420	1,433	130
Exchanges for clearing house.....	1,307	695	411	189
Checks on other banks in the same place.....	4	7	68	
Outside checks and other cash items.....	156	106	28	6
Redemption fund and due from United States Treasurer.....	125	125	75	25
Other assets.....	59	46	20	19
Total.....	44,309	45,898	28,914	12,977
LIABILITIES				
Capital stock paid in.....	2,500	2,500	1,500	500
Surplus fund.....	3,500	3,500	3,000	1,000
All other undivided profits, less expenses and taxes paid.....	2,233	2,405	1,688	686
National bank notes outstanding.....	2,442	2,443	1,465	489
Due to Federal reserve banks.....	483	427	395	110
Amount due to national banks.....	726	589	300	71
Amount due to State banks, bankers, and trust companies.....	4,329	3,722	2,108	862
Certified checks outstanding.....	194	179	107	1
Cashier's checks outstanding.....	1,279	163	97	28
Demand deposits.....	15,361	17,626	9,888	4,841
Time deposits (including postal savings deposits).....	8,248	10,553	8,154	3,902
United States deposits.....	480	330	154	67
United States Government securities borrowed.....	848	439		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	800	400		400
Notes and bills rediscounted.....	436	205		
Acceptances executed for customers, etc.....	450	400	52	
Liabilities other than those above stated.....		17	6	10
Total.....	44,309	45,898	28,914	12,977

A bstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	415 banks	407 banks	404 banks	404 banks
RESOURCES				
Loans and discounts (including rediscounts)	117, 435	115, 861	116, 237	114, 417
Overdrafts	391	405	342	503
Customer's liability account of "acceptances"		75		
United States Government securities	21, 045	21, 082	20, 508	21, 322
Other bonds, stocks, securities, etc.	17, 701	17, 110	16, 477	17, 645
Banking house, furniture, and fixtures	6, 931	7, 042	7, 111	7, 301
Other real estate owned	2, 617	2, 875	3, 013	3, 178
Lawful reserve with Federal reserve bank	11, 206	9, 973	9, 967	11, 400
Items with Federal reserve bank in process of collection	234	134	172	183
Cash in vault and amount due from national banks	39, 631	28, 899	30, 660	43, 032
Amount due from State banks, bankers, and trust companies	2, 490	2, 271	1, 777	2, 268
Exchanges for clearing house	511	385	530	339
Checks on other banks in the same place	894	641	755	796
Outside checks and other cash items	475	396	378	433
Redemption fund and due from United States Treasurer	419	415	401	391
Other assets	243	253	368	368
Total	222, 223	207, 817	208, 696	223, 576
LIABILITIES				
Capital stock paid in	18, 825	18, 375	18, 200	18, 225
Surplus fund	5, 273	5, 110	5, 033	4, 973
All other undivided profits, less expenses and taxes paid	1, 127	2, 073	1, 603	1, 864
National bank notes outstanding	8, 320	8, 106	7, 977	7, 634
Due to Federal reserve banks	18	19	12	58
Amount due to national banks	5, 531	3, 776	3, 795	6, 236
Amount due to State banks, bankers, and trust companies	4, 082	2, 997	2, 275	4, 549
Certified checks outstanding	66	44	74	54
Cashier's checks outstanding	7, 278	2, 550	2, 896	2, 806
Demand deposits	128, 996	117, 948	118, 180	133, 986
Time deposits (including postal savings deposits)	36, 878	39, 683	38, 854	38, 041
United States deposits	697	384	441	368
United States Government securities borrowed	549	412	434	282
Bonds and securities, other than United States, borrowed	470	553	423	442
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 095	1, 401	1, 929	1, 240
Notes and bills rediscounted	2, 905	4, 191	6, 473	2, 734
Letters of credit and travelers' checks sold for cash and outstanding	13	7	6	9
Acceptances executed for customers, etc.		75		
Liabilities other than those above stated	100	113	91	73
Total	222, 223	207, 817	208, 696	223, 576

Abstract of reports since September 14, 1923, arranged by States and reserve cities—

OKLAHOMA—Continued

MUSKOGEE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	10,409	9,667	9,126	9,246
Overdrafts.....	10	8	7	6
United States Government securities.....	2,339	1,794	2,360	2,094
Other bonds, stocks, securities, etc.....	582	604	606	538
Banking house, furniture, and fixtures.....	663	386	336	336
Other real estate owned.....	202	243	242	272
Lawful reserve with Federal reserve bank.....	918	804	830	794
Items with Federal reserve bank in process of collection.....	215	193	135	147
Cash in vault and amount due from national banks.....	1,591	1,427	1,541	1,945
Amount due from State banks, bankers, and trust companies.....	305	297	269	251
Exchanges for clearing house.....	167	162	157	135
Outside checks and other cash items.....	147	37	39	75
Redemption fund and due from United States Treasurer.....	58	57	53	43
Other assets.....	1	7	5	15
Total.....	17,547	15,636	15,645	15,900
LIABILITIES				
Capital stock paid in.....	1,400	900	950	950
Surplus fund.....	407	290	295	295
All other undivided profits, less expenses and taxes paid.....	165	107	70	144
National bank notes outstanding.....	1,147	733	1,134	846
Amount due to national banks.....	1,500	761	1,021	1,435
Amount due to State banks, bankers, and trust companies.....	397	391	208	625
Certified checks outstanding.....	12	18	14	14
Cashier's checks outstanding.....	727	452	423	453
Demand deposits.....	6,446	6,284	6,222	6,138
Time deposits (including postal savings deposits).....	4,670	4,644	4,425	4,466
United States deposits.....	208	177	164	162
Bills payable (including all obligations representing money borrowed other than rediscounts).....		84	150	64
Notes and bills rediscounted.....	467	659	569	250
Letters of credit and travelers' checks sold for cash and outstanding.....	1			1
Liabilities other than those above stated.....		136		7
Total.....	17,547	15,636	15,645	15,900

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OKLAHOMA—Continued

OKLAHOMA CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	28,325	26,821	27,390	29,177
Overdrafts	22	27	29	10
Customer's liability account of "acceptances"	535			
United States Government securities	5,685	4,967	4,462	3,979
Other bonds, stocks, securities, etc.	7,566	7,415	7,912	7,503
Banking house, furniture, and fixtures	2,057	2,169	2,367	2,000
Other real estate owned	661	645	453	831
Lawful reserve with Federal reserve bank	2,843	3,020	3,267	3,558
Items with Federal reserve bank in process of collection	6,244	4,180	4,896	6,195
Cash in vault and amount due from national banks	7,845	7,448	8,900	15,058
Amount due from State banks, bankers, and trust companies	1,205	950	939	1,693
Exchanges for clearing house	1,109	694	1,677	997
Checks on other banks in the same place	23	6	6	12
Outside checks and other cash items	486	165	404	682
Redemption fund and due from United States Treasurer	52	52	52	52
Other assets	3	6		1
Total	64,661	58,565	62,753	71,838
LIABILITIES				
Capital stock paid in	4,250	4,350	4,350	4,350
Surplus fund	1,070	1,095	1,095	1,120
All other undivided profits, less expenses and taxes paid	459	513	391	501
National bank notes outstanding	1,028	1,031	1,035	1,024
Amount due to national banks	13,928	8,976	9,582	16,281
Amount due to State banks, bankers, and trust companies	4,273	2,665	2,437	4,093
Certified checks outstanding	35	56	58	25
Cashier's checks outstanding	1,701	675	1,037	1,017
Demand deposits	23,913	26,459	28,408	28,882
Time deposits (including postal savings deposits)	12,753	12,302	13,308	13,635
United States deposits	108	154	843	706
United States Government securities borrowed	11	10		
Bonds and securities, other than United States, borrowed	190	190	190	195
Bills payable (including all obligations representing money borrowed other than rediscounts)		75		
Notes and bills rediscounted	334			
Letters of credit and travelers' checks sold for cash and outstanding		1	10	2
Acceptances executed for customers, etc.	535			
Liabilities other than those above stated	13	13	14	7
Total	64,661	58,565	62,753	71,838

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OKLAHOMA—Continued

TULSA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	42, 214	42, 531	42, 313	41, 585
Overdrafts.....	19	21	23	39
Customer's liability account of "acceptances".....	57	14		
United States Government securities.....	6, 614	3, 953	3, 079	3, 280
Other bonds, stocks, securities, etc.....	3, 025	3, 006	2, 470	2, 957
Banking house, furniture, and fixtures.....	3, 310	3, 422	3, 527	3, 620
Other real estate owned.....	236	195	255	474
Lawful reserve with Federal reserve bank.....	4, 885	4, 214	5, 982	5, 067
Items with Federal reserve bank in process of collection.....	782	691	863	722
Cash in vault and amount due from national banks.....	5, 214	7, 215	8, 412	11, 153
Amount due from State banks, bankers, and trust companies.....	2, 343	2, 744	2, 978	2, 488
Exchanges for clearing house.....	780	981	870	720
Checks on other banks in the same place.....	89	13	93	34
Outside checks and other cash items.....	357	144	175	191
Redemption fund and due from United States Treasurer.....	48	48	48	37
Total.....	69, 973	69, 192	71, 088	72, 367
LIABILITIES				
Capital stock paid in.....	4, 950	4, 950	4, 950	4, 950
Surplus fund.....	1, 410	1, 410	1, 410	1, 410
All other undivided profits, less expenses and taxes paid.....	242	217	315	346
National bank notes outstanding.....	927	955	958	738
Amount due to national banks.....	4, 936	5, 820	6, 782	8, 792
Amount due to State banks, bankers, and trust companies.....	4, 409	2, 517	2, 151	2, 579
Certified checks outstanding.....	108	23	52	44
Cashier's checks outstanding.....	6, 863	924	800	692
Demand deposits.....	30, 728	39, 810	40, 635	38, 958
Time deposits (including postal savings deposits).....	9, 250	10, 768	11, 005	13, 435
United States deposits.....	1, 608	1, 304	1, 108	275
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2, 095			
Notes and bills rediscounted.....	2, 384	480	922	148
Letters of credit and travelers' checks sold for cash and outstanding.....	6			
Acceptances executed for customers, etc.....	57	14		
Total.....	69, 973	69, 192	71, 088	72, 367

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OREGON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	94 banks	93 banks	93 banks	93 banks
RESOURCES				
Loans and discounts (including rediscounts).....	44,952	44,411	44,170	43,643
Overdrafts.....	47	72	69	123
Customer's liability account of "acceptances".....			64	4
United States Government securities.....	11,646	10,982	10,742	10,284
Other bonds, stocks, securities, etc.....	10,097	9,984	9,875	11,168
Banking house, furniture, and fixtures.....	3,057	3,144	3,152	3,281
Other real estate owned.....	1,095	1,081	1,199	1,184
Lawful reserve with Federal reserve bank.....	4,194	3,892	4,037	4,297
Items with Federal reserve bank in process of collection.....	21	18	33	47
Cash in vault and amount due from national banks.....	9,106	8,350	8,371	11,337
Amount due from State banks, bankers, and trust companies.....	654	826	1,091	1,666
Exchanges for clearing house.....	99	63	106	70
Checks on other banks in the same place.....	248	258	222	356
Outside checks and other cash items.....	231	137	164	220
Redemption fund and due from United States Treasurer.....	200	200	199	200
Other assets.....	81	76	85	83
Total.....	85,728	83,494	83,579	87,963
LIABILITIES				
Capital stock paid in.....	6,445	6,420	6,420	6,420
Surplus fund.....	3,203	3,209	3,203	3,202
All other undivided profits, less expenses and taxes paid.....	931	986	1,023	1,392
National bank notes outstanding.....	3,978	3,957	3,968	3,954
Due to Federal reserve banks.....	18			
Amount due to national banks.....	450	328	294	310
Amount due to State banks, bankers, and trust companies.....	1,065	801	994	1,218
Certified checks outstanding.....	71	62	88	89
Cashier's checks outstanding.....	473	512	507	542
Demand deposits.....	46,428	43,540	43,679	48,860
Time deposits (including postal savings deposits).....	20,766	20,920	21,277	21,539
United States deposits.....	65	51	53	46
Bonds and securities, other than United States, borrowed.....	10	10		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	734	755	802	82
Notes and bills rediscounted.....	1,077	1,933	1,197	288
Letters of credit and travelers' checks sold for cash and outstanding.....	5	2	1	
Acceptances executed for customers, etc.....			64	4
Liabilities other than those above stated.....	9	8	9	17
Total.....	85,728	83,494	83,579	87,963

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

OREGON—Continued

PORTLAND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	51,643	53,222	49,090	50,603
Overdrafts	36	41	43	40
Customer's liability account of "acceptances"	557	370	598	265
United States Government securities	15,303	15,612	16,193	19,267
Other bonds, stocks, securities, etc.	10,560	10,322	9,739	11,226
Banking house, furniture, and fixtures	2,140	2,168	2,328	2,748
Other real estate owned	157	218	221	221
Lawful reserve with Federal reserve bank	4,763	3,654	4,990	6,232
Items with Federal reserve bank in process of collection	2,288	2,229	2,631	3,144
Cash in vault and amount due from national banks	6,839	6,474	5,932	11,274
Amount due from State banks, bankers, and trust companies	3,822	3,815	3,701	5,954
Exchanges for clearing house	2,931	1,834	2,167	3,413
Checks on other banks in the same place	128	135	109	109
Outside checks and other cash items	303	216	291	290
Redemption fund and due from United States Treasurer	83	83	82	83
Other assets	150	157	819	755
Total	101,703	100,547	98,855	115,624
LIABILITIES				
Capital stock paid in	6,300	6,600	6,000	6,760
Surplus fund	2,500	2,500	2,500	2,500
All other undivided profits, less expenses and taxes paid	1,208	1,659	1,551	1,751
National bank notes outstanding	1,648	1,631	1,634	1,629
Amount due to national banks	5,434	5,202	4,712	8,555
Amount due to State banks, bankers, and trust companies	5,344	5,990	5,873	9,652
Certified checks outstanding	351	170	462	260
Cashier's checks outstanding	1,202	939	741	1,736
Demand deposits	42,602	41,808	39,758	44,092
Time deposits (including postal savings deposits)	32,800	33,087	34,140	37,193
United States deposits	139	147	150	101
Bills payable (including all obligations representing money borrowed other than rediscounts)	500			
Notes and bills rediscounted	520		99	1,101
Letters of credit and travelers' checks sold for cash and outstanding	67	128	28	29
Acceptances executed for customers, etc	557	677	299	265
Acceptances executed by other banks for account of this bank			290	
Liabilities other than those above stated	531		9	
Total	101,703	100,547	98,855	115,624

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	817 banks	818 banks	819 banks	821 banks
RESOURCES				
Loans and discounts (including rediscounts).....	663,198	679,344	685,917	694,260
Overdrafts.....	221	253	251	341
Customer's liability account of "acceptances".....	153	364	650	629
United States Government securities.....	201,608	194,838	184,055	181,011
Other bonds, stocks, securities, etc.....	412,614	422,138	430,440	442,146
Banking house, furniture, and fixtures.....	40,271	41,676	43,162	44,702
Other real estate owned.....	5,441	5,920	5,980	5,724
Lawful reserve with Federal reserve bank.....	59,669	57,269	58,461	59,201
Items with Federal reserve bank in process of collection.....	4,940	4,478	4,633	4,719
Cash in vault and amount due from national banks.....	97,521	94,644	91,210	103,990
Amount due from State banks, bankers, and trust companies.....	4,785	5,503	6,117	8,082
Exchanges for clearing house.....	4,199	3,313	3,399	2,629
Checks on other banks in the same place.....	1,879	1,853	1,792	1,351
Outside checks and other cash items.....	1,704	1,690	1,898	1,511
Redemption fund and due from United States Treasurer.....	3,321	3,349	3,369	3,323
Other assets.....	1,052	1,077	1,080	909
Total.....	1,502,642	1,517,959	1,522,336	1,554,588
LIABILITIES				
Capital stock paid in.....	81,812	82,736	83,142	83,969
Surplus fund.....	107,412	108,521	110,823	112,796
All other undivided profits, less expenses and taxes paid.....	38,372	42,923	41,484	49,404
National bank notes outstanding.....	65,559	65,929	66,068	65,250
Due to Federal reserve banks.....	2,193	2,028	2,044	2,128
Amount due to national banks.....	1,880	2,319	2,062	3,157
Amount due to State banks, bankers, and trust companies.....	7,441	7,486	7,986	8,647
Certified checks outstanding.....	1,251	1,324	1,162	1,115
Cashier's checks outstanding.....	3,298	4,229	3,342	2,160
Demand deposits.....	488,248	472,236	465,386	475,506
Time deposits (including postal savings deposits).....	674,125	697,613	714,307	726,130
United States deposits.....	2,859	4,013	2,635	6,728
United States Government securities borrowed.....	538	402	525	467
Bonds and securities, other than United States, borrowed.....				
Bills payable (including all obligations representing money borrowed other than rediscounts).....	21,157	18,705	15,463	13,119
Notes and bills rediscounted.....	5,750	6,077	4,421	3,088
Letters of credit and travelers' checks sold for cash and outstanding.....	5	5	22	21
Acceptances executed for customers, etc.....	7	371	428	418
Acceptances executed by other banks for account of this bank.....	146	193	222	211
Liabilities other than those above stated.....	580	842	804	671
Total.....	1,502,642	1,517,959	1,522,336	1,554,588

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

PENNSYLVANIA—Continued

PHILADELPHIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	31 banks	31 banks	31 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts).....	395,832	408,703	423,969	456,066
Overdrafts.....	23	30	19	15
Customer's liability account of "acceptances".....	13,005	11,980	8,971	11,565
United States Government securities.....	51,677	48,751	44,183	47,549
Other bonds, stocks, securities, etc.....	64,068	65,977	72,096	85,875
Banking house, furniture, and fixtures.....	10,389	10,567	10,699	11,008
Other real estate owned.....	413	406	489	626
Lawful reserve with Federal reserve bank.....	43,947	42,628	46,028	47,374
Items with Federal reserve bank in process of collection.....	44,069	34,149	34,980	39,316
Cash in vault and amount due from national banks.....	47,365	39,674	57,782	74,979
Amount due from State banks, bankers, and trust companies.....	14,826	12,352	14,985	19,032
Exchanges for clearing house.....	57,008	30,544	29,662	24,686
Checks on other banks in the same place.....	10,611	7,110	7,402	4,423
Outside checks and other cash items.....	2,793	1,900	3,090	1,002
Redemption fund and due from United States Treasurer.....	338	338	338	338
Other assets.....	5,498	5,187	3,973	5,639
Total.....	761,892	720,296	758,666	829,493
LIABILITIES				
Capital stock paid in.....	28,680	28,680	28,680	28,960
Surplus fund.....	60,570	60,570	60,680	60,855
All other undivided profits, less expenses and taxes paid.....	15,009	16,451	16,930	19,154
National bank notes outstanding.....	6,704	6,629	6,636	6,733
Due to Federal reserve banks.....	124	117	103	77
Amount due to national banks.....	53,170	52,264	62,812	79,506
Amount due to State banks, bankers, and trust companies.....	122,639	107,859	122,381	135,032
Certified checks outstanding.....	942	1,624	1,288	1,474
Cashier's checks outstanding.....	10,666	4,867	5,196	4,379
Demand deposits.....	378,633	345,009	370,284	385,127
Time deposits (including postal savings deposits).....	42,820	47,329	53,642	69,268
United States deposits.....	6,727	15,286	9,920	17,131
United States Government securities borrowed.....	901	413	208	2
Bills payable (including all obligations representing money borrowed other than rediscounts).....	14,604	11,175	3,763	4,859
Notes and bills rediscounted.....	3,156	6,626	2,611	2,337
Letters of credit and travelers' checks sold for cash and outstanding.....	24	40	134	49
Acceptances executed for customers, etc.....	11,034	10,705	8,272	10,388
Acceptances executed by other banks for account of this bank.....	2,779	2,177	2,569	1,868
Liabilities other than those above stated.....	2,710	2,475	2,557	2,274
Total.....	761,892	720,296	758,666	829,493

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

PENNSYLVANIA—(Continued)

PITTSBURGH

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	14 banks	14 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	192,577	197,937	199,845	188,072
Overdrafts.....	2	3	4	3
Customer's liability account of "acceptances".....	1,142	1,192	87	337
United States Government securities.....	92,502	99,937	115,179	140,967
Other bonds, stocks, securities, etc.....	57,247	57,006	59,755	66,434
Banking house, furniture, and fixtures.....	18,354	18,990	19,296	19,362
Other real estate owned.....	1,305	1,472	1,522	1,525
Lawful reserve with Federal reserve bank.....	26,638	24,772	24,176	29,059
Items with Federal reserve bank in process of collection.....	19,939	16,303	17,729	16,043
Cash in vault and amount due from national banks.....	21,372	22,029	19,566	25,160
Amount due from State banks, bankers, and trust companies.....	5,413	6,105	5,017	8,110
Exchanges for clearing house.....	11,196	8,198	8,150	6,071
Checks on other banks in the same place.....	1,115	133	108	55
Outside checks and other cash items.....	1,803	777	1,238	575
Redemption fund and due from United States Treasurer.....	1,163	1,163	1,163	1,163
Other assets.....	2,516	2,776	2,955	2,811
Total.....	454,584	458,793	475,790	505,747
LIABILITIES				
Capital stock paid in.....	28,450	28,450	28,550	28,550
Surplus fund.....	27,300	27,300	27,500	28,500
All other undivided profits, less expenses and taxes paid.....	12,164	12,979	13,638	14,094
National bank notes outstanding.....	22,633	22,673	22,818	22,752
Due to Federal reserve banks.....		35		
Amount due to national banks.....	36,212	38,584	44,946	68,526
Amount due to State banks, bankers, and trust companies.....	48,343	48,581	53,157	65,653
Certified checks outstanding.....	574	460	613	543
Cashier's checks outstanding.....	2,771	1,285	1,399	997
Demand deposits.....	223,760	218,460	218,876	215,815
Time deposits (including postal savings deposits).....	38,353	41,672	56,295	51,893
United States deposits.....	7,127	8,976	3,379	5,417
United States Government securities borrowed.....	770	1,000	600	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,330	3,883	1,332	1,220
Notes and bills rediscounted.....	700	952	520	300
Letters of credit and travelers' checks sold for cash and outstanding.....	428	478	612	226
Acceptances executed for customers, etc.....	1,033	1,129	87	337
Acceptances executed by other banks for account of this bank.....	109	63		
Liabilities other than those above stated.....	1,327	1,533	1,468	924
Total.....	454,584	458,793	475,790	505,747

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

RHODE ISLAND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	17 banks	17 banks	17 banks	17 banks
RESOURCES				
Loans and discounts (including rediscounts),.....	38,760	40,894	40,631	40,788
Overdrafts.....	6	7	25	6
Customer's liability account of "acceptances".....	208	179	90	116
United States Government securities.....	8,719	8,925	7,831	7,440
Other bonds, stocks, securities, etc.....	13,254	13,738	14,652	15,455
Banking house, furniture, and fixtures.....	1,081	1,070	1,070	1,070
Other real estate owned.....	1	1	1	1
Lawful reserve with Federal reserve bank.....	3,299	3,072	3,290	3,198
Items with Federal reserve bank in process of collection.....	467	453	250	298
Cash in vault and amount due from national banks.....	5,196	4,111	5,504	5,683
Amount due from State banks, bankers, and trust companies.....	178	158	175	183
Exchanges for clearing house.....	1,487	745	870	778
Checks on other banks in the same place.....	30	23	23	15
Outside checks and other cash items.....	33	25	21	9
Redemption fund and due from United States Treasurer.....	239	239	239	239
Other assets.....	142	108	142	88
Total.....	73,100	73,748	74,814	75,367
LIABILITIES				
Capital stock paid in.....	6,320	6,320	6,320	6,320
Surplus fund.....	4,575	4,575	5,075	5,090
All other undivided profits, less expenses and taxes paid.....	4,667	4,871	4,510	4,722
National bank notes outstanding.....	4,696	4,708	4,689	4,701
Due to Federal reserve banks.....	162	187	44	85
Amount due to national banks.....	379	167	236	293
Amount due to State banks, bankers, and trust companies.....	1,793	1,260	1,742	1,464
Certified checks outstanding.....	259	270	165	142
Cashier's checks outstanding.....	159	137	234	79
Demand deposits.....	36,289	37,251	37,325	37,609
Time deposits (including postal savings deposits).....	12,405	13,134	13,475	13,968
United States deposits.....	351	373	286	393
Bills payable (including all obligations representing money borrowed other than rediscounts).....	329	109	280	180
Notes and bills rediscounted.....	435	163	307	74
Letters of credit and travelers' checks sold for cash and outstanding.....	6	5	6	-----
Acceptances executed for customers, etc.....	191	167	80	89
Acceptances executed by other banks for account of this bank.....	21	12	8	40
Liabilities other than those above stated.....	63	39	32	28
Total.....	73,100	73,748	74,814	75,367

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	83 banks	82 banks	81 banks	81 banks
RESOURCES				
Loans and discounts (including rediscounts)	84, 215	85, 185	82, 684	82, 878
Overdrafts	58	99	93	143
Customer's liability account of "acceptances"	2, 007	1, 351	684	1, 390
United States Government securities	14, 648	13, 899	12, 975	12, 206
Other bonds, stocks, securities, etc.	6, 586	6, 349	5, 883	6, 299
Banking house, furniture, and fixtures	4, 232	4, 215	4, 205	4, 293
Other real estate owned	1, 662	1, 773	1, 781	1, 786
Lawful reserve with Federal reserve bank	5, 854	4, 786	4, 984	4, 755
Items with Federal reserve bank in process of collection	1, 595	948	999	1, 320
Cash in vault and amount due from national banks	13, 922	8, 916	9, 371	9, 651
Amount due from State banks, bankers, and trust companies	5, 941	3, 561	3, 580	4, 509
Exchanges for clearing house	956	919	701	823
Checks on other banks in the same place	572	304	364	254
Outside checks and other cash items	376	276	351	331
Redemption fund and due from United States Treasurer	381	381	378	369
Other assets	2, 694	3, 027	2, 893	2, 796
Total	145, 699	135, 989	131, 926	133, 913
LIABILITIES				
Capital stock paid in	11, 980	11, 030	11, 880	11, 880
Surplus fund	6, 058	6, 031	6, 000	5, 962
All other undivided profits, less expenses and taxes paid	1, 942	3, 144	2, 445	3, 391
National bank notes outstanding	7, 558	7, 633	7, 152	7, 294
Due to Federal reserve banks	1, 064	717	1, 133	1, 091
Amount due to national banks	3, 074	1, 980	2, 333	2, 023
Amount due to State banks, bankers, and trust companies	7, 869	4, 573	4, 674	5, 114
Certified checks outstanding	75	130	48	46
Cashier's checks outstanding	950	790	778	706
Demand deposits	45, 711	37, 752	33, 748	33, 604
Time deposits (including postal savings deposits)	54, 635	53, 198	54, 674	54, 777
United States deposits	704	656	625	529
United States Government securities borrowed	204	199	193	122
Bills payable (including all obligations representing money borrowed other than rediscounts)	321	2, 192	1, 723	2, 057
Notes and bills rediscounted	536	3, 527	3, 046	3, 011
Letters of credit and travelers' checks sold for cash and outstanding		3		
Acceptances executed for customers, etc.	2, 007	1, 508	834	1, 390
Liabilities other than those above stated	921	26	640	16
Total	145, 699	135, 989	131, 926	133, 913

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

SOUTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	127 banks	116 banks	116 banks	115 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61, 578	52, 385	50, 740	47, 878
Overdrafts.....	113	114	100	148
United States Government securities.....	6, 989	7, 260	7, 913	9, 630
Other bonds, stocks, securities, etc.....	4, 709	4, 517	4, 343	5, 614
Banking house, furniture, and fixtures.....	2, 842	2, 320	2, 318	2, 311
Other real estate owned.....	2, 558	2, 106	2, 068	2, 079
Lawful reserve with Federal reserve bank.....	3, 487	3, 542	3, 334	3, 645
Items with Federal reserve bank in process of collection.....	267	265	162	350
Cash in vault and amount due from national banks.....	9, 581	11, 870	9, 772	16, 250
Amount due from State banks, bankers, and trust companies.....	1, 095	1, 045	827	1, 201
Exchanges for clearing house.....	234	194	185	194
Checks on other banks in the same place.....	197	130	108	109
Outside checks and other cash items.....	324	265	242	248
Redemption fund and due from United States Treasurer.....	201	176	173	174
Other assets.....	296	189	198	300
Total.....	94, 471	86, 378	82, 483	90, 131
LIABILITIES				
Capital stock paid in.....	5, 895	5, 255	5, 255	5, 230
Surplus fund.....	2, 814	2, 616	2, 575	2, 542
All other undivided profits, less expenses and taxes paid.....	957	744	689	709
National bank notes outstanding.....	4, 005	3, 506	3, 465	3, 472
Amount due to national banks.....	1, 932	1, 458	1, 046	1, 942
Amount due to State banks, bankers, and trust companies.....	5, 624	5, 695	4, 374	7, 549
Certified checks outstanding.....	32	118	70	32
Cashier's checks outstanding.....	959	1, 021	840	626
Demand deposits.....	30, 257	29, 893	28, 679	33, 455
Time deposits (including postal savings deposits).....	35, 646	31, 712	30, 723	31, 297
United States deposits.....	666	821	457	612
United States Government securities borrowed.....				6
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 788	563	656	476
Notes and bills rediscounted.....	3, 862	2, 951	3, 630	2, 155
Letters of credit and travelers' checks sold for cash and outstanding.....		1		1
Liabilities other than those above stated.....	34	24	24	27
Total.....	94, 471	86, 378	82, 483	90, 131

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TENNESSEE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	99 banks	99 banks	100 banks	100 banks
RESOURCES				
Loans and discounts (including rediscounts).....	94,364	94,917	94,568	95,877
Overdrafts.....	143	168	132	151
Customer's liability account of "acceptances".....	50			
United States Government securities.....	14,858	14,434	13,707	13,535
Other bonds, stocks, securities, etc.....	6,579	6,408	6,210	6,802
Banking house, furniture, and fixtures.....	4,691	4,978	5,144	5,456
Other real estate owned.....	750	636	674	660
Lawful reserve with Federal reserve bank.....	6,080	5,642	5,554	5,722
Items with Federal reserve bank in process of collection.....	963	1,030	763	969
Cash in vault and amount due from national banks.....	16,105	13,241	13,822	15,523
Amount due from State banks, bankers, and trust companies.....	1,374	1,195	1,293	1,310
Exchanges for clearing house.....	1,423	1,008	742	764
Checks on other banks in the same place.....	426	392	413	334
Outside checks and other cash items.....	361	500	411	305
Redemption fund and due from United States Treasurer.....	316	600	529	529
Other assets.....	87	95	97	82
Total	148,770	145,244	144,059	148,019
LIABILITIES				
Capital stock paid in.....	11,981	12,123	12,179	12,179
Surplus fund.....	5,948	6,066	6,165	6,213
All other undivided profits, less expenses and taxes paid.....	2,397	2,481	2,303	2,488
National bank notes outstanding.....	10,317	10,416	10,503	10,514
Due to Federal reserve banks.....	674	824	798	684
Amount due to national banks.....	4,324	5,050	3,272	4,359
Amount due to State banks, bankers, and trust companies.....	6,875	6,111	5,761	6,306
Certified checks outstanding.....	47	45	69	43
Cashier's checks outstanding.....	366	320	565	307
Demand deposits.....	52,284	48,759	48,437	48,998
Time deposits (including postal savings deposits).....	46,252	47,358	47,375	48,159
United States deposits.....	1,158	404	471	303
United States Government securities borrowed.....	409	1,140	671	1,094
Bonds and securities, other than United States, borrowed.....				337
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,260	1,536	1,646	2,231
Notes and bills rediscounted.....	4,142	2,507	3,735	3,505
Acceptances executed for customers, etc.....	50	19		
Liabilities other than those above stated.....	86	79	89	299
Total	148,770	145,244	144,059	148,019

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TENNESSEE—Continued

MEMPHIS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	10,921	11,685	11,353	12,184
Overdrafts	6	8	3	3
United States Government securities	2,200	2,145	1,630	1,434
Other bonds, stocks, securities, etc.	544	344	508	802
Banking house, furniture, and fixtures	953	1,019	1,018	1,019
Other real estate owned	67	12	15	15
Lawful reserve with Federal reserve bank	904	897	818	1,092
Items with Federal reserve bank in process of collection	526	451	407	628
Cash in vault and amount due from national banks	1,783	1,357	1,608	1,504
Amount due from State banks, bankers, and trust companies	913	745	635	1,094
Exchanges for clearing house	654	426	310	528
Checks on other banks in the same place	6	1	7	1
Outside checks and other cash items	63	111	103	116
Redemption fund and due from United States Treasurer	38	38	38	37
Other assets	11	14	13	15
Total	19,589	19,253	18,466	20,472
LIABILITIES				
Capital stock paid in	1,400	1,400	1,400	1,400
Surplus fund	930	930	930	980
All other undivided profits, less expenses and taxes paid	411	493	451	462
National bank notes outstanding	750	746	740	750
Amount due to national banks	610	615	414	779
Amount due to State banks, bankers, and trust companies	3,079	2,528	1,978	2,882
Certified checks outstanding	11	12	19	33
Cashier's checks outstanding	157	58	125	69
Demand deposits	7,200	6,801	7,429	7,484
Time deposits (including postal savings deposits)	4,554	5,080	4,834	5,182
United States deposits	103	84	100	60
Bills payable (including all obligations representing money borrowed other than rediscounts)	350	515	-----	-----
Notes and bills rediscounted	3	-----	-----	357
Liabilities other than those above stated	31	41	46	34
Total	19,589	19,253	18,466	20,472

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TENNESSEE—Continued

NASHVILLE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	36,614	35,742	35,347	36,356
Overdrafts.....	7	20	8	11
Customer's liability account of "acceptances".....	73	194	34	222
United States Government securities.....	7,000	5,523	4,550	4,334
Other bonds, stocks, securities, etc.....	4,679	4,278	4,369	4,652
Banking house, furniture, and fixtures.....	1,433	1,473	1,529	1,552
Other real estate owned.....	156	131	173	107
Lawful reserve with Federal reserve bank.....	2,791	2,795	2,902	2,512
Items with Federal reserve bank in process of collection.....	2,656	2,613	2,909	2,777
Cash in vault and amount due from national banks.....	2,410	2,350	2,162	2,856
Amount due from State banks, bankers, and trust companies.....	1,653	1,143	1,221	2,074
Exchanges for clearing house.....	641	522	631	528
Checks on other banks in the same place.....	111	107	71	87
Outside checks and other cash items.....	261	149	201	131
Redemption fund and due from United States Treasurer.....	111	112	111	112
Other assets.....	131	115	106	74
Total	60,787	57,267	56,324	58,385
LIABILITIES				
Capital stock paid in.....	3,650	3,800	3,800	3,800
Surplus fund.....	2,350	2,750	2,750	2,800
All other undivided profits, less expenses and taxes paid.....	1,031	567	643	712
National bank notes outstanding.....	2,208	2,223	2,225	2,220
Amount due to national banks.....	2,239	2,613	3,269	3,336
Amount due to State banks, bankers, and trust companies.....	6,178	6,624	6,054	6,366
Certified checks outstanding.....	81	63	109	58
Cashier's checks outstanding.....	288	107	119	88
Demand deposits.....	21,831	19,672	20,615	19,210
Time deposits (including postal savings deposits).....	11,745	11,500	11,568	11,719
United States deposits.....	851	215	189	192
United States Government securities borrowed.....	1,943	1,553	1,496	1,706
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,709	2,572	1,726	3,099
Notes and bills rediscounted.....	3,443	2,618	1,521	2,635
Acceptances executed for customers, etc.....	33	21		6
Acceptances executed by other banks for account of this bank.....	40	173	34	216
Liabilities other than those above stated.....	187	196	206	222
Total	60,787	57,267	56,324	58,385

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	531 banks	531 banks	531 banks	533 banks
RESOURCES				
Loans and discounts (including rediscounts).....	255, 141	255, 362	245, 775	252, 758
Overdrafts.....	986	918	839	1, 537
Customer's liability account of "acceptances".....	218		24	
United States Government securities.....	59, 160	53, 640	48, 388	47, 593
Other bonds, stocks, securities, etc.....	13, 969	12, 253	12, 143	13, 476
Banking house, furniture, and fixtures.....	12, 604	12, 792	13, 002	13, 476
Other real estate owned.....	6, 579	6, 748	6, 905	7, 203
Lawful reserve with Federal reserve bank.....	23, 622	20, 704	18, 733	21, 894
Items with Federal reserve bank in process of collection.....	1, 800	1, 628	1, 677	2, 422
Cash in vault and amount due from national banks.....	87, 571	63, 682	52, 734	89, 333
Amount due from State banks, bankers, and trust companies.....	5, 748	6, 168	5, 531	7, 720
Exchanges for clearing house.....	629	452	315	390
Checks on other banks in the same place.....	1, 723	1, 188	1, 139	1, 522
Outside checks and other cash items.....	1, 655	1, 323	1, 141	1, 450
Redemption fund and due from United States Treasurer.....	1, 306	1, 306	1, 305	1, 288
Other assets.....	541	465	495	650
Total.....	473, 252	438, 629	410, 146	462, 712
LIABILITIES				
Capital stock paid in.....	43, 440	43, 442	43, 372	43, 651
Surplus fund.....	24, 424	24, 356	24, 354	24, 332
All other undivided profits, less expenses and taxes paid.....	8, 425	10, 542	10, 158	11, 319
National bank notes outstanding.....	25, 860	25, 836	25, 794	25, 600
Due to Federal reserve banks.....	366	284	270	446
Amount due to national banks.....	17, 364	12, 911	10, 400	15, 891
Amount due to State banks, bankers, and trust companies.....	18, 023	12, 055	7, 675	15, 431
Certified checks outstanding.....	99	133	139	121
Cashier's checks outstanding.....	6, 420	4, 445	2, 894	2, 925
Demand deposits.....	283, 644	252, 077	228, 151	267, 926
Time deposits (including postal savings deposits).....	38, 546	44, 329	44, 916	45, 376
United States deposits.....	2, 449	2, 666	1, 201	1, 933
United States Government securities borrowed.....	168	144	156	168
Bonds and securities, other than United States, borrowed.....	65	102	96	131
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 407	2, 242	4, 740	4, 066
Notes and bills rediscounted.....	1, 977	2, 802	5, 409	3, 011
Letters of credit and travelers' checks sold for cash and outstanding.....	9	7	9	6
Acceptances executed for customers, etc.....	218		24	
Liabilities other than those above stated.....	348	256	388	379
Total.....	473, 252	438, 629	410, 146	462, 712

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

DALLAS

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	69, 625	68, 629	58, 913	68, 229
Overdrafts	161	101	73	183
Customer's liability account of "acceptances"	915	200	517	1, 024
United States Government securities	18, 055	16, 683	16, 534	16, 744
Other bonds, stocks, securities, etc.	2, 925	3, 613	2, 936	3, 138
Banking house, furniture, and fixtures	3, 064	3, 398	3, 423	3, 543
Other real estate owned	579	259	400	203
Lawful reserve with Federal reserve bank	5, 608	6, 543	6, 037	5, 052
Items with Federal reserve bank in process of collection	10, 668	6, 670	6, 791	12, 306
Cash in vault and amount due from national banks	9, 774	6, 177	7, 355	14, 574
Amount due from State banks, bankers, and trust companies	3, 623	2, 936	2, 180	5, 563
Exchanges for clearing house	2, 440	2, 114	1, 670	2, 956
Checks on other banks in the same place	79	95	55	29
Outside checks and other cash items	1, 176	319	479	634
Redemption fund and due from United States Treasurer	220	225	225	225
Total	128, 912	117, 962	107, 588	134, 403
LIABILITIES				
Capital stock paid in	8, 650	9, 150	9, 150	9, 150
Surplus fund	2, 415	2, 565	2, 570	2, 573
All other undivided profits, less expenses and taxes paid	2, 391	2, 600	2, 720	3, 098
National bank notes outstanding	4, 705	4, 485	4, 488	4, 464
Amount due to national banks	19, 438	12, 663	10, 720	23, 372
Amount due to State banks, bankers, and trust companies	11, 264	10, 090	6, 852	13, 372
Certified checks outstanding	66	64	86	100
Cashier's checks outstanding	5, 570	2, 489	1, 891	2, 398
Demand deposits	50, 329	51, 288	50, 748	56, 912
Time deposits (including postal savings deposits)	16, 486	14, 810	13, 850	12, 883
United States deposits	5, 640	6, 401	3, 077	4, 742
Bills payable (including all obligations representing money borrowed other than rediscounts)		275	275	275
Notes and bills rediscounted	1, 029	854	607	
Letters of credit and travelers' checks sold for cash and outstanding	14	28	37	40
Acceptances executed for customers, etc.	915	200	517	1, 024
Total	128, 912	117, 962	107, 588	134, 403

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

EL PASO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	19,779	19,499	15,730	14,479
Overdrafts	16	17	7	13
Customer's liability account of "acceptances"	352	123	414	555
United States Government securities	2,392	1,027	1,550	1,998
Other bonds, stocks, securities, etc.	2,029	1,319	932	1,578
Banking house, furniture, and fixtures	1,400	1,413	1,336	1,336
Other real estate owned	366	399	85	99
Lawful reserve with Federal reserve bank	1,734	1,461	1,082	1,535
Items with Federal reserve bank in process of collection	854	604	602	825
Cash in vault and amount due from national banks	1,877	2,409	2,815	3,497
Amount due from State banks, bankers, and trust companies	401	362	518	918
Exchanges for clearing house	400	306	334	162
Checks on other banks in the same place	117	94	220	123
Outside checks and other cash items	213	419	318	249
Redemption fund and due from United States Treasurer	73	42	38	38
Other assets	59	61	86	110
Total	32,062	30,155	26,157	27,515
LIABILITIES				
Capital stock paid in	2,200	2,006	1,500	1,500
Surplus fund	396	375	375	375
All other undivided profits, less expenses and taxes paid	87	109	146	153
National bank notes outstanding	1,446	836	745	743
Amount due to national banks	990	973	1,518	890
Amount due to State banks, bankers, and trust companies	1,334	1,191	850	1,841
Certified checks outstanding	13	13	29	6
Cashier's checks outstanding	523	394	807	288
Demand deposits	13,188	13,544	11,765	13,144
Time deposits (including postal savings deposits)	9,903	9,421	7,914	7,514
United States deposits	17	216	17	379
Bills payable (including all obligations representing money borrowed other than rediscounts)	220	167	-----	75
Notes and bills rediscounted	1,373	745	74	50
Letters of credit and travelers' checks sold for cash and outstanding	11	7	3	2
Acceptances executed for customers, etc.	352	123	414	555
Liabilities other than those above stated	15	41	-----	-----
Total	32,062	30,155	26,157	27,515

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

FORT WORTH

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	37, 770	35, 748	34, 315	35, 915
Overdrafts,	65	57	117	83
Customer's liability account of "acceptances"	400			
United States Government securities	6, 648	6, 737	4, 870	5, 147
Other bonds, stocks, securities, etc.	3, 106	2, 681	1, 282	1, 220
Banking house, furniture, and fixtures	2, 564	2, 564	2, 730	2, 729
Other real estate owned	691	686	648	615
Lawful reserve with Federal reserve bank	4, 323	2, 815	3, 532	3, 602
Items with Federal reserve bank in process of collection	5, 887	4, 004	3, 741	6, 826
Cash in vault and amount due from national banks	10, 012	6, 981	6, 359	10, 985
Amount due from State banks, bankers, and trust companies	1, 938	1, 042	1, 284	1, 578
Exchanges for clearing house	917	480	1, 207	666
Checks on other banks in the same place	446	103	139	193
Outside checks and other cash items	258	170	239	340
Redemption fund and due from United States Treasurer	100	100	100	100
Other assets	31	40	45	9
Total	75, 156	64, 208	60, 608	70, 008
LIABILITIES				
Capital stock paid in	3, 950	3, 950	3, 950	3, 950
Surplus fund	2, 350	2, 350	2, 350	2, 250
All other undivided profits, less expenses and taxes paid	830	993	910	1, 062
National bank notes outstanding	1, 987	1, 973	1, 968	1, 978
Due to Federal reserve banks	438	308	410	378
Amount due to national banks	14, 217	7, 255	6, 926	11, 892
Amount due to State banks, bankers, and trust companies	10, 728	6, 309	4, 417	8, 751
Certified checks outstanding	23	19	14	12
Cashier's checks outstanding	7, 955	538	1, 213	581
Demand deposits	24, 127	29, 745	27, 182	29, 873
Time deposits (including postal savings deposits)	7, 014	8, 412	8, 907	8, 523
United States deposits	775	722	315	177
Bills payable (including all obligations representing money borrowed other than rediscounts)			850	
Notes and bills rediscounted	361	1, 610	1, 117	502
Letters of credit and travelers' checks sold for cash and outstanding	1	1	1	1
Acceptances executed for customers, etc.	400			
Liabilities other than those above stated		83	78	78
Total	75, 156	64, 208	60, 608	70, 008

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

GALVESTON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	9,736	14,561	12,653	18,526
Overdrafts	5	10	21	22
United States Government securities	1,886	4,304	4,575	3,703
Other bonds, stocks, securities, etc.	543	656	818	896
Banking house, furniture, and fixtures	325	327	328	618
Other real estate owned	58	233	242	78
Lawful reserve with Federal reserve bank	699	1,254	965	2,075
Items with Federal reserve bank in process of collection	501	343	469	817
Cash in vault and amount due from national banks	961	1,513	2,487	4,518
Amount due from State banks, bankers, and trust companies	206	424	513	1,620
Exchanges for clearing house	1,180	415	518	1,151
Checks on other banks in the same place		11	26	
Outside checks and other cash items	26	28	89	43
Redemption fund and due from United States Treasurer	18	18	43	68
Other assets	13	12	10	18
Total	16,157	24,109	23,757	34,153
LIABILITIES				
Capital stock paid in	600	1,600	1,600	1,600
Surplus fund	550	550	550	550
All other undivided profits, less expenses and taxes paid	161	180	285	311
National bank notes outstanding	353	352	853	1,349
Due to Federal reserve banks	409	110	102	563
Amount due to national banks	931	1,392	1,618	5,891
Amount due to State banks, bankers, and trust companies	1,816	3,088	2,146	6,655
Certified checks outstanding	2	3	2	3
Cashier's checks outstanding	55	130	84	100
Demand deposits	4,381	5,870	5,691	6,203
Time deposits (including postal savings deposits)	6,681	10,794	10,784	10,888
United States deposits	218	40	42	40
Total	16,157	24,109	23,757	34,153

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

HOUSTON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	9 banks	9 banks	9 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	74,552	69,119	65,493	70,863
Overdrafts	51	79	99	123
Customer's liability account of "acceptances"	1,656	327	28	461
United States Government securities	14,462	13,060	10,472	9,663
Other bonds, stocks, securities, etc.	2,946	4,410	4,432	5,979
Banking house, furniture, and fixtures	4,194	4,442	4,801	5,127
Other real estate owned	527	553	578	527
Lawful reserve with Federal reserve bank	8,681	6,450	6,716	7,286
Items with Federal reserve bank in process of collection	6,143	5,239	5,114	7,450
Cash in vault and amount due from national banks	12,514	10,545	11,529	25,326
Amount due from State banks, bankers, and trust companies	2,926	1,883	1,943	4,026
Exchanges for clearing house	3,192	1,230	1,309	2,213
Checks on other banks in the same place	1,097	644	794	709
Outside checks and other cash items	321	283	350	182
Redemption fund and due from United States Treasurer	210	210	210	180
Other assets	95	149	136	138
Total	133,567	118,623	114,004	141,153
LIABILITIES				
Capital stock paid in	7,600	7,600	7,600	7,950
Surplus fund	3,595	3,595	3,595	3,620
All other undivided profits, less expenses and taxes paid	2,543	2,703	2,062	2,797
National bank notes outstanding	4,161	4,128	4,164	3,584
Amount due to national banks	16,954	11,807	9,095	21,696
Amount due to State banks, bankers, and trust companies	20,279	14,906	11,741	21,734
Certified checks outstanding	32	114	41	48
Cashier's checks outstanding	1,937	1,006	1,531	1,873
Demand deposits	52,110	47,523	49,426	52,554
Time deposits (including postal savings deposits)	20,116	21,380	22,556	22,355
United States deposits	1,343	1,526	546	645
United States Government securities borrowed	46			1,250
Bills payable (including all obligations representing money borrowed other than rediscounts)	600	1,600	300	300
Notes and bills rediscounted	336	80	434	
Letters of credit and travelers' checks sold for cash and outstanding	10		3	
Acceptances executed for customers, etc.	1,656	327	28	461
Acceptances executed by other banks for account of this bank	3			
Liabilities other than those above stated	246	328	282	286
Total	133,567	118,623	114,004	141,153

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

SAN ANTONIO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	26,628	26,908	25,723	26,192
Overdrafts	365	179	79	79
Customers' liability account of "acceptances"	6	18	31	-----
United States Government securities	6,192	6,099	5,258	6,547
Other bonds, stocks, securities, etc.	587	651	840	1,750
Banking house, furniture, and fixtures	3,281	3,292	3,231	3,253
Other real estate owned	308	418	560	770
Lawful reserve with Federal reserve bank	3,043	2,673	2,818	3,255
Items with Federal reserve bank in process of collection	1,343	1,043	968	1,302
Cash in vault and amount due from national banks	6,211	5,813	5,958	11,027
Amount due from State banks, bankers, and trust companies	953	1,079	1,220	2,812
Exchanges for clearing house	855	551	575	565
Checks on other bank in the same place	41	19	41	9
Outside checks and other cash items	139	89	98	66
Redemption fund and due from United States Treasurer	203	237	203	202
Other assets	73	261	72	83
Total	50,228	49,330	47,670	57,912
LIABILITIES				
Capital stock paid in	4,750	4,750	4,750	4,750
Surplus fund	1,715	1,715	1,725	1,710
All other undivided profits, less expenses and taxes paid	645	812	564	759
National bank notes outstanding	4,036	3,986	3,982	3,993
Due to Federal reserve banks	274	124	189	207
Amount due to national banks	2,523	2,397	2,260	3,657
Amount due to State banks, bankers, and trust companies	4,789	3,946	3,745	5,468
Certified checks outstanding	21	32	26	79
Cashier's checks outstanding	671	464	594	417
Demand deposits	24,662	23,316	22,061	25,501
Time deposits (including postal savings deposits)	5,534	5,583	7,084	10,703
United States deposits	294	319	270	461
Bills payable (including all obligations representing money borrowed other than rediscounts)	-----	275	35	-----
Notes and bills rediscounted	200	1,274	95	-----
Letters of credit and travelers' checks sold for cash and outstanding	6	59	25	6
Acceptances executed for customers, etc.	6	18	31	-----
Liabilities other than those above stated	102	260	234	201
Total	50,228	49,330	47,670	57,912

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

TEXAS—Continued

WACO

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	14, 501	12, 813	12, 151	12, 422
Overdrafts	34	41	36	44
United States Government securities	2, 285	2, 553	2, 437	2, 647
Other bonds, stocks, securities, etc.	138	218	215	885
Banking house, furniture, and fixtures	472	474	476	478
Other real estate owned	223	218	214	183
Lawful reserve with Federal reserve bank	1, 382	1, 274	1, 093	1, 322
Items with Federal reserve bank in process of collection	723	378	445	968
Cash in vault and amount due from national banks	3, 913	3, 559	2, 431	5, 313
Amount due from State banks, bankers, and trust companies	361	355	343	402
Exchanges for clearing house	329	249	268	472
Checks on other banks in the same place	30	7	8	9
Outside checks and other cash items	105	42	49	50
Redemption fund and due from United States Treasurer	90	90	90	90
Other assets	42	36	64	46
Total	24, 628	22, 307	20, 320	25, 331
LIABILITIES				
Capital stock paid in	2, 050	2, 050	2, 050	2, 050
Surplus fund	615	615	615	615
All other undivided profits, less expenses and taxes paid	335	436	444	562
National bank notes outstanding	1, 765	1, 786	1, 789	1, 779
Due to Federal reserve banks	141	104	82	165
Amount due to national banks	2, 871	2, 241	1, 627	3, 082
Amount due to State banks, bankers, and trust companies	1, 888	1, 014	447	1, 839
Certified checks outstanding	3	2	7	3
Cashier's checks outstanding	371	105	115	308
Demand deposits	10, 861	9, 868	8, 573	10, 667
Time deposits (including postal savings deposits)	3, 658	4, 016	4, 223	4, 118
United States deposits	30	30	30	30
Bills payable (including all obligations representing money borrowed other than rediscounts)	40	40	40	40
Notes and bills rediscounted			273	73
Total	24, 628	22, 307	20, 320	25, 331

Abstract of reports since September 14, 1923; arranged by States and reserve cities—
Continued

UTAH

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	14 banks	13 banks	13 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,922	5,768	5,641	5,647
Overdrafts.....	19	5	9	16
United States Government securities.....	1,275	1,215	1,118	1,142
Other bonds, stocks, securities, etc.....	607	604	537	640
Banking house, furniture, and fixtures.....	384	383	383	387
Other real estate owned.....	138	109	114	111
Lawful reserve with Federal reserve bank.....	508	383	351	372
Items with Federal reserve bank in process of collection.....	7			
Cash in vault and amount due from national banks.....	1,364	645	540	806
Amount due from State banks, bankers, and trust companies.....	143	85	105	185
Checks on other banks in the same place.....	22	17	16	19
Outside checks and other cash items.....	19	24	12	20
Redemption fund and due from United States Treasurer.....	30	28	28	30
Other assets.....	9	1	1	1
Total.....	10,447	9,267	8,855	9,376
LIABILITIES				
Capital stock paid in.....	800	775	775	800
Surplus fund.....	343	342	342	348
All other undivided profits, less expenses and taxes paid.....	93	109	117	117
National bank notes outstanding.....	591	565	561	588
Amount due to national banks.....				18
Amount due to State banks, bankers, and trust companies.....	154	84	92	150
Certified checks outstanding.....	16		1	8
Cashier's checks outstanding.....	57	26	44	37
Demand deposits.....	4,361	3,432	3,061	3,168
Time deposits (including postal savings deposits).....	3,922	3,884	3,777	4,026
Bills payable (including all obligations representing money borrowed other than rediscounts).....	42	37	30	70
Notes and bills rediscounted.....	68	13	55	46
Total.....	10,447	9,267	8,855	9,376

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

UTAH—Continued

OGDEN

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,543	4,824	5,043	5,143
Overdrafts	7	14	15	10
United States Government securities	1,239	1,173	1,171	1,163
Other bonds, stocks, securities, etc.	653	726	755	1,072
Banking house, furniture, and fixtures	466	469	470	475
Other real estate owned	315	304	300	300
Lawful reserve with Federal reserve bank	651	518	520	606
Items with Federal reserve bank in process of collection	297	184	211	287
Cash in vault and amount due from national banks	1,163	1,068	894	1,342
Amount due from State banks, bankers, and trust companies	306	296	302	356
Exchanges for clearing house	178	108	130	93
Checks on other banks in the same place	2	4	6	1
Outside checks and other cash items	15	10	10	4
Redemption fund and due from United States Treasurer	39	39	39	39
Other assets	4	—	1	6
Total	10,878	9,737	9,867	10,847
LIABILITIES				
Capital stock paid in	850	850	850	850
Surplus fund	275	250	250	250
All other undivided profits, less expenses and taxes paid	221	220	246	264
National bank notes outstanding	774	773	770	769
Amount due to national banks	752	618	483	770
Amount due to State banks, bankers, and trust companies	1,298	885	762	866
Certified checks outstanding	3	1	7	4
Cashier's checks outstanding	52	43	147	64
Demand deposits	5,246	4,336	4,780	4,866
Time deposits (including postal savings deposits)	1,406	1,758	1,570	1,984
United States deposits	1	1	—	—
Notes and bills rediscounted	—	—	—	160
Letters of credit and travelers' checks sold for cash and outstanding	—	2	2	—
Total	10,878	9,737	9,867	10,847

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

UTAH—Continued

SALT LAKE CITY

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	17,333	17,751	17,879	17,710
Overdrafts	18	20	20	26
Customer's liability account of "acceptances"	25			
United States Government securities	3,891	3,687	3,487	3,722
Other bonds, stocks, securities, etc.	2,007	2,774	2,869	3,436
Banking house, furniture, and fixtures	1,879	909	986	1,009
Other real estate owned	124	125	142	143
Lawful reserve with Federal reserve bank	2,527	1,772	1,870	2,196
Items with Federal reserve bank in process of collection	2,421	1,367	1,451	1,979
Cash in vault and amount due from national banks	2,790	2,598	3,901	4,475
Amount due from State banks, bankers, and trust companies	745	823	375	1,620
Exchanges for clearing house	946	725	1,136	563
Checks on other banks in the same place	70	49	98	21
Outside checks and other cash items	144	150	94	40
Redemption fund and due from United States Treasurer	93	92	92	93
Other assets	93	98	62	58
Total	35,106	32,940	34,462	37,091
LIABILITIES				
Capital stock paid in	1,900	1,900	1,900	1,900
Surplus fund	910	910	910	910
All other undivided profits, less expenses and taxes paid	338	366	431	487
National bank notes outstanding	1,832	1,814	1,812	1,805
Amount due to national banks	2,835	1,503	1,527	2,687
Amount due to State banks, bankers, and trust companies	4,162	3,834	4,829	5,829
Certified checks outstanding	35	40	41	22
Cashier's checks outstanding	431	420	534	231
Demand deposits	16,967	15,180	15,451	17,139
Time deposits (including postal savings deposits)	5,626	6,926	6,967	6,002
United States deposits	25	23	30	41
Letters of credit and travelers' checks sold for cash and outstanding	7	11		
Acceptances executed for customers, etc.	25			
Liabilities other than those above stated	13	13	30	38
Total	35,106	32,940	34,462	37,091

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

VERMONT

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	17 banks	46 banks	46 banks	46 banks
RESOURCES				
Loans and discounts (including rediscounts).....	30,841	30,295	31,255	31,217
Overdrafts.....	22	35	44	32
United States Government securities.....	6,798	6,477	6,285	6,066
Other bonds, stocks, securities, etc.....	14,720	15,084	15,417	16,312
Banking house, furniture, and fixtures.....	966	1,021	1,041	1,060
Other real estate owned.....	46	47	43	70
Lawful reserve with Federal reserve bank.....	2,040	1,837	2,032	2,083
Items with Federal reserve bank in process of collection.....	540	516	605	562
Cash in vault and amount due from national banks.....	3,724	2,821	3,388	3,329
Amount due from State banks, bankers, and trust companies.....	155	126	141	175
Checks on other banks in the same place.....	112	88	105	131
Outside checks and other cash items.....	133	129	187	170
Redemption fund and due from United States Treasurer.....	213	210	220	219
Other assets.....	315	269	354	313
Total.....	60,625	58,955	61,117	61,771
LIABILITIES				
Capital stock paid in.....	5,110	5,060	5,060	5,060
Surplus fund.....	2,653	2,714	2,732	2,732
All other undivided profits, less expenses and taxes paid.....	1,895	2,048	1,922	2,321
National bank notes outstanding.....	4,214	4,152	4,357	4,319
Due to Federal reserve banks.....	156	85	170	190
Amount due to national banks.....	7	2	12	18
Amount due to State banks, bankers, and trust companies.....	1,404	1,273	1,146	1,373
Certified checks outstanding.....	41	25	30	10
Cashier's checks outstanding.....	216	202	237	218
Demand deposits.....	16,313	14,030	15,738	16,693
Time deposits (including postal savings deposits).....	26,035	26,677	27,277	27,043
United States deposits.....	76	107	104	96
United States Government securities borrowed.....	170	224	60	10
Bonds and securities, other than United States, borrowed.....	27	27	27	27
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,278	1,412	1,171	1,059
Notes and bills rediscounted.....	904	787	953	475
Liabilities other than those above stated.....	126	130	121	127
Total.....	60,625	58,955	61,117	61,771

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

VIRGINIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	175 banks	176 banks	176 banks	176 banks
RESOURCES				
Loans and discounts (including rediscounts)	196,343	195,014	197,179	193,982
Overdrafts	262	161	167	184
Customer's liability account of "acceptances"	2,099	2,312	1,345	260
United States Government securities	32,388	31,976	30,694	29,187
Other bonds, stocks, securities, etc.	16,594	16,582	16,146	15,898
Banking house, furniture, and fixtures	9,169	9,302	8,748	9,567
Other real estate owned	1,199	1,323	1,373	1,522
Lawful reserve with Federal reserve bank	11,312	9,741	9,762	10,498
Items with Federal reserve bank in process of collection	5,780	4,284	4,280	4,295
Cash in vault and amount due from national banks	18,348	14,868	14,539	19,410
Amount due from State banks, bankers, and trust companies	1,992	1,852	1,603	2,370
Exchanges for clearing house	1,763	949	1,134	730
Checks on other banks in the same place	950	834	729	497
Outside checks and other cash items	1,149	883	1,063	594
Redemption fund and due from United States Treasurer	1,005	1,026	1,040	1,039
Other assets	251	270	1,127	270
Total	300,604	291,377	290,929	290,303
LIABILITIES				
Capital stock paid in	23,404	23,697	23,749	23,708
Surplus fund	16,895	17,148	17,257	17,286
All other undivided profits, less expenses and taxes paid	5,671	6,483	5,825	7,015
National bank notes outstanding	20,050	20,346	20,588	20,577
Due to Federal reserve banks	1,555	1,446	1,715	1,668
Amount due to national banks	4,938	3,262	3,182	4,581
Amount due to State banks, bankers, and trust companies	8,098	5,494	5,079	5,164
Certified checks outstanding	413	272	385	296
Cashier's checks outstanding	910	707	801	685
Demand deposits	99,639	85,917	81,800	84,764
Time deposits (including postal savings deposits)	98,649	105,243	109,638	109,834
United States deposits	1,377	1,284	1,315	1,895
United States Government securities borrowed	658	661	658	633
Bonds and securities, other than United States, borrowed	21	3	3	13
Bills payable (including all obligations representing money borrowed other than rediscounts)	6,837	6,907	6,312	3,642
Notes and bills rediscounted	9,121	9,937	10,918	7,677
Letters of credit and travelers' checks sold for cash and outstanding	3	3	19	4
Acceptances executed for customers, etc.	2,099	2,277	1,345	260
Acceptances executed by other banks for account of this bank		35		
Liabilities other than those above stated	266	255	340	601
Total	300,604	291,377	290,929	290,303

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

VIRGINIA—Continued

RICHMOND

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	65,363	67,581	65,477	67,262
Overdrafts	10	10	9	15
Customer's liability account of "acceptances"	739	343	1,251	1,039
United States Government securities	8,069	6,532	4,934	4,354
Other bonds, stocks, securities, etc.	3,433	3,501	3,545	4,076
Banking house, furniture, and fixtures	2,137	2,249	1,883	1,895
Other real estate owned	107	158	178	284
Lawful reserve with Federal reserve bank	4,348	5,157	3,496	4,589
Items with Federal reserve bank in process of collection	9,957	8,625	8,825	9,608
Cash in vault and amount due from national banks	3,722	3,122	4,192	4,622
Amount due from State banks, bankers, and trust companies	2,441	2,220	2,688	2,710
Exchanges for clearing house	1,994	1,153	4,537	2,269
Checks on other banks in the same place	112	39	57	27
Outside checks and other cash items	72	63	89	39
Redemption fund and due from United States Treasurer	117	117	137	82
Other assets	150	173	121	106
Total	102,791	101,043	101,419	103,577
LIABILITIES				
Capital stock paid in	6,300	6,300	6,300	6,300
Surplus fund	6,240	6,240	6,240	6,240
All other undivided profits, less expenses and taxes paid	2,008	2,537	2,516	2,879
National bank notes outstanding	2,268	2,307	2,678	1,627
Amount due to national banks	14,518	11,163	12,253	16,027
Amount due to State banks, bankers, and trust companies	12,824	10,023	10,268	10,983
Certified checks outstanding	463	452	395	272
Cashier's checks outstanding	170	157	2,311	177
Demand deposits	31,123	33,507	34,466	32,775
Time deposits (including postal savings deposits)	18,857	19,291	19,932	19,877
United States deposits	910	739	990	2,022
United States Government securities borrowed	601	675	595	565
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,630	2,750	-----	800
Notes and bills rediscounted	2,724	4,212	383	1,045
Acceptances executed for customers, etc.	816	343	1,751	1,639
Liabilities other than those above stated	339	347	341	349
Total	102,791	101,043	101,419	103,577

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	102 banks	100 banks	100 banks	99 banks
RESOURCES				
Loans and discounts (including rediscounts).....	65,622	65,942	65,496	61,544
Overdrafts.....	62	74	71	74
Customer's liability account of "acceptances".....	89	109	10	1
United States Government securities.....	15,522	17,668	16,554	16,295
Other bonds, stocks, securities, etc.....	18,370	18,811	17,309	19,144
Banking house, furniture, and fixtures.....	4,690	4,727	4,826	4,881
Other real estate owned.....	1,179	1,109	1,152	1,290
Lawful reserve with Federal reserve bank.....	5,636	5,938	5,770	6,129
Items with Federal reserve bank in process of collection.....	89	91	66	90
Cash in vault and amount due from national banks.....	11,965	12,754	12,904	16,717
Amount due from State banks, bankers, and trust companies.....	1,349	1,283	1,229	2,554
Exchanges for clearing house.....	429	444	466	440
Checks on other banks in the same place.....	340	305	365	343
Outside checks and other cash items.....	518	329	489	245
Redemption fund and due from United States Treasurer.....	185	209	185	185
Other assets.....	272	210	213	187
Total.....	126,317	130,003	127,105	130,119
LIABILITIES				
Capital stock paid in.....	8,355	8,265	8,340	8,290
Surplus fund.....	3,890	3,893	3,742	3,762
All other undivided profits, less expenses and taxes paid.....	1,074	1,042	1,007	1,707
National bank notes outstanding.....	3,671	3,646	3,618	3,608
Due to Federal reserve banks.....	1			
Amount due to national banks.....	842	682	1,052	978
Amount due to State banks, bankers, and trust companies.....	1,716	1,800	1,596	2,268
Certified checks outstanding.....	114	142	193	98
Cashier's checks outstanding.....	655	580	579	701
Demand deposits.....	58,656	62,606	58,535	61,057
Time deposits (including postal savings deposits).....	43,839	44,911	45,901	46,366
United States deposits.....	608	581	467	525
United States Government securities borrowed.....	305	300	321	240
Bonds and securities, other than United States, borrowed.....		31	10	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,439	965	1,004	355
Notes and bills rediscounted.....	1,058	471	672	122
Letters of credit and travelers' checks sold for cash and outstanding.....	11	9	9	1
Acceptances executed for customers, etc.....	89	109	10	1
Liabilities other than those above stated.....	24	60	49	40
Total.....	126,317	130,003	127,105	130,119

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WASHINGTON—Continued

SEATTLE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	10 banks	9 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts).....	55,624	61,452	58,788	56,665
Overdrafts.....	38	22	40	27
Customer's liability account of "acceptances".....	331	424	351	734
United States Government securities.....	19,742	19,038	20,128	19,237
Other bonds, stocks, securities, etc.....	13,063	12,453	12,300	13,993
Banking house, furniture, and fixtures.....	2,905	2,860	2,925	3,025
Other real estate owned.....	377	353	350	329
Lawful reserve with Federal reserve bank.....	7,711	7,129	7,801	7,981
Items with Federal reserve bank in process of collection.....	4,051	2,365	3,369	3,084
Cash in vault and amount due from national banks.....	11,528	9,341	9,304	13,354
Amount due from State banks, bankers, and trust companies.....	4,985	5,293	6,165	11,638
Exchanges for clearing house.....	4,801	4,338	3,697	3,044
Checks on other banks in the same place.....	389	405	198	219
Outside checks and other cash items.....	568	500	486	346
Redemption fund and due from United States Treasurer.....	108	108	153	158
Other assets.....	235	287	275	338
Total.....	126,456	126,368	126,330	134,182
LIABILITIES				
Capital stock paid in.....	6,200	6,000	6,000	6,000
Surplus fund.....	2,718	2,648	2,639	2,839
All other undivided profits, less expenses and taxes paid.....	1,736	1,925	1,966	2,383
National bank notes outstanding.....	2,144	2,151	3,060	3,206
Amount due to national banks.....	4,817	6,334	5,068	7,963
Amount due to State banks, bankers, and trust companies.....	10,801	8,328	9,934	9,911
Certified checks outstanding.....	490	506	346	317
Cashier's checks outstanding.....	1,386	1,337	1,362	1,467
Demand deposits.....	60,281	60,281	59,972	61,042
Time deposits (including postal savings deposits).....	32,515	32,111	32,844	34,014
United States deposits.....	1,630	2,762	1,474	3,320
United States Government securities borrowed.....	791	950	810	790
Bonds and securities, other than United States, borrowed.....	470			
Bills payable (including all obligations representing money borrowed other than rediscounts).....		300	100	
Notes and bills rediscounted.....		147	123	57
Letters of credit and travelers' checks sold for cash and outstanding.....	44	63	138	19
Acceptances executed for customers, etc.....	337	432	388	756
Liabilities other than those above stated.....	96	93	106	98
Total.....	126,456	126,368	126,330	134,182

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WASHINGTON—Continued

SPOKANE

[In thousands of dollars]

	Dec 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	26,370	26,212	27,097	26,968
Overdrafts.....	31	19	40	67
Customer's liability account of "acceptances".....	10	-----	15	29
United States Government securities.....	3,489	3,341	3,101	3,145
Other bonds, stocks, securities, etc.....	2,057	2,496	2,004	2,384
Banking house, furniture, and fixtures.....	1,568	1,550	1,559	1,566
Other real estate owned.....	153	157	144	128
Lawful reserve with Federal reserve bank.....	1,716	2,040	1,990	2,385
Items with Federal reserve bank in process of collection.....	1,444	1,157	1,066	1,476
Cash in vault and amount due from national banks.....	3,195	2,868	2,565	3,837
Amount due from State banks, bankers, and trust companies.....	363	334	471	955
Exchanges for clearing house.....	667	608	587	567
Checks on other banks in the same place.....	4	16	7	12
Outside checks and other cash items.....	70	16	46	24
Redemption fund and due from United States Treasurer.....	123	122	123	124
Other assets.....	141	147	139	153
Total.....	41,401	41,083	40,994	43,820
LIABILITIES				
Capital stock paid in.....	2,898	2,900	2,900	2,900
Surplus fund.....	640	640	640	640
All other undivided profits, less expenses and taxes paid.....	453	346	275	449
National bank notes outstanding.....	2,424	2,418	2,432	2,444
Amount due to national banks.....	2,339	2,322	1,799	3,238
Amount due to State banks, bankers, and trust companies.....	3,436	2,791	3,525	4,186
Certified checks outstanding.....	31	76	58	14
Cashier's checks outstanding.....	291	326	223	270
Demand deposits.....	12,798	14,329	13,403	13,935
Time deposits (including postal savings deposits).....	14,355	14,290	14,945	15,641
United States deposits.....	69	57	48	68
Bills payable (including all obligations representing money borrowed other than rediscounts).....	275	-----	-----	-----
Notes and bills rediscounted.....	1,380	588	726	-----
Letters of credit and travelers' checks sold for cash and outstanding.....	-----	-----	4	5
Acceptances executed for customers, etc.....	10	-----	15	29
Liabilities other than those above stated.....	2	-----	1	1
Total.....	41,401	41,083	40,994	43,820

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	125 banks	125 banks	125 banks	124 banks
RESOURCES				
Loans and discounts (including rediscounts)	133, 257	131, 070	131, 320	129, 668
Overdrafts	133	115	112	152
United States Government securities	22, 599	23, 494	22, 283	21, 263
Other bonds, stocks, securities, etc.	16, 364	18, 659	17, 002	16, 290
Banking house, furniture, and fixtures	6, 128	6, 322	6, 267	7, 044
Other real estate owned	679	640	714	715
Lawful reserve with Federal reserve bank	8, 146	8, 372	7, 784	7, 404
Items with Federal reserve bank in process of collection	1, 239	1, 206	1, 831	1, 888
Cash in vault and amount due from national banks	14, 827	13, 674	11, 792	12, 912
Amount due from State banks, bankers, and trust companies	1, 274	1, 286	1, 238	1, 154
Exchanges for clearing house	648	536	584	353
Checks on other banks in the same place	505	390	420	352
Outside checks and other cash items	497	294	381	309
Redemption fund and due from United States Treasurer	545	538	544	542
Other assets	584	434	150	85
Total	207, 425	207, 030	202, 422	200, 131
LIABILITIES				
Capital stock paid in	12, 811	13, 086	13, 126	13, 426
Surplus fund	10, 592	10, 383	10, 529	11, 076
All other undivided profits, less expenses and taxes paid	4, 726	5, 256	5, 198	5, 915
National bank notes outstanding	10, 586	10, 610	10, 700	10, 584
Due to Federal reserve banks	716	513	1, 006	872
Amount due to national banks	2, 336	2, 695	1, 819	2, 243
Amount due to State banks, bankers, and trust companies	4, 785	4, 628	4, 015	4, 183
Certified checks outstanding	178	215	193	221
Cashier's checks outstanding	1, 495	554	521	677
Demand deposits	79, 557	82, 519	76, 669	74, 582
Time deposits (including postal savings deposits)	65, 790	67, 206	66, 947	65, 533
United States deposits	635	590	531	719
United States Government securities borrowed	1, 650	782	799	531
Bills payable (including all obligations representing money borrowed other than rediscounts)	7, 547	5, 458	7, 008	7, 120
Notes and bills rediscounted	3, 799	2, 344	3, 095	2, 274
Acceptances executed for customers, etc.			3	
Liabilities other than those above stated	222	191	263	175
Total	207, 425	207, 030	202, 422	200, 131

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WISCONSIN

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	151 banks	148 banks	150 banks	151 banks
RESOURCES				
Loans and discounts (including rediscounts)	143,247	149,623	149,241	142,555
Overdrafts	131	171	154	168
Customer's liability account of "acceptances"	75	—	10	10
United States Government securities	27,568	27,127	26,973	26,848
Other bonds, stocks, securities, etc.	32,818	34,002	35,176	39,841
Banking house, furniture, and fixtures	8,550	8,610	8,841	8,864
Other real estate owned	1,085	1,269	1,508	1,596
Lawful reserve with Federal reserve bank	9,736	9,917	10,158	10,178
Items with Federal reserve bank in process of collection	1,031	1,206	1,006	1,052
Cash in vault and amount due from national banks	20,756	23,325	21,954	25,583
Amount due from State banks, bankers, and trust companies	1,654	2,165	2,137	3,356
Exchanges for clearing house	479	363	434	330
Checks on other banks in the same place	1,088	859	926	682
Outside checks and other cash items	462	374	395	375
Redemption fund and due from United States Treasurer	594	588	591	577
Other assets	469	559	470	489
Total	249,743	260,158	260,024	262,495
LIABILITIES				
Capital stock paid in	17,275	17,275	17,550	17,640
Surplus fund	8,363	8,369	8,441	8,521
All other undivided profits, less expenses and taxes paid	5,014	5,422	5,242	6,297
National bank notes outstanding	11,629	11,647	11,706	11,509
Due to Federal reserve banks	13	25	26	21
Amount due to national banks	810	1,598	1,138	1,051
Amount due to State banks, bankers, and trust companies	6,486	7,947	7,425	8,306
Certified checks outstanding	165	321	230	159
Cashier's checks outstanding	948	983	672	741
Demand deposits	80,466	88,837	85,615	84,638
Time deposits (including postal savings deposits)	113,352	114,562	118,593	120,348
United States deposits	736	710	508	1,144
United States Government securities borrowed	37	36	45	64
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,340	409	583	372
Notes and bills rediscounted	2,544	1,518	1,654	1,190
Letters of credit and travelers' checks sold for cash and outstanding	—	6	4	4
Acceptances executed for customers, etc.	75	—	10	10
Acceptances executed by other banks for account of this bank	4	3	—	—
Liabilities other than those above stated	486	490	492	480
Total	249,743	260,158	260,024	262,495

Abstract of reports since September 14, 1923, arranged by States and reserve cities—Continued

WISCONSIN—Continued

MILWAUKEE

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	4 banks	5 banks	5 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	86,177	101,301	96,006	93,796
Overdrafts.....	21	33	61	24
Customer's liability account of "acceptances".....	652	163	112	153
United States Government securities.....	10,143	11,336	11,067	12,474
Other bonds, stocks, securities, etc.....	5,060	5,476	6,383	8,003
Banking house, furniture, and fixtures.....	3,434	3,935	4,079	4,146
Other real estate owned.....	230	230	230	227
Lawful reserve with Federal reserve bank.....	7,073	8,446	8,443	8,563
Items with Federal reserve bank in process of collection.....	2,607	2,655	2,393	2,791
Cash in vault and amount due from national banks.....	10,030	9,612	10,512	19,529
Amount due from State banks, bankers, and trust companies.....	4,782	4,314	4,577	6,638
Exchanges for clearing house.....	3,818	2,802	2,263	2,492
Checks on other banks in the same place.....	80	142	120	72
Outside checks and other cash items.....	189	463	522	428
Redemption fund and due from United States Treasurer.....	183	183	218	213
Other assets.....	416	444	417	408
Total.....	134,895	151,535	147,403	159,957
LIABILITIES				
Capital stock paid in.....	8,000	9,000	9,000	9,200
Surplus fund.....	5,800	6,000	6,000	6,000
All other undivided profits, less expenses and taxes paid.....	2,864	3,347	3,130	3,625
National bank notes outstanding.....	3,627	3,639	4,335	4,231
Due to Federal reserve banks.....	574	1,039	700	628
Amount due to national banks.....	6,117	7,122	15,246	10,090
Amount due to State banks, bankers, and trust companies.....	16,893	20,917	9,927	20,871
Certified checks outstanding.....	209	372	278	227
Cashier's checks outstanding.....	480	437	465	621
Demand deposits.....	57,104	63,237	64,529	70,469
Time deposits (including postal savings deposits).....	23,581	28,189	30,452	32,221
United States deposits.....	840	2,874	1,495	874
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,000			
Notes and bills rediscounted.....	4,659	4,486	927	176
Letters of credit and travelers' checks sold for cash and outstanding.....	25	19	13	28
Acceptances executed for customers, etc.....	586	32	4	
Acceptances executed by other banks for account of this bank.....	66	131	108	153
Liabilities other than those above stated.....	470	694	764	543
Total.....	134,895	151,535	147,403	159,957

Abstract of reports since September 14, 1923, arranged by States and reserve cities—
Continued

WYOMING

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	43 banks	39 banks	37 banks	35 banks
RESOURCES				
Loans and discounts (including rediscounts)	39,405	37,349	34,877	25,566
Overdrafts	44	58	47	41
United States Government securities	4,305	4,407	4,514	4,496
Other bonds, stocks, securities, etc.	2,784	2,695	2,961	2,694
Banking house, furniture, and fixtures ..	1,627	1,606	1,589	1,492
Other real estate owned	338	321	268	287
Lawful reserve with Federal reserve bank ..	2,943	2,677	2,530	2,316
Items with Federal reserve bank in process of collection ..	10			9
Cash in vault and amount due from national banks ..	9,342	8,158	7,595	10,194
Amount due from State banks, bankers, and trust companies ..	721	491	578	688
Exchanges for clearing house	555	442	505	179
Checks on other banks in the same place ..	203	98	84	64
Outside checks and other cash items	157	119	132	63
Redemption fund and due from United States Treasurer ..	126	122	114	94
Other assets	34	28	5	3
Total	62,624	58,571	55,799	48,186
LIABILITIES				
Capital stock paid in	3,370	3,220	3,075	2,725
Surplus fund	2,598	2,518	2,415	1,977
All other undivided profits, less expenses and taxes paid ..	492	405	405	443
National bank notes outstanding	2,486	2,410	2,263	1,846
Amount due to national banks	1,893	1,475	1,313	1,097
Amount due to State banks, bankers, and trust companies ..	2,805	2,202	1,971	1,922
Certified checks outstanding	25	68	94	39
Cashier's checks outstanding	623	408	429	360
Demand deposits	31,276	28,245	27,046	24,095
Time deposits (including postal savings deposits) ..	15,974	10,211	15,260	13,092
United States deposits	198	164	178	103
United States Government securities borrowed ..	10	23	14	19
Bills payable (including all obligations representing money borrowed other than rediscounts) ..	146	74	182	186
Notes and bills rediscounted	719	1,145	1,150	282
Letters of credit and travelers' checks sold for cash and outstanding ..	8	3	1	
Liabilities other than those above stated	1		3	
Total	62,624	58,571	55,799	48,186

TABLE NO. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924

DECEMBER 31, 1923

[In thousands of dollars]

	District No. 1 (388 banks)	District No. 2 (692 banks)	District No. 3 (656 banks)	District No. 4 (759 banks)	District No. 5 (561 banks)	District No. 6 (385 banks)	District No. 7 (1,058 banks)	District No. 8 (497 banks)	District No. 9 (831 banks)	District No. 10 (1,086 banks)	District No. 11 (659 banks)	District No. 12 (607 banks)	Total United States (8,179 banks)
RESOURCES													
Loans and discounts (including rediscounts)	991,957	2,690,871	915,537	1,018,042	798,335	492,157	1,658,532	518,432	585,662	773,379	568,928	861,690	11,873,722
Overdrafts	323	684	169	574	735	883	1,479	749	683	1,412	1,797	980	10,468
Customer's liability account of acceptances	34,735	108,924	13,158	3,239	7,447	1,510	15,868	1,925	6,250	1,202	3,547	9,632	207,437
United States Government securities, etc.	177,717	708,636	214,521	278,345	140,018	92,043	296,645	117,547	109,058	123,643	119,801	185,385	2,563,359
Other bonds, stocks, and securities, etc.	226,610	681,307	382,216	337,570	94,524	52,968	246,735	100,617	83,271	93,938	31,776	145,092	2,476,654
Banking house, furniture, and fixtures	41,607	69,590	41,180	62,943	41,345	25,409	75,293	20,527	24,074	37,064	32,151	41,595	512,778
Other real estate owned	6,257	6,144	4,073	7,281	7,366	4,417	12,153	4,049	12,227	10,839	10,858	8,202	93,866
Lawful reserve with Federal reserve banks	82,636	357,986	90,591	95,251	56,059	38,130	165,821	45,415	42,343	68,929	53,527	84,150	1,180,838
Items with Federal reserve banks in process of collection	45,280	104,616	51,691	39,131	35,444	13,033	51,486	25,438	8,141	29,783	28,863	27,267	460,173
Cash in vault	31,129	64,601	35,347	41,720	25,459	18,210	59,826	14,815	17,976	20,972	21,224	27,967	385,246
Amount due from national banks	61,798	53,321	76,081	86,657	66,546	52,997	158,312	48,663	73,367	127,037	122,611	100,780	1,028,170
Amount due from State banks, bankers, and trust companies in the United States	9,002	27,901	18,221	22,144	20,753	24,629	54,554	22,549	21,851	35,351	19,480	43,103	319,538
Exchanges for clearing house	36,256	626,596	60,758	22,817	19,178	8,362	69,151	14,709	9,748	14,170	10,493	33,741	925,979
Checks on other banks in the same place	1,612	36,266	11,958	4,115	5,112	3,134	6,679	1,989	1,729	4,547	3,909	3,822	84,872
Outside checks and other cash items	8,519	15,813	4,277	3,844	3,822	3,795	7,408	1,658	6,600	4,605	4,258	9,000	73,599
Redemption fund and due from United States Treasurer	2,641	4,676	2,956	5,060	3,250	2,176	4,570	2,208	1,750	2,237	2,415	2,781	36,720
Other assets	17,016	98,397	6,468	4,998	4,443	992	9,744	1,638	4,084	1,383	1,189	11,512	161,884
Total	1,775,095	5,656,329	1,929,402	2,033,731	1,329,836	834,875	2,894,256	942,948	1,008,814	1,356,491	1,036,827	1,596,699	22,395,303
LIABILITIES													
Capital stock paid in	109,207	254,545	95,472	126,865	92,653	59,047	179,532	70,452	66,681	90,148	81,065	99,408	1,325,075
Surplus fund	83,385	294,884	145,397	113,932	68,240	36,283	119,352	34,050	35,521	44,665	39,289	52,711	1,067,709
Undivided profits less expenses, interest, and taxes paid	52,892	130,986	44,174	54,539	26,446	14,288	58,755	18,374	17,031	16,581	16,188	23,597	473,851
National bank notes outstanding	52,071	92,779	58,345	99,734	62,600	43,258	90,472	43,855	34,629	44,308	48,229	55,140	725,441
Amount due to Federal reserve banks	4,163	5,989	3,540	1,312	7,176	1,074	927	291	89	89	1,858	546	26,965

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924—Continued

DECEMBER 31, 1923—Continued

[In thousands of dollars]

	District No. 1 (388 banks)	District No. 2 (592 banks)	District No. 3 (656 banks)	District No. 4 (759 banks)	District No. 5 (561 banks)	District No. 6 (385 banks)	District No. 7 (1,058 banks)	District No. 8 (497 banks)	District No. 9 (831 banks)	District No. 10 (1,086 banks)	District No. 11 (659 banks)	District No. 12 (607 banks)	Total United States (8,179 banks)
LIABILITIES—continued													
Amount due to national banks.....	38,851	266,473	54,788	56,290	40,651	24,740	134,012	43,620	38,873	89,470	78,022	54,446	920,236
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	78,050	533,155	129,054	89,373	75,300	49,358	280,668	78,798	61,461	95,886	77,280	99,418	1,647,810
Certified checks outstanding.....	5,501	158,753	2,080	5,251	2,321	631	6,838	437	708	992	298	2,604	186,414
Cashiers' checks outstanding.....	8,153	194,035	12,952	13,290	6,444	3,535	14,954	5,033	9,772	28,398	24,827	26,218	347,611
Demand deposits.....	804,708	2,462,070	769,863	841,854	491,529	344,804	1,243,106	392,420	341,655	623,446	515,085	758,121	9,588,661
Time deposits (including postal-saving deposits).....	404,528	926,778	528,620	548,478	378,737	207,758	636,084	203,232	364,402	265,704	126,053	356,524	4,946,898
United States Deposits.....	18,243	35,088	10,950	16,985	10,063	7,542	17,357	4,582	5,058	5,418	12,148	12,047	155,481
United States Government securities bor- rowed.....	590	2,716	1,449	15,013	3,485	2,482	2,999	4,197	626	1,273	315	3,142	38,287
Bonds and securities other than United States borrowed.....	27	50	-----	531	50	260	21	65	2	804	81	1,147	3,038
Bills payable (including all obligations rep- resenting money borrowed other than rediscounted).....	21,328	102,535	41,772	22,395	26,340	12,340	39,903	15,398	9,514	13,239	3,331	16,071	324,166
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with in- dorsement).....	53,815	53,611	13,444	19,609	27,516	24,114	39,193	24,392	14,653	33,933	8,282	21,334	333,896
Letters of credit and travelers' checks sold for cash and outstanding.....	867	1,551	33	440	36	-----	2,084	10	27	70	52	303	5,473
Acceptances executed for customers and to furnish dollar exchange less those pur- chased or discounted.....	34,489	108,616	11,041	3,271	7,504	2,362	13,886	1,970	5,907	1,204	3,547	10,634	204,431
Acceptances executed by other banks.....	2,262	9,181	2,925	113	43	126	2,420	-----	343	-----	3	214	17,630
Liabilities other than those stated.....	1,965	22,543	3,503	4,456	2,702	873	11,093	1,742	1,862	952	865	3,074	56,230
Total.....	1,775,095	5,656,329	1,929,402	2,033,731	1,329,836	834,875	2,894,256	942,948	1,008,814	1,356,491	1,036,827	1,596,699	22,395,303
Sept. 14, 1923.....	1,747,971	5,142,951	1,879,870	2,053,163	1,290,692	768,915	2,886,288	914,825	1,019,012	1,373,622	962,529	1,662,593	21,702,431
Increase.....	27,124	513,378	49,532	-----	39,144	65,960	7,968	28,123	-----	-----	74,298	-----	692,872
Decrease.....	-----	-----	-----	19,432	-----	-----	-----	-----	10,198	17,131	-----	65,894	-----

	District No. 1 (385 banks)	District No. 2 (607 banks)	District No. 3 (656 banks)	District No. 4 (758 banks)	District No. 5 (660 banks)	District No. 6 (385 banks)	District No. 7 (1,056 banks)	District No. 8 (498 banks)	District No. 9 (803 banks)	District No. 10 (1,064 banks)	District No. 11 (652 banks)	District No. 12 (596 banks)	Total United States (8,110 banks)
RESOURCES													
Loans and discounts (including rediscounts)-----	991,364	2,706,060	939,492	1,038,553	803,888	512,687	1,682,627	518,092	581,095	753,949	556,447	864,947	11,949,201
Overdrafts-----	338	707	207	538	568	755	1,725	693	997	1,339	1,561	1,386	10,814
Customers' liability of acceptances-----	45,121	100,575	12,497	4,362	5,893	1,874	14,240	827	4,788	704	732	10,959	202,572
United States Government securities, etc-----	166,015	683,811	204,223	286,050	130,881	86,916	291,262	107,653	116,308	122,152	111,346	184,175	2,490,792
Other bonds, stocks, and securities, etc-----	226,301	711,313	386,793	346,049	99,036	54,521	237,747	103,444	83,092	89,505	30,488	142,363	2,510,652
Banking house, furniture, and fixtures-----	42,941	71,495	42,389	65,003	42,330	26,806	76,994	21,166	23,970	37,134	32,703	42,266	525,197
Other real estate owned-----	7,620	6,050	4,712	8,069	8,077	4,568	13,687	4,121	12,439	11,541	10,849	8,410	100,083
Lawful reserve with Federal reserve banks.	80,428	378,504	87,643	92,863	53,005	37,929	155,401	42,162	42,547	67,940	46,771	75,573	1,160,766
Items with Federal reserve banks in process of collection-----	36,769	91,820	40,975	30,800	30,291	12,756	44,647	20,710	6,170	21,773	20,571	22,016	379,307
Cash in vault-----	26,884	66,573	30,635	36,479	20,651	15,130	54,141	13,138	17,336	26,414	18,602	26,433	312,416
Amount due from national banks-----	48,893	51,172	69,326	80,393	50,635	51,775	152,892	43,531	77,954	124,449	90,001	88,005	938,026
Amount due from State banks, bankers, and trust companies in the United States-----	7,605	22,647	16,224	24,665	17,814	23,143	47,473	17,057	20,192	30,841	16,371	38,889	282,921
Exchanges for clearing house-----	27,740	624,731	34,187	17,769	14,263	8,027	56,485	8,082	6,716	11,417	6,094	27,208	842,719
Checks on other banks in the same place-----	1,199	31,770	8,384	2,635	3,870	2,120	6,224	1,411	1,175	2,884	2,408	2,928	67,008
Outside checks and other cash items-----	6,239	10,262	3,310	2,964	3,888	3,965	5,756	1,493	5,605	3,282	2,909	6,779	56,392
Redemption fund and due from United States Treasurer-----	2,639	4,786	2,980	5,094	3,300	2,288	4,563	2,209	1,716	2,229	2,398	2,939	37,141
Other assets-----	13,523	96,957	6,195	5,000	4,786	1,286	9,687	1,856	3,969	2,069	1,259	10,604	157,191
Total-----	1,731,619	5,649,173	1,890,172	2,056,235	1,293,176	846,546	2,855,551	907,645	1,006,069	1,309,622	951,510	1,555,880	22,053,198
LIABILITIES													
Capital stock paid in-----	108,356	256,515	95,859	128,752	93,059	63,001	180,968	70,974	65,266	88,758	81,882	101,432	1,334,822
Surplus fund-----	83,562	208,916	146,429	114,295	68,671	37,527	119,089	34,166	34,750	43,892	39,109	52,304	1,072,710
Undivided profits less expenses, interest, and taxes paid-----	56,020	137,709	49,362	58,886	30,526	16,711	62,070	18,377	15,797	18,340	19,010	24,975	507,783
National bank notes outstanding-----	51,905	94,355	38,453	100,109	63,553	43,857	90,145	43,862	33,611	43,845	46,757	55,734	726,986
Amount due to Federal reserve banks-----	3,224	5,965	3,244	1,085	6,113	2,462	1,361	160	1	5	1,117	591	25,328
Amount due to national banks-----	33,901	257,491	54,277	59,651	32,701	24,976	155,978	29,684	39,861	83,049	53,234	51,630	886,433
Amount due to State banks, bankers, and trust companies in the United States and foreign countries-----	79,174	581,514	114,082	90,278	56,415	49,546	296,799	74,479	68,964	92,455	56,600	92,715	1,653,021
Certified checks outstanding-----	5,736	160,383	2,845	2,287	2,449	1,026	7,813	326	1,049	1,049	429	2,305	187,697
Cashier's checks outstanding-----	9,759	161,097	8,634	5,698	4,594	3,042	15,733	3,501	9,125	13,717	10,232	17,234	261,766
Demand deposits-----	764,341	2,454,180	720,376	849,303	460,956	336,151	1,177,446	371,118	345,349	617,060	476,932	715,028	9,388,240

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924—Continued

MARCH 31, 1924—Continued

[In thousands of dollars]

	District No. 1 (385 banks)	District No. 2 (697 banks)	District No. 3 (656 banks)	District No. 4 (758 banks)	District No. 5 (560 banks)	District No. 6 (385 banks)	District No. 7 (1,056 banks)	District No. 8 (498 banks)	District No. 9 (803 banks)	District No. 10 (1,064 banks)	District No. 11 (652 banks)	District No. 12 (596 banks)	Total United (8,110 States banks)
LIABILITIES—continued													
Time deposits (including postal-saving deposits).....	426,168	952,871	551,765	571,297	391,383	224,190	642,883	210,267	360,238	273,064	135,965	367,740	5,107,831
United States deposits.....	17,771	35,009	20,987	20,164	12,909	4,860	25,671	3,883	9,233	5,624	13,078	11,540	180,729
United States Government securities borrowed.....	1,098	2,756	815	11,169	3,514	3,137	3,017	4,309	604	1,815	169	3,281	35,684
Bonds and securities other than United States borrowed.....	27	50	5	502	40	243	76	5	1	770	118	695	2,532
Bills payable (including all obligations representing money borrowed other than rediscounts).....	17,195	71,850	34,059	19,018	25,862	8,307	20,985	12,965	5,063	4,989	5,405	13,190	238,888
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	22,818	45,215	12,834	16,221	32,667	23,829	33,207	16,738	11,129	19,220	9,472	28,295	271,645
Letters of credit and travelers' checks sold for cash and outstanding.....	921	1,986	45	488	115	-----	1,807	42	52	78	108	566	6,208
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	43,098	92,905	11,029	4,338	5,964	2,233	14,053	827	4,398	707	732	12,956	193,240
Acceptances executed by other banks.....	4,659	16,369	2,370	101	86	223	1,029	63	390	-----	-----	165	25,455
Liabilities other than those stated.....	1,886	22,037	3,302	2,593	1,799	1,225	5,421	1,899	1,188	1,185	1,161	3,504	47,200
Total.....	1,731,619	5,649,173	1,890,172	2,056,235	1,293,176	846,546	2,855,551	907,645	1,006,069	1,309,622	951,510	1,555,880	22,053,198
December 31, 1923.....	1,775,095	5,656,329	1,929,402	2,033,731	1,329,836	834,875	2,894,256	942,948	1,008,814	1,356,491	1,036,827	1,596,699	22,395,303
Increase.....	-----	-----	-----	22,504	-----	-----	11,671	-----	-----	-----	-----	-----	-----
Decrease.....	43,476	7,156	39,230	-----	36,660	-----	38,705	35,303	2,745	46,869	85,317	40,819	842,105

	District No. 1 (385 banks)	District No. 2 (606 banks)	District No. 3 (660 banks)	District No. 4 (753 banks)	District No. 5 (559 banks)	District No. 6 (385 banks)	District No. 7 (1,058 banks)	District No. 8 (497 banks)	District No. 9 (794 banks)	District No. 10 (1,054 banks)	District No. 11 (651 banks)	District No. 12 (588 banks)	Total United States (8,080 banks)
RESOURCES													
Loans and discounts (including rediscounts)	976,468	2,857,269	962,089	1,015,066	800,468	496,590	1,704,467	511,043	552,178	732,923	525,447	841,136	11,975,144
Overdrafts	359	753	181	572	588	552	1,469	665	1,000	1,338	1,421	1,175	10,073
Customers' liability account of acceptances	29,512	65,999	9,621	1,687	4,600	779	9,140	479	2,745	384	1,073	9,810	135,829
United States Government securities, etc.	177,312	708,773	199,161	293,135	121,858	77,145	295,121	98,977	111,638	120,257	100,803	183,259	2,478,439
Other bonds, stocks, securities, etc.	246,630	810,221	398,296	348,319	95,065	59,584	246,704	104,248	86,356	94,975	28,230	140,654	2,659,282
Banking house, furniture, and fixtures	42,701	73,371	43,320	67,230	41,804	27,240	78,031	21,345	23,433	37,710	32,950	43,385	532,580
Other real estate owned	7,856	5,711	5,250	8,411	8,451	5,052	15,136	4,361	13,131	11,787	10,987	8,482	104,615
Lawful reserve with Federal reserve banks	85,260	374,368	91,572	90,879	52,313	39,021	185,942	37,716	43,525	71,969	44,524	81,581	1,198,670
Items with Federal reserve banks in process of collection	37,002	100,805	41,725	33,801	31,888	11,626	45,603	19,094	7,365	24,768	20,579	23,084	597,340
Cash in vault	27,477	58,708	30,283	35,768	20,702	15,404	55,372	13,337	17,515	26,116	17,719	23,082	344,483
Amount due from national banks	66,336	65,552	88,073	93,181	54,164	58,694	193,888	62,616	88,445	144,243	82,467	99,197	1,098,856
Amount due from State banks, bankers, and trust companies in the United States	10,276	32,073	18,966	28,220	19,556	23,927	72,267	22,497	25,756	34,651	15,336	11,121	344,666
Exchanges for clearing house	31,953	691,636	33,137	16,705	19,458	6,654	58,772	9,137	8,707	13,691	6,427	29,231	925,568
Checks on other banks in the same place	1,635	37,839	8,580	2,877	4,348	2,282	5,788	1,361	1,275	3,777	2,907	3,041	75,710
Outside checks and other cash items	9,077	15,428	4,664	3,887	3,194	2,262	7,776	1,886	5,453	4,120	3,071	8,848	69,666
Redemption fund and due from United States Treasurer	2,734	4,903	2,989	5,053	3,293	2,207	4,620	2,186	1,687	2,201	2,387	2,844	37,104
Other assets	16,997	104,377	4,985	5,358	5,107	1,142	10,971	1,997	3,951	1,613	1,317	9,433	167,248
Total	1,769,585	6,007,786	1,933,912	2,050,149	1,286,917	830,161	2,993,067	912,945	994,220	1,326,523	897,645	1,552,363	22,555,273
LIABILITIES													
Capital stock paid in	108,881	257,106	96,307	127,825	93,086	63,030	182,092	70,659	63,536	88,264	81,257	101,218	1,333,261
Surplus fund	85,037	302,093	148,192	115,240	69,037	37,895	119,883	34,001	34,397	43,092	39,046	52,010	1,079,923
Undivided profits less expenses, interest, and taxes paid	54,962	140,475	48,914	56,900	28,933	16,637	61,246	18,225	14,547	17,267	18,542	24,858	501,506
National bank notes outstanding	52,783	96,170	58,706	99,313	63,539	43,680	91,703	43,321	32,830	43,679	47,170	50,292	729,186
Amount due to Federal reserve banks	2,992	7,696	2,784	1,113	7,352	1,106	1,240	336	1		1,220	605	26,445
Amount due to national banks	45,995	322,336	64,691	65,657	35,269	25,096	195,709	46,761	39,387	94,392	45,894	53,808	1,034,995
Amount due to State banks, bankers, and trust companies in the United States and foreign countries	89,887	659,104	129,263	93,854	61,217	44,910	302,374	79,648	59,721	93,301	41,184	104,214	1,758,677
Certified checks outstanding	5,714	195,244	2,423	2,751	3,452	1,029	9,704	811	1,280	1,211	373	2,717	226,709
Cashier's checks outstanding	8,365	219,048	7,446	6,100	7,011	2,644	15,433	4,157	9,741	14,990	9,950	18,618	323,504
Demand deposits	796,829	2,675,765	743,931	833,834	442,635	324,045	1,270,943	372,138	352,084	621,020	447,081	708,443	9,588,748
Time deposits (including postal-savings deposits)	437,670	970,465	574,152	593,104	399,888	233,360	672,441	216,940	359,681	277,345	137,807	383,661	5,258,714

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924—Continued

JUNE 30, 1924—Continued

[In thousands of dollars]

	District No. 1 (385 banks)	District No. 2 (696 banks)	District No. 3 (660 banks)	District No. 4 (753 banks)	District No. 5 (559 banks)	District No. 6 (385 banks)	District No. 7 (1,058 banks)	District No. 8 (497 banks)	District No. 9 (794 banks)	District No. 10 (1,054 banks)	District No. 11 (651 banks)	District No. 12 (588 banks)	Total United States (8,080 banks)
LIABILITIES—continued													
United States deposits.....	21,732	17,260	14,198	11,686	9,982	4,629	15,442	2,320	5,568	5,512	6,412	6,830	121,571
United States Government securities borrowed.....	408	2,306	733	11,391	3,208	2,658	2,871	3,982	213	1,491	299	2,982	32,542
Bonds and securities other than United States borrowed.....	27	50	-----	384	90	399	49	55	1	606	115	689	2,465
Bills payable (including all obligations representing money borrowed other than rediscounts).....	11,943	23,130	19,723	15,900	22,865	6,388	8,945	7,430	4,781	5,275	7,376	10,031	143,847
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	10,913	32,910	7,248	8,208	31,416	19,888	25,044	9,639	12,190	16,944	11,467	10,911	196,778
Letters of credit and travelers' checks sold for cash and outstanding.....	1,553	3,204	160	632	100	6	2,790	55	73	97	94	615	9,439
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	29,846	60,735	8,700	1,824	5,083	1,178	9,678	480	2,331	386	1,073	10,097	131,411
Acceptances executed by other banks.....	1,976	10,402	2,791	-----	170	48	713	-----	422	-----	-----	859	17,381
Liabilities other than those stated.....	2,071	12,227	3,550	2,373	2,584	1,335	4,767	1,987	1,436	1,651	1,285	2,905	38,171
Total.....	1,769,585	6,007,786	1,938,912	2,050,149	1,286,917	830,161	2,993,067	912,945	994,220	1,326,523	897,645	1,552,363	22,555,273
Mar. 31, 1924.....	1,731,619	5,649,173	1,890,172	2,056,235	1,293,176	846,546	2,855,551	907,645	1,006,069	1,309,622	951,510	1,555,880	22,053,198
Increase.....	37,966	358,613	43,740	-----	-----	-----	137,516	5,300	-----	16,901	-----	-----	502,075
Decrease.....	-----	-----	-----	6,086	6,259	16,385	-----	-----	11,849	-----	53,865	3,517	-----

	District No. 1 (382 banks)	District No. 2 (701 banks)	District No. 3 (664 banks)	District No. 4 (752 banks)	District No. 5 (556 banks)	District No. 6 (384 banks)	District No. 7 (1,057 banks)	District No. 8 (495 banks)	District No. 9 (788 banks)	District No. 10 (1,049 banks)	District No. 11 (654 banks)	District No. 12 (587 banks)	Total United States (8,069 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,027,993	2,932,429	996,352	999,050	802,470	504,130	1,719,489	534,360	572,224	722,319	553,071	842,617	12,206,504
Overdrafts.....	341	714	232	650	804	1,008	1,567	939	880	1,474	2,278	1,346	12,223
Customer's liability account of acceptances.....	29,314	73,326	12,234	2,438	4,966	1,100	9,379	706	2,481	49	2,118	7,555	145,666
United States Government securities, etc.....	167,835	770,428	191,717	322,876	129,169	76,925	289,192	85,008	117,739	129,648	100,219	194,198	2,575,854
Other bonds, stocks, and securities, etc.....	268,125	887,210	431,364	361,138	101,901	65,538	273,813	108,768	102,453	105,533	34,220	155,753	2,895,816
Banking house, furniture, and fixtures.....	44,274	75,602	45,050	67,857	43,703	27,944	75,006	21,396	23,488	37,759	34,720	44,899	541,698
Other real estate owned.....	7,866	5,855	5,029	7,635	8,970	5,440	16,338	4,438	13,189	12,860	11,068	8,756	107,444
Lawful reserve with Federal reserve banks.....	90,868	438,251	93,612	97,072	54,364	37,967	179,179	49,106	49,190	77,365	49,996	87,461	1,303,631
Item with Federal reserve banks in process of collection.....	38,300	88,522	45,903	30,586	32,771	14,673	48,602	27,383	10,901	29,938	33,803	26,512	427,894
Cash in vault.....	25,505	62,043	30,414	37,883	22,341	17,745	54,386	14,448	17,720	27,539	22,592	26,766	359,382
Amount due from national banks.....	69,185	77,832	113,206	104,456	67,549	64,356	208,269	64,832	110,743	222,346	153,327	149,366	1,411,556
Amount due from State banks, bankers, and trust companies in the United States.....	9,514	33,214	24,241	32,451	22,627	35,154	65,241	35,099	28,984	55,704	28,384	67,975	438,588
Exchanges for clearing house.....	26,458	383,183	27,272	13,426	11,525	6,513	42,456	8,463	10,529	12,317	8,975	24,243	575,360
Checks on other banks in the same place.....	1,075	24,441	5,299	2,124	2,624	2,001	5,345	1,309	1,063	3,205	2,787	2,512	53,785
Outstanding checks and other cash items.....	4,463	9,048	2,314	2,376	2,530	2,000	5,685	1,782	7,920	4,731	3,177	6,839	52,865
Redemption fund and due from United States Treasurer.....	2,068	4,927	2,955	5,023	3,161	2,177	4,617	2,158	1,676	2,135	2,358	2,940	36,701
Other assets.....	27,444	93,836	6,457	6,127	4,120	1,739	10,328	1,604	4,283	1,380	1,630	8,871	166,809
Total.....	1,841,228	5,960,861	2,033,741	2,092,167	1,315,795	866,400	3,008,892	961,699	1,081,463	1,446,302	1,044,723	1,658,515	23,311,786
LIABILITIES													
Capital stock paid in.....	108,581	258,230	97,858	127,025	93,120	63,300	177,822	69,879	63,336	87,832	81,911	102,883	1,331,777
Surplus fund.....	84,814	303,235	151,047	114,861	69,490	37,964	109,812	34,043	34,418	42,417	38,919	52,593	1,073,613
Undivided profits less expenses, interest, and taxes paid.....	59,478	153,797	57,067	62,893	33,064	18,594	65,907	20,964	16,360	19,479	20,855	28,146	556,004
National-bank notes outstanding.....	52,581	95,728	58,030	98,896	62,342	43,164	91,832	42,880	32,947	42,333	46,729	50,077	723,639
Amount due to Federal reserve banks.....	3,751	7,495	3,022	985	7,062	1,136	1,053	173			2,020	645	27,542
Amount due to national banks.....	49,056	372,731	82,289	92,557	45,847	30,518	219,202	62,596	65,101	147,938	88,865	81,604	1,638,304
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	98,478	644,612	142,635	109,274	62,061	50,226	303,946	87,057	91,036	137,377	79,533	127,253	1,933,488
Certified checks outstanding.....	4,620	124,382	2,689	2,388	2,209	876	5,425	458	873	957	415	2,036	147,388
Cashier's checks outstanding.....	7,867	120,310	6,553	4,540	3,927	2,853	11,634	3,716	13,445	12,957	9,099	19,614	217,115
Demand deposits.....	828,777	2,618,628	769,261	825,859	455,761	340,627	1,279,238	384,680	373,477	659,147	509,567	746,245	9,791,267

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended October 10, 1924—Continued

OCTOBER 10, 1924—Continued

[In thousands of dollars]

[illegible]

TABLE No. 61.—Classification of loans, investments, and deposits of national banks for each year from 1914 to 1924, inclusive

[In thousands of dollars]

Year	Num- ber banks	Loans													Total	
		On demand			On time			Secured by im- proved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other leins on realty not in accordance with sec. 24, Fed- eral reserve act, as amended		Accept- ances of other banks dis- counted	Accept- ances report- ing bank pur- chased or dis- counted	Cus- tomers' liability on ac- count of drafts paid under letters of credit		
		Paper with one or more individu- al or firm names (not se- cured by col- lateral)	Secured by stocks and bonds	Secured by other personal securi- ties, in- cluding merch- and- ware- house receipts, etc.	Paper with one or more individual or firm names (not secured by col- lateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise ware- house receipts, etc.	For debts pre- viously con- tracted (sec. 5137 U. S. R. S.)		All other real estate loans						
								On farm land	On other real estate	Farm lands	Other real estate	Farm lands	Other real estate			
June 30, 1914...	7,525	616,911	¹ 1,036,977	184,822	² 3,403,353	³ 1,372,828	697,930									6,430,069
June 23, 1915...	7,605	611,698	883,812	223,639	3,264,347	866,767	661,338					⁴ 150,595	24,500			6,659,971
June 30, 1916...	7,579	660,213	1,159,007	300,879	3,760,225	1,020,612	772,963					⁵ 160,633				7,679,107
June 20, 1917...	7,604	700,198	1,261,631	300,212	4,561,790	1,064,254	959,904					⁶ 107,361	78,610	31,929		8,957,678
June 29, 1918...	7,705	620,765	1,150,073	300,212	5,297,256	1,428,094	959,904					⁷ 99,486	145,182	49,239		10,135,842
June 30, 1919...	7,785	597,560	1,307,787	317,236	5,251,324	2,130,598	1,014,073					⁸ 91,667	150,849	56,747		11,010,206
June 30, 1920...	8,030	707,229	1,261,984	392,277	7,604,971	1,855,906	1,390,122					⁹ 93,927	146,838	22,260		13,611,416
June 30, 1921...	8,154	679,704	1,151,114	342,394	6,564,444	1,548,053	1,320,323	93,042	60,024	60,895	45,695	5,899	14,682	94,470	7,347	12,004,515
June 30, 1922...	8,249	657,298	1,408,369	270,583	5,818,207	1,499,092	1,112,434	101,795	87,035	100,784	60,351	6,522	14,804	75,906	31,911	11,248,214
June 30, 1923...	8,241	733,536	1,463,203	276,090	6,176,743	1,519,317	1,111,273	108,892	125,070	127,339	67,942	10,393	23,101	60,874	11,392	2,506
June 30, 1924...	8,085	737,559	1,545,625	263,618	6,123,604	1,559,698	1,087,096	116,009	188,897	120,122	74,535	9,031	26,543	91,026	33,998	1,367

¹ Includes loans secured by other personal securities.² Includes \$1,336,693. On time, single-name paper without other security.³ Includes all loans secured by mortgages or other real estate security.⁴ Includes all real estate loans under sec. 24, Federal reserve act.⁵ Includes all real estate loans not under sec. 24, Federal reserve act.

TABLE No. 61.—*Classification of loans, investments, and deposits of national banks for each year from 1914 to 1924, inclusive—Continued*

[In thousands of dollars]

Year	Investments									
	Number banks	United States Government securities	State, county, and other municipal bonds	Railroad bonds	Other public- service corporation bonds	All other bonds	Claims, warrants, judgments, etc.	Foreign government bonds	Other foreign bonds, securities	Total in- vestments
June 30, 1914	7,525	799,316	176,017	341,691	218,215	328,095	35,926	10,019	5,609	1,914,888
June 23, 1915	7,605	783,454	244,473	379,191	220,304	340,418	53,341	33,787	13,402	2,068,370
June 30, 1916	7,579	731,205	278,180	467,629	274,928	301,503	141,444	116,768	40,303	2,351,960
June 20, 1917	7,604	1,076,256	315,511	467,291	295,835	361,954	143,612	284,123	68,486	3,013,068
June 29, 1918	7,705	2,116,785	330,384	406,135	267,337	271,998	290,822	227,578	56,233	3,957,272
June 30, 1919	7,785	3,171,912	322,984	412,371	275,849	306,775	309,428	193,890	54,312	5,047,521
June 30, 1920	8,080	2,269,575	338,357	416,430	283,118	309,755	328,305	179,971	60,954	4,186,465
June 30, 1921	8,154	2,019,497	393,682	404,936	277,205	352,405	373,617	140,226	63,513	4,025,081
June 30, 1922	8,249	2,285,459	414,414	486,453	318,456	423,040	385,554	162,054	87,895	4,563,325
June 30, 1923	8,241	2,693,846	401,816	503,348	337,293	521,200	367,241	153,723	91,236	5,069,703
June 30, 1924	8,085	2,481,778	505,528	573,571	397,560	575,743	343,623	179,470	85,055	5,142,328

Year	Number banks	Deposits									
		Individual deposits (including postal savings)							All other deposits		Total deposits
		Individual deposits subject to check	Demand certificates and other deposits due in less than 30 days	State, county, or other municipal and all other demand deposits and dividends unpaid	Time certificates of deposits due on and after 30 days	State, county, or other municipal and all other time deposits	Postal savings deposits	Total individual deposits (including postal savings)	United States deposits	Due to banks including certified checks and cashiers' checks	
June 30, 1914	7, 525	5, 077, 626	503, 897	18, 660	519, 220		23, 841	6, 143, 244	66, 654	2, 353, 851	8, 563, 749
June 23, 1915	7, 605	4, 517, 697	519, 513	64, 083	512, 827	772, 600	41, 422	6, 428, 142	48, 964	2, 344, 136	8, 821, 242
June 30, 1916	7, 579	5, 577, 629	460, 312	83, 008	690, 438	979, 249	59, 979	7, 850, 615	39, 457	2, 987, 015	10, 877, 087
June 20, 1917	7, 604	6, 560, 268	480, 027	103, 357	824, 898	1, 265, 721	89, 142	9, 323, 413	132, 965	3, 315, 455	12, 771, 833
June 29, 1918	7, 705	7, 161, 268	381, 444	143, 127	838, 051	1, 406, 178	100, 360	10, 029, 428	1, 037, 787	2, 954, 394	14, 021, 609
June 30, 1919	7, 785	8, 479, 747	451, 050	175, 395	898, 170	1, 792, 682	94, 088	11, 891, 132	566, 793	3, 466, 940	15, 924, 865
June 30, 1920	8, 030	9, 577, 721	445, 196	196, 907	1, 052, 892	2, 349, 366	83, 243	13, 705, 325	175, 788	3, 274, 308	17, 155, 421
June 30, 1921	8, 154	8, 036, 561	343, 160	330, 104	980, 918	2, 678, 504	36, 384	12, 405, 631	249, 039	2, 487, 661	15, 142, 331
June 30, 1922	8, 249	8, 504, 104	319, 800	328, 511	1, 080, 828	2, 998, 180	32, 943	13, 264, 366	103, 374	2, 952, 824	16, 320, 564
June 30, 1923	8, 241	8, 385, 346	302, 501	600, 451	1, 135, 174	3, 575, 336	44, 652	14, 043, 460	192, 135	2, 662, 385	16, 897, 980
June 30, 1924	8, 085	8, 636, 595	268, 536	688, 119	1, 161, 704	4, 033, 165	65, 064	14, 853, 183	123, 318	3, 371, 336	18, 347, 837

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
ALABAMA										
Autauga.....	1	511	25	42	597	50	35	13	440	59
Barbour.....	2	1, 130	196	157	1, 542	250	150	170	667	304
Bloount.....	1	242	48	81	380	25	21	20	314	-----
Bullock.....	1	502	156	69	744	50	77	25	592	-----
Butler.....	1	720	266	125	1, 303	125	176	100	902	-----
Calhoun.....	6	5, 071	2, 324	1, 146	8, 876	900	530	699	6, 740	8
Chilton.....	1	354	42	78	478	50	17	30	381	-----
Clay.....	3	510	237	74	881	185	86	159	442	5
Coffee.....	3	1, 670	272	236	2, 286	325	277	249	1, 149	285
Colbert.....	2	987	351	246	1, 676	125	88	89	1, 375	-----
Conecuh.....	1	335	83	50	490	25	22	25	408	10
Covington.....	4	3, 260	735	427	4, 718	600	360	550	2, 747	411
Crenshaw.....	4	797	73	259	1, 191	130	107	28	921	5
Cullman.....	1	456	111	171	749	100	24	99	513	-----
Dale.....	2	405	114	39	593	70	13	70	334	106
Dallas.....	2	2, 957	1, 354	901	5, 366	600	669	593	3, 042	439
De Kalb.....	2	697	115	169	1, 023	100	40	100	783	-----
Elmore.....	2	616	346	384	1, 375	50	139	44	1, 142	-----
Escambia.....	1	147	32	49	247	50	12	22	163	-----
Etowah.....	2	2, 283	811	507	3, 929	225	253	219	3, 026	205
Fayette.....	1	517	110	81	766	100	22	50	594	-----
Franklin.....	1	149	16	38	221	25	1	5	191	-----
Geneva.....	5	953	166	287	1, 436	240	174	86	807	129
Greene.....	1	600	120	37	824	100	89	98	383	154
Hale.....	1	625	118	98	854	100	57	97	457	142
Henry.....	5	1, 474	319	194	2, 074	365	160	295	1, 027	227
Houston.....	4	3, 708	490	472	4, 886	825	396	334	2, 626	704
Jackson.....	3	645	109	142	995	100	73	69	741	12
Jefferson.....	6	28, 245	7, 860	10, 460	48, 179	2, 300	3, 792	1, 832	39, 159	690
Lee.....	4	2, 624	787	525	4, 081	561	475	545	2, 262	234
Limestone.....	1	204	52	39	343	50	9	49	235	-----
Madison.....	2	2, 022	424	562	3, 110	200	414	200	2, 102	137
Marengo.....	2	660	156	262	1, 112	125	95	117	737	38
Marshall.....	4	1, 011	291	407	1, 767	200	101	124	1, 341	-----
Mobile.....	1	9, 150	3, 553	2, 373	15, 171	300	1, 432	300	13, 130	-----
Montgomery.....	3	9, 210	3, 501	2, 973	17, 181	1, 800	864	1, 440	12, 774	302
Morgan.....	5	2, 306	1, 303	754	4, 605	725	176	707	2, 976	10
Pike.....	3	1, 832	1, 248	614	3, 738	300	556	278	2, 593	-----

Talladega.....	6	2,580	921	696	4,280	380	413	378	2,963	71
Tallapoosa.....	1	809	83	276	1,190	100	88	50	952	
Tuscaloosa.....	2	3,565	973	677	5,508	300	402	293	4,483	30
Walker.....	1	498	230	168	961	100	37	49	775	
Wilcox.....	1	145	21	78	253	30	22	10	191	
Winston.....	1	227	3	16	260	25	5		173	56
Total.....	106	97,409	30,545	27,550	162,238	13,386	12,949	10,710	119,762	4,683
ARIZONA										
Cochise.....	2	992	347	285	1,793	125	92	70	1,506	
Cocoonino.....	1	282	168	180	664	50	21	48	537	
Gila.....	1	890	294	204	1,488	100	56	98	1,100	134
Maricopa.....	6	6,912	1,498	2,479	11,907	750	456	407	10,194	82
Navajo.....	1	74	35	41	154	25	21	10	98	
Pima.....	2	3,391	993	1,324	5,992	200	351	199	5,156	75
Pinal.....	2	150	136	52	378	50	1	22	270	8
Santa Cruz.....	2	1,794	685	850	3,509	150	166	55	3,074	
Yuma.....	2	1,388	589	197	2,555	200	28	149	2,087	90
Total.....	19	15,873	4,697	5,702	28,440	1,650	1,192	1,058	24,022	389
ARKANSAS										
Arkansas.....	3	1,185	209	392	2,006	200	113	75	1,557	51
Benton.....	7	2,283	478	626	3,528	510	230	294	2,610	88
Boone.....	2	864	137	319	1,379	75	50	50	1,170	34
Carroll.....	3	775	231	231	1,272	135	70	96	971	
Chicot.....	1	402	90	108	638	50	20	50	516	
Clark.....	1	256	43	54	372	50	14	40	267	
Clay.....	2	640	77	145	909	75	80	25	729	
Cluburne.....	1	161	4	131	302	25	7		270	
Conway.....	1	654	65	129	855	50	82	50	598	75
Craighead.....	2	887	59	79	1,123	150	20	40	770	142
Crawford.....	1	448	293	167	945	100	32	100	713	
Cross.....	1	142	54	78	281	25	17		239	
Dallas.....	1	450	233	113	825	100	51	24	648	
Garland.....	2	1,658	686	1,050	3,583	300	292	25	2,916	50
Greene.....	2	1,075	373	297	1,819	175	204	99	1,291	50
Hempstead.....	2	1,621	177	271	2,208	350	121	137	1,539	61
Hot Springs.....	1	239	44	140	435	25	9	25	376	
Howard.....	1	89	2	31	132	25	1		106	
Independence.....	2	887	314	135	1,402	150	69	124	954	105
Jackson.....	2	1,103	128	189	1,455	100	245	43	1,035	32
Jefferson.....	2	3,723	1,624	1,188	6,626	300	540	245	5,404	132
Johnson.....	3	964	107	140	1,244	185	61	70	883	45
Lafayette.....	1	185	67	59	317	25	29	25	238	
Lawrence.....	2	253	79	71	416	50	12	24	320	10
Lee.....	1	426	38	100	595	80	49		466	
Little River.....	1	355	58	41	483	25	36	25	342	54
Logan.....	1	263	246	136	662	80	35	80	467	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
ARKANSAS—continued										
Madison.....	1	320	48	130	513	50	26	19	419	-----
Miller.....	1	2,778	756	723	4,605	400	145	195	3,665	200
Mississippi.....	1	616	7	146	862	150	38	-----	644	30
Monroe.....	1	86	15	36	139	25	7	10	97	-----
Ouachita.....	1	786	233	330	1,367	100	25	13	1,229	-----
Phillips.....	2	3,338	269	665	4,426	700	551	50	2,846	275
Poinsett.....	2	374	61	36	591	85	10	49	274	173
Polk.....	1	220	73	55	400	50	10	50	274	17
Prairie.....	1	78	2	21	122	25	9	-----	66	21
Pulaski.....	3	5,478	1,061	1,671	8,901	700	332	370	6,314	1,185
St. Francis.....	2	446	168	277	934	80	83	49	722	-----
Saline.....	1	283	5	64	357	25	6	-----	326	-----
Scott.....	1	174	64	70	328	25	17	19	267	-----
Sebastian.....	8	9,583	4,266	2,884	16,939	1,357	1,170	1,302	13,080	28
Sevier.....	2	275	62	78	454	50	60	30	278	46
Union.....	4	5,092	1,469	2,020	8,819	500	320	69	7,880	-----
Washington.....	5	1,912	425	712	3,164	325	114	300	2,402	12
Woodruff.....	1	83	2	19	120	25	3	-----	85	7
Yell.....	1	123	31	83	247	25	7	24	191	-----
Total.....	88	54,052	14,933	16,440	89,100	7,912	5,412	4,315	68,454	2,923
CALIFORNIA										
Alameda.....	9	23,707	9,833	7,395	42,319	2,775	1,864	2,619	32,001	2,954
Butte.....	2	1,722	1,010	530	3,461	150	120	62	3,130	-----
Contra Costa.....	6	1,219	1,081	332	2,820	53	296	-----	2,126	20
Eldorado.....	1	133	247	44	438	50	9	50	329	-----
Fresno.....	14	5,991	1,797	807	9,189	975	350	688	6,103	1,071
Glenn.....	2	569	454	98	1,160	125	56	125	828	25
Humboldt.....	3	3,055	1,592	542	5,261	410	483	325	3,896	146
Imperial.....	3	3,915	780	1,114	6,220	550	278	360	4,979	33
Inyo.....	1	636	148	100	893	50	23	-----	747	23
Kern.....	4	1,311	484	220	2,390	250	41	183	1,681	236
Kings.....	5	3,322	1,113	488	5,334	425	418	118	4,140	232
Lassen.....	1	515	102	115	735	50	20	-----	664	-----

Los Angeles.....	68	209,466	58,667	72,131	351,942	19,807	14,062	8,454	298,311	5,553
Madera.....	3	1,073	297	226	1,790	175	49	58	1,476	31
Marin.....	2	537	255	260	1,079	100	28	50	901	
Mendocino.....	3	1,255	1,149	309	2,835	250	97	125	2,338	23
Merced.....	1	1,131	250	103	1,560	100	36	100	1,095	230
Modoc.....	1	462	178	60	749	85	43	84	522	15
Monterey.....	1	839	208	174	1,351	100	51	25	1,124	50
Napa.....	3	2,276	1,662	383	4,447	175	169	174	3,875	50
Nevada.....	1	60	157	15	264	50	5	50	159	
Orange.....	18	16,354	4,521	2,909	24,797	1,975	1,170	1,293	18,558	1,762
Placer.....	3	510	517	214	1,307	150	39	149	969	
Riverside.....	13	6,499	2,607	2,092	11,621	825	653	463	9,358	319
Sacramento.....	4	19,063	9,295	6,208	36,689	2,200	2,377	2,184	28,794	1,078
San Benito.....	2	439	333	166	984	125	153	99	607	
San Bernardino.....	14	7,776	3,250	1,806	13,435	825	767	769	10,827	213
San Diego.....	6	13,412	5,851	2,954	23,983	1,460	964	1,431	19,930	135
San Francisco.....	4	157,940	45,695	53,467	283,941	18,500	21,841	9,215	207,676	14,281
San Joaquin.....	6	3,970	2,676	892	7,847	825	952	577	5,238	256
San Luis Obispo.....	1	139	66	28	283	50	10	50	155	15
San Mateo.....	4	1,595	1,493	337	3,487	325	319	150	2,600	33
Santa Barbara.....	3	6,561	2,365	1,497	10,847	650	624	642	8,060	340
Santa Clara.....	6	6,887	5,801	1,293	14,543	825	791	510	11,606	800
Santa Cruz.....	5	3,491	1,810	1,278	6,913	550	598	298	5,427	40
Shasta.....	2	1,113	733	260	2,249	200	97	196	1,745	10
Siskiyou.....	3	1,065	1,093	482	2,671	125	149	100	2,297	
Solano.....	7	2,804	2,799	787	6,662	550	444	372	5,126	168
Sonoma.....	9	5,305	2,010	691	8,486	1,075	552	599	5,299	873
Stanislaus.....	6	2,223	946	493	3,968	400	190	153	3,050	154
Sutter.....	1	973	152	177	1,336	50	98	25	1,112	50
Tehama.....	1	541	325	102	1,014	100	22	96	759	37
Tulare.....	12	5,567	1,374	897	8,387	700	480	253	6,145	808
Tuolumne.....	2	1,427	1,116	438	3,059	175	125	163	2,587	10
Ventura.....	1	913	467	91	1,608	300	70	160	875	159
Yolo.....	2	1,132	204	128	1,546	275	113	74	810	275
Yuba.....	1	384	565	74	1,032	50	34	25	923	
Total.....	270	531,277	179,540	165,207	928,932	60,252	52,487	33,892	731,618	32,508
COLORADO										
Adams.....	2	758	42	305	1,140	65	24	24	1,027	
Alamosa.....	2	734	198	361	1,353	75	60	56	1,162	
Arapahoe.....	5	1,344	420	391	2,239	125	85	73	1,928	27
Archuleta.....	1	78	5	12	129	25	1		83	19
Baca.....	1	161	16	82	274	25	11		238	
Bent.....	1	239	80	112	447	50	3	50	344	
Boulder.....	8	4,815	1,899	1,103	8,519	550	627	314	6,886	141
Chaffee.....	3	725	681	338	1,800	175	49	47	1,530	
Clear Creek.....	1	206	176	36	439	50	13	50	326	
Conejos.....	1	195	25	62	291	40	13	6	231	
Crowley.....	1	163	172	152	502	25	45	10	422	
Delta.....	4	942	269	254	1,552	125	58	124	1,169	75
Denver.....	9	71,475	38,249	28,392	140,869	5,150	6,913	746	127,734	290

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Liabilities payable and re-discounts
COLORADO—continued										
Douglas.....	1	421	70	45	570	50	26	13	380	92
Eagle.....	1	145	82	128	357	50	1	25	281	—
Elbert.....	2	166	3	30	228	50	8	—	153	17
El Paso.....	5	8,291	3,235	3,055	14,748	775	816	419	12,733	2
Fremont.....	4	2,216	1,309	1,077	4,804	225	115	181	4,283	—
Garfield.....	4	1,512	621	496	2,706	225	198	148	2,081	55
Gilpin.....	1	39	230	53	329	25	10	24	270	—
Gunnison.....	1	290	258	424	990	50	71	48	821	—
Huerfano.....	1	979	583	477	2,069	60	139	—	1,868	—
Jackson.....	1	63	1	21	101	25	1	—	75	—
Jefferson.....	2	815	285	175	1,414	75	83	18	1,238	—
Kiowa.....	1	396	12	30	462	25	59	—	253	125
Kit Carson.....	3	297	31	80	441	80	12	—	336	13
Lake.....	2	241	892	1,078	2,246	200	47	198	1,801	—
La Plata.....	2	1,211	453	596	2,336	200	49	179	1,906	—
Larimer.....	8	5,965	1,092	1,398	8,906	650	466	627	6,587	417
Las Animas.....	2	3,088	1,963	1,259	6,516	300	150	299	5,712	55
Lincoln.....	4	770	122	172	1,126	115	76	60	801	72
Logan.....	4	1,728	356	249	2,749	305	92	265	1,601	485
Mesa.....	3	1,567	466	470	2,672	150	72	150	2,224	75
Moffat.....	2	453	89	171	779	50	32	10	643	38
Montezuma.....	3	693	198	252	1,182	105	65	99	897	15
Montrose.....	3	1,333	371	522	2,118	225	114	113	1,667	—
Morgan.....	4	1,945	250	415	2,849	210	192	184	2,177	85
Otero.....	3	888	226	566	1,781	125	127	108	1,421	—
Phillips.....	2	507	85	73	766	100	28	63	471	105
Prowers.....	3	916	200	383	1,566	125	106	75	1,254	5
Pueblo.....	2	5,999	4,595	7,585	18,564	600	1,281	397	16,275	—
Rio Blanco.....	1	488	18	58	598	40	25	10	494	29
Rio Grande.....	1	371	40	47	512	50	2	25	345	90
Routt.....	2	772	39	104	933	50	45	10	777	51
Saguache.....	2	329	36	82	481	90	51	15	245	81
San Juan.....	1	280	179	125	587	50	63	13	461	—
San Miguel.....	1	269	145	218	662	75	30	49	508	—
Sedgwick.....	3	653	105	105	984	100	25	100	584	175
Teller.....	1	366	945	591	1,922	50	10	50	1,762	—

Washington.....	3	650	54	157	922	95	68	44	649	66
Weld.....	11	4,951	1,193	1,242	7,946	615	618	400	6,135	174
Yuma.....	3	784	193	264	1,343	120	72	84	962	105
Total.....	142	134,482	63,257	55,961	261,819	12,990	13,347	6,003	226,220	2,979
CONNECTICUT										
Fairfield.....	11	24,210	17,753	7,034	52,011	3,533	4,653	2,248	40,774	265
Hartford.....	6	37,241	9,678	10,285	61,617	4,950	7,704	3,031	45,878	50
Litchfield.....	8	5,923	3,551	1,326	11,070	1,055	934	712	8,197	168
Middlesex.....	8	6,235	4,022	1,293	12,039	1,169	886	982	8,505	497
New Haven.....	14	50,426	19,892	11,099	86,508	6,750	8,389	4,152	65,089	1,911
New London.....	8	8,028	5,524	1,865	16,115	2,050	2,248	1,120	10,384	283
Tolland.....	3	1,258	923	554	2,900	450	391	244	1,815	-----
Windham.....	4	4,334	3,716	1,024	9,329	350	652	236	7,794	297
Total.....	62	137,655	65,059	34,480	251,589	20,307	25,857	12,725	188,436	3,471
DELAWARE										
Kent.....	6	2,789	3,769	447	7,106	622	1,056	361	4,727	341
New Castle.....	7	6,113	3,247	1,915	11,765	813	1,454	641	8,606	230
Sussex.....	5	1,895	1,102	294	3,437	275	302	122	2,617	76
Total.....	18	10,797	8,118	2,656	22,308	1,710	2,852	1,124	15,950	647
DISTRICT OF COLUMBIA										
Washington.....	14	68,418	30,125	21,294	130,412	9,527	8,184	5,693	102,315	4,068
FLORIDA										
Alachua.....	2	951	1,163	388	2,532	125	159	123	2,125	-----
Bay.....	1	920	158	203	1,313	250	98	125	760	80
Broward.....	1	351	40	257	664	50	8	-----	606	-----
Charlotte.....	1	328	47	85	494	25	17	20	428	-----
Columbia.....	1	394	189	77	704	50	63	49	541	-----
Dade.....	2	8,882	3,252	6,290	18,686	400	347	-----	17,938	-----
De Soto.....	2	1,356	282	289	2,022	175	145	120	1,340	243
Duval.....	3	32,119	16,556	15,080	66,275	2,650	1,807	1,895	59,309	-----
Escambia.....	2	3,236	3,248	1,300	8,213	1,000	364	692	6,110	4
Gadsden.....	1	642	116	62	859	100	22	100	402	235
Hamilton.....	1	227	57	35	331	30	9	30	262	-----
Hardee.....	1	401	24	259	732	50	30	-----	604	48
Hernando.....	1	391	92	112	625	50	16	50	478	30
Highlands.....	2	861	126	243	1,309	150	51	16	974	114
Hillsborough.....	3	12,071	5,239	4,505	22,578	2,000	953	1,099	18,405	52
Jackson.....	2	634	157	104	936	85	32	85	675	61
Lake.....	2	571	398	373	1,406	75	40	75	1,216	-----
Leo.....	1	649	230	305	1,261	100	121	50	990	-----
Manatee.....	1	721	510	316	1,654	120	41	40	1,447	-----
Marion.....	2	1,127	1,291	345	2,882	125	108	125	2,400	116
Monroe.....	1	654	374	592	1,720	100	47	100	1,473	-----
Nassau.....	1	653	579	147	1,407	100	94	100	1,113	-----
Orange.....	2	1,034	134	794	2,058	75	99	74	1,793	16

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
FLORIDA—continued										
Palm Beach.....	1	339	198	310	885	50	10	34	791	-----
Pinellas.....	3	8,669	2,849	3,210	15,379	450	684	415	13,805	24
Polk.....	4	3,720	304	1,042	5,269	475	243	165	4,249	121
Putnam.....	1	862	235	196	1,331	50	120	50	1,087	25
St. Johns.....	2	2,750	1,587	1,202	5,644	180	159	173	4,708	424
Santa Rosa.....	1	368	277	174	846	50	32	25	739	-----
Seminole.....	1	1,019	278	514	2,030	100	43	49	1,839	-----
Suwannee.....	1	688	138	134	975	50	95	40	787	3
Taylor.....	1	473	182	87	776	50	50	50	626	-----
Volusia.....	1	794	380	205	1,515	100	69	99	1,247	-----
Walton.....	1	233	113	134	496	50	23	34	388	-----
Washington.....	1	196	69	39	330	50	20	50	191	19
Total.....	54	89,274	40,872	39,408	176,137	9,540	6,219	6,152	151,855	1,615
GEORGIA										
Baldwin.....	1	381	179	81	654	75	67	74	438	-----
Banks.....	1	180	34	15	240	35	25	25	141	14
Barrow.....	1	607	225	92	1,040	200	112	200	457	62
Barton.....	1	631	233	190	1,061	100	70	50	841	-----
Ben Hill.....	2	1,805	266	317	2,657	225	277	200	1,795	70
Bibb.....	3	11,748	1,119	2,705	16,120	850	972	647	11,786	1,861
Brooks.....	2	884	293	124	1,367	200	128	175	844	20
Bryan.....	1	150	48	38	237	25	17	25	170	-----
Bulloch.....	1	500	115	51	725	100	144	100	365	16
Burke.....	1	687	56	119	853	50	118	50	635	-----
Butts.....	1	386	84	62	549	75	72	74	329	-----
Calhoun.....	1	111	11	14	147	30	8	10	66	33
Carroll.....	1	716	117	80	1,012	100	124	100	687	-----
Clarke.....	2	4,066	652	971	5,983	650	1,071	443	2,610	1,167
Clay.....	1	156	18	5	203	56	18	14	59	57
Cobb.....	2	1,245	187	311	1,822	200	106	75	1,440	-----
Colquitt.....	1	492	6	75	647	100	43	-----	417	87
Coweta.....	2	1,291	343	329	2,050	375	456	143	1,067	-----
Decatur.....	1	478	152	88	785	125	71	125	439	25

Dougherty	2	3, 102	499	420	4, 526	450	297	249	2, 845	538
Early	1	197	191	55	457	100	28	40	125	136
Elbert	1	439	92	83	825	120	46	80	518	61
Evans	1	235	9	20	279	50	20	6	152	51
Floyd	3	3, 471	1, 120	584	5, 602	600	725	498	3, 779	
Franklin	1	374	126	200	718	80	54	80	605	
Fulton	3	61, 017	5, 090	21, 951	93, 221	5, 950	7, 295	2, 657	75, 321	1, 442
Glynn	1	1, 284	509	238	2, 112	150	237	148	1, 576	
Gordon	1	546	117	118	842	75	32	50	685	
Greene	2	346	105	45	530	100	1	100	226	103
Gwinnett	1	156	2	16	182	50	8		83	41
Habersham	1	189	32	18	256	30	12	30	171	13
Hall	2	1, 005	230	142	1, 432	225	143	99	965	
Hancock	1	168	66	42	286	25	5	25	203	28
Hart	1	332	80	52	486	75	54	75	282	
Henry	2	576	107	37	750	130	127	100	321	71
Irwin	1	263	67	46	415	75	27	50	205	57
Jackson	2	512	238	96	889	250	104	135	365	35
Jasper	2	325	562	195	1, 111	100	121	100	791	
Jefferson	1	155	114	28	818	50	57	11	190	10
Jenkins	1	173	27	36	252	25	15	25	175	12
Lamar	2	569	189	89	893	100	148	49	569	27
Laurens	1	1, 543	263	148	2, 106	200	104	200	1, 226	376
Lowndes	1	1, 625	162	284	2, 108	125	165	125	1, 693	
McDuffie	1	276	101	55	467	90	45	27	285	20
Marion	1	192	52	13	286	50	18	50	115	53
Mason	1	328	17	39	410	100	30		198	78
Mitchell	1	236	33	34	308	40	27	20	202	19
Morgan	1	388	244	61	729	150	65	150	364	
Muscogee	3	4, 995	1, 343	860	7, 676	1, 000	952	982	3, 694	1, 048
Newton	1	199	43	25	286	50	20	40	154	22
Paulding	1	116	18	30	167	25	6		137	
Polk	2	467	36	83	657	140	32	25	435	25
Randolph	1	108	64	15	196	35	35	24	90	11
Richmond	1	2, 682	702	492	4, 096	400	254	393	2, 979	50
Rockdale	1	205	58	10	350	75	15	30	153	76
Scriven	1	168	81	87	342	25	10	25	282	
Spalding	2	613	184	113	950	170	59	169	537	15
Stewart	1	80	1	22	109	25	1		77	6
Taylor	1	244	27	23	300	25	34	24	201	16
Tift	1	763	156	83	1, 043	100	103	50	553	237
Terrell	2	1, 007	223	130	1, 457	300	232	197	452	275
Thomas	1	317	97	103	524	100	59	49	316	
Toombs	2	634	67	81	816	60	43	60	635	18
Troup	2	2, 154	484	434	3, 224	400	445	190	1, 778	143
Ware	1	1, 268	185	157	1, 927	200	86	50	1, 468	123
Washington	1	375	73	110	592	50	66	50	426	
Whitfield	1	701	595	170	1, 506	100	45	99	1, 262	
Wilkes	2	711	171	124	1, 082	125	128	100	611	117
Worth	1	191	32	11	259	50		30	52	127
Total	95	124, 514	19, 222	33, 975	188, 407	16, 491	16, 534	10, 296	135, 013	8, 892

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
IDAHO										
Ada.....	4	8,410	2,279	3,048	14,506	890	700	882	12,026	7
Bannock.....	4	2,244	596	553	3,559	300	240	12	3,006	-----
Bear Lake.....	1	575	40	55	701	50	50	13	491	98
Benewah.....	1	286	207	168	673	25	25	25	603	-----
Bingham.....	3	848	174	174	1,313	75	66	70	740	354
Blaine.....	2	523	182	91	842	100	35	99	567	40
Bonneville.....	2	1,302	351	289	2,156	250	50	124	1,489	243
Bonner.....	2	1,226	493	290	2,049	100	60	25	1,864	-----
Boundary.....	1	343	128	43	565	25	17	24	452	48
Butte.....	1	77	104	98	295	50	1	-----	244	-----
Camas.....	1	157	2	40	214	25	8	-----	181	-----
Canyon.....	7	2,453	550	890	4,177	475	160	129	3,322	91
Cassia.....	2	397	204	205	888	100	27	-----	762	-----
Clark.....	1	154	41	20	230	25	7	25	110	64
Custer.....	1	70	15	22	113	25	3	-----	85	-----
Elmore.....	1	371	96	94	624	100	50	24	427	22
Franklin.....	1	290	48	51	407	50	9	25	287	36
Fremont.....	2	524	87	127	826	75	21	55	559	116
Gem.....	1	170	40	47	289	30	3	-----	256	-----
Gooding.....	3	357	196	162	772	90	20	46	616	-----
Idaho.....	1	165	30	44	253	25	19	25	184	-----
Jefferson.....	3	1,045	97	142	1,499	145	37	16	765	535
Jerome.....	2	471	118	194	897	100	64	49	684	-----
Kootenai.....	1	636	322	124	1,141	100	14	97	901	-----
Latah.....	1	684	145	227	1,140	50	40	20	1,030	-----
Lemhi.....	1	246	151	53	529	100	3	95	233	98
Lincoln.....	2	278	152	146	604	70	43	69	422	-----
Madison.....	1	620	96	57	863	50	60	50	266	437
Minidoka.....	2	209	152	168	581	75	23	49	434	-----
Nez Percé.....	5	4,617	848	1,517	7,283	450	292	449	6,054	38
Oneida.....	1	238	57	26	338	30	26	29	222	30
Payette.....	1	348	146	146	693	80	1	60	493	59
Shoshone.....	3	1,685	890	902	3,593	150	129	112	3,202	-----
Teton.....	1	278	56	15	445	50	8	25	169	193

Twin Falls.....	5	2, 203	478	419	3, 588	425	105	148	2, 292	617
Washington.....	1	873	94	62	1, 186	75	19	65	699	328
Total.....	72	35, 373	9, 665	10, 709	59, 832	4, 835	2, 430	2, 936	46, 137	3, 454
ILLINOIS										
Adams.....	1	3, 775	1, 768	788	6, 661	500	164	493	5, 485	-----
Alexander.....	2	1, 660	692	478	2, 995	200	168	115	2, 215	289
Bond.....	3	825	437	216	1, 542	165	59	140	1, 173	5
Boone.....	3	1, 156	431	160	1, 818	200	146	137	1, 273	30
Brown.....	1	813	155	63	1, 129	100	79	100	670	181
Bureau.....	6	3, 066	802	360	4, 431	390	402	360	3, 179	100
Carroll.....	3	1, 493	635	232	2, 421	200	197	198	1, 825	-----
Cass.....	3	1, 795	982	219	3, 098	250	307	230	2, 282	5
Champion.....	8	3, 198	1, 411	1, 365	6, 293	370	475	249	4, 988	210
Christian.....	8	4, 271	1, 200	809	6, 678	742	336	615	4, 678	238
Clark.....	5	1, 672	776	406	2, 974	250	191	199	2, 283	50
Clay.....	3	761	348	180	1, 379	140	93	137	922	37
Clinton.....	3	324	969	169	1, 534	125	53	118	1, 164	73
Coles.....	6	5, 194	1, 063	830	7, 403	553	592	407	5, 364	487
Cook.....	46	603, 323	156, 389	233, 288	1, 031, 605	57, 875	69, 336	5, 373	867, 743	14, 202
Crawford.....	5	1, 713	607	225	2, 777	158	151	151	2, 186	57
Cumberland.....	4	1, 005	364	157	1, 585	200	64	178	1, 067	76
De Kalb.....	5	3, 928	1, 066	616	5, 749	325	406	219	4, 735	15
De Witt.....	3	1, 485	361	270	2, 171	240	216	223	1, 455	35
Douglas.....	6	1, 759	635	442	2, 978	295	256	273	2, 099	51
Du Page.....	5	2, 546	1, 085	646	4, 439	325	198	85	3, 814	18
Edgar.....	9	4, 301	1, 071	625	6, 357	555	641	516	4, 285	358
Edwards.....	3	1, 060	338	98	1, 564	125	60	124	1, 058	154
Effingham.....	3	671	334	155	1, 195	100	68	75	941	11
Fayette.....	5	1, 071	732	200	2, 105	200	135	144	1, 613	13
Franklin.....	6	2, 997	1, 373	848	5, 550	270	378	191	4, 624	82
Ford.....	3	1, 093	816	243	2, 169	205	130	208	1, 556	75
Fulton.....	4	2, 837	1, 486	591	5, 084	325	523	298	3, 918	20
Gallatin.....	4	743	209	115	1, 131	110	54	97	797	73
Greene.....	4	1, 958	762	236	3, 032	305	159	163	2, 307	97
Grundy.....	7	3, 336	1, 443	945	5, 827	625	711	608	3, 848	34
Hamilton.....	3	1, 139	323	241	1, 765	103	65	79	1, 479	-----
Hancock.....	5	2, 362	513	295	3, 398	375	192	311	2, 358	156
Henderson.....	1	313	89	19	536	75	76	50	193	142
Henry.....	8	5, 750	1, 063	1, 103	8, 842	560	908	425	6, 789	100
Iroquois.....	5	1, 413	427	283	2, 193	200	113	187	1, 663	31
Jackson.....	6	1, 968	1, 355	539	4, 026	260	219	233	3, 233	74
Jasper.....	1	433	230	137	829	50	40	50	626	62
Jefferson.....	4	2, 224	938	551	3, 991	280	263	253	3, 121	73
Jersey.....	1	497	95	38	664	50	12	25	458	120
Jo Davies.....	3	1, 322	1, 241	262	2, 878	250	374	90	2, 164	-----
Johnson.....	2	400	140	67	970	85	53	58	474	-----
Kane.....	15	10, 087	7, 117	4, 499	29, 197	1, 680	2, 225	1, 362	23, 907	20
Kankakee.....	3	1, 774	478	404	2, 907	175	299	146	2, 281	6
Kendall.....	1	172	59	61	301	25	38	12	226	-----
Knox.....	7	6, 136	1, 681	908	9, 207	530	1, 195	482	6, 713	287

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
ILLINOIS—continued										
Lake.....	6	4,187	3,358	1,140	8,907	460	699	436	7,241	71
La Salle.....	16	12,665	6,331	2,833	22,753	1,355	2,077	801	18,283	205
Lawrence.....	4	1,740	899	574	3,240	245	225	150	2,705	15
Lee.....	5	3,788	1,946	594	6,655	375	528	274	5,397	82
Livingston.....	7	2,772	854	499	4,311	263	283	252	3,376	135
Logan.....	5	4,104	1,079	722	6,161	490	630	848	4,446	247
Macon.....	4	7,960	3,734	3,656	16,137	1,075	863	1,014	12,967	228
Macoupin.....	9	3,272	2,987	976	7,543	395	468	271	6,387	22
Madison.....	12	7,740	10,055	4,107	22,735	1,035	1,392	649	19,637	2
Marion.....	6	2,034	1,994	536	4,720	365	337	289	3,702	25
Marshall.....	5	2,205	473	311	3,134	240	248	98	2,479	68
Mason.....	1	758	615	274	1,698	100	227	—	1,371	—
Massac.....	4	1,337	797	280	2,504	185	291	174	1,820	30
McDonough.....	5	2,337	945	516	3,932	330	338	317	2,865	92
McHenry.....	3	1,374	505	292	2,221	160	197	37	1,885	—
McLean.....	4	4,542	524	709	6,077	640	598	126	4,489	424
Menard.....	2	646	181	107	955	127	125	84	606	15
Mercer.....	4	1,959	168	209	2,477	205	133	109	1,664	377
Monroe.....	2	662	628	207	1,523	75	81	74	1,292	—
Montgomery.....	12	4,017	1,963	928	7,239	695	878	624	5,353	163
Morgan.....	2	4,226	2,552	736	7,584	300	591	296	6,285	138
Moultrie.....	1	375	84	55	561	50	22	50	400	40
Ogle.....	2	1,022	159	143	1,415	115	105	84	1,105	7
Peoria.....	5	19,226	7,935	4,784	33,229	2,125	4,076	1,851	25,137	12
Perry.....	4	1,903	1,202	417	3,578	165	245	—	3,030	14
Pike.....	4	1,924	479	344	2,811	260	464	145	1,916	25
Pope.....	1	227	95	48	391	50	15	50	276	—
Pratt.....	5	1,764	357	318	2,551	235	177	197	1,749	193
Pulaski.....	3	361	193	95	715	75	41	27	573	—
Putnam.....	1	388	132	77	612	50	40	—	521	—
Randolph.....	3	493	599	259	1,392	100	77	90	1,113	—
Richland.....	2	628	327	120	1,136	100	77	99	850	10
Rock Island.....	1	818	109	139	1,225	100	52	55	936	82
St. Clair.....	13	18,284	12,204	5,854	37,207	2,310	1,870	1,481	30,376	1,130
Saline.....	4	1,852	1,492	448	4,058	250	112	248	3,118	165
Sangamon.....	2	6,193	2,063	1,654	10,685	800	299	396	8,548	486

Shelby.....	7	2,059	477	351	3,113	325	128	300	1,984	392
Stark.....	1	468	63	31	4,572	50	28	50	409	36
Stephenson.....	2	2,732	803	766	4,721	300	586	148	3,494	174
Tazewell.....	9	4,204	2,353	1,500	8,384	625	987	585	6,159	20
Union.....	5	1,118	863	220	2,311	200	131	115	1,765	100
Vermilion.....	15	8,151	3,922	2,160	15,077	1,545	855	1,586	10,996	259
Wabash.....	3	1,544	1,582	467	3,975	225	222	223	2,948	284
Warren.....	5	4,549	1,376	776	6,950	435	649	383	5,431	36
Washington.....	4	662	1,676	391	2,758	225	106	225	2,126	---
Wayne.....	3	842	413	161	1,515	160	97	97	1,099	55
White.....	7	1,720	846	344	3,133	295	183	270	2,293	91
Whiteside.....	7	4,067	1,790	801	7,060	575	591	347	5,427	118
Will.....	8	9,602	11,926	4,452	26,689	965	1,598	862	23,183	76
Williams.....	4	3,129	2,469	768	6,578	250	462	248	5,523	95
Winnebago.....	7	18,848	5,884	4,212	30,621	2,475	2,394	1,163	24,417	100
Woodford.....	5	1,372	280	218	1,332	225	121	174	1,332	167
Total.....	503	902,638	303,828	308,169	1,576,728	95,955	110,146	34,074	1,293,606	24,713
INDIANA										
Adams.....	1	633	140	125	911	100	27	99	686	---
Allen.....	3	17,728	7,178	4,017	31,018	1,800	1,545	1,646	24,532	1,138
Bartholomew.....	3	1,226	232	199	1,711	155	115	145	1,132	114
Benton.....	3	882	60	123	1,100	125	96	33	806	39
Blackford.....	2	700	277	134	1,160	125	48	99	888	---
Boone.....	2	1,057	167	137	1,612	130	155	128	982	163
Carroll.....	2	710	272	141	1,150	100	32	94	923	---
Cass.....	2	3,030	1,528	508	5,264	450	201	445	4,159	---
Clark.....	2	1,170	330	177	1,772	175	132	173	1,289	---
Clay.....	5	1,425	1,192	500	3,264	300	174	295	2,440	55
Clinton.....	4	2,244	441	201	3,100	400	104	378	1,903	255
Crawford.....	1	206	48	35	297	25	14	16	242	---
Daviess.....	3	1,385	735	419	2,666	250	309	239	1,803	64
Dearborne.....	4	1,378	1,186	564	3,185	300	229	298	2,358	---
Decatur.....	4	1,771	380	347	2,646	355	171	253	1,771	94
De Kalb.....	2	930	84	159	1,229	75	50	50	993	55
Delaware.....	2	4,726	1,516	1,374	8,213	700	472	664	6,064	313
Dubois.....	3	484	244	139	867	100	54	87	591	32
Elkhart.....	4	3,085	1,838	982	6,183	265	309	261	5,312	35
Fayette.....	1	1,076	498	189	1,870	200	59	148	1,277	---
Floyd.....	2	2,505	1,201	445	4,191	400	319	395	2,965	100
Fountain.....	3	1,094	430	222	1,835	205	86	303	1,281	61
Franklin.....	3	916	436	269	1,672	175	109	150	1,174	4
Fulton.....	2	1,126	255	178	1,610	75	64	75	1,387	9
Gibson.....	6	3,373	922	463	4,929	350	290	343	3,578	208
Grant.....	3	3,871	1,114	546	6,309	500	396	445	4,729	160
Greene.....	2	1,021	948	437	2,515	150	127	149	2,088	---
Hamilton.....	7	2,292	549	374	3,422	328	177	313	2,300	225
Hancock.....	2	329	97	55	503	60	43	50	305	55
Hendricks.....	4	827	290	163	1,359	175	138	173	873	---
Henry.....	4	2,223	547	408	3,405	335	344	291	2,219	215
Howard.....	3	3,737	1,021	808	5,972	475	521	414	4,322	190

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
INDIANA—continued										
Huntington.....	2	1,879	516	388	2,549	225	155	123	2,311	35
Jackson.....	3	1,537	648	295	2,567	250	194	248	1,855	20
Jasper.....	3	839	71	119	1,153	225	34	54	733	99
Jay.....	1	554	170	152	897	50	27	49	771	.....
Jefferson.....	2	969	1,288	426	2,714	250	276	247	1,636	.....
Jennings.....	3	912	419	198	1,623	160	171	158	1,132	.....
Johnson.....	7	1,856	571	644	3,255	350	212	300	2,141	251
Knox.....	3	5,058	1,376	1,252	8,088	730	429	423	5,886	333
Lagrange.....	1	741	60	81	918	100	27	49	645	97
Lake.....	12	12,188	9,111	3,551	25,730	1,275	1,147	1,061	21,923	290
Laporte.....	3	2,740	2,593	837	6,460	475	236	273	5,450	.....
Lawrence.....	3	1,352	1,178	464	3,100	225	226	222	2,417	10
Madison.....	2	1,052	412	215	1,728	150	68	143	1,367	.....
Marion.....	4	44,476	16,349	17,149	83,196	6,650	4,798	6,254	61,412	1,973
Marshall.....	2	1,287	111	213	1,709	90	155	90	1,337	25
Martin.....	1	221	41	29	304	25	23	12	244	.....
Miami.....	3	2,178	376	524	3,289	240	199	198	2,635	6
Monroe.....	2	1,875	1,247	391	3,547	220	184	220	2,903	20
Montgomery.....	3	1,792	750	382	3,052	300	500	296	1,941	15
Morgan.....	5	2,064	701	211	3,187	315	237	284	1,841	328
Newton.....	1	204	58	34	308	50	15	50	189	4
Noble.....	1	259	13	46	342	25	22	10	285	.....
Ohio.....	1	425	190	88	761	100	37	100	524	.....
Orange.....	2	622	141	273	1,074	105	68	39	838	25
Owen.....	1	466	161	75	738	50	28	35	502	124
Parke.....	3	635	276	180	1,139	100	86	99	854	.....
Perry.....	4	1,257	897	158	2,419	200	119	198	1,722	150
Pike.....	3	893	543	178	1,664	100	88	60	1,417	.....
Porter.....	1	867	162	182	1,279	100	81	100	998	.....
Posey.....	6	2,065	796	406	3,370	275	183	273	2,597	37
Pulaski.....	3	959	411	93	1,498	100	89	82	1,208	16
Putnam.....	3	1,338	602	298	2,383	225	140	203	1,693	123
Randolph.....	4	559	144	249	1,059	165	32	46	772	43
Ripley.....	2	296	368	105	795	55	55	55	631	.....
Rush.....	5	2,152	411	457	3,157	375	379	325	1,980	118
St. Joseph.....	5	8,294	2,629	2,850	14,647	1,975	923	943	10,387	417

Shelby.....	4	1,674	753	465	3,096	325	418	323	1,696	267
Spencer.....	1	167	144	53	374	35	21	35	282	-----
Steuben.....	2	916	281	105	1,387	100	112	75	1,065	36
Sullivan.....	4	1,484	353	496	2,451	235	98	185	1,883	46
Switzerland.....	1	174	174	38	397	50	26	49	239	5
Tippecanoe.....	3	4,045	2,618	1,521	8,527	525	443	492	6,952	75
Tipton.....	2	1,506	440	257	2,238	200	115	200	1,440	97
Union.....	1	754	186	86	1,034	50	161	50	773	-----
Vanderburg.....	3	11,761	8,586	2,967	24,805	1,500	688	1,480	20,186	851
Vermilion.....	3	1,116	614	365	2,132	95	167	78	1,789	-----
Vigo.....	3	5,851	4,217	1,585	12,013	1,500	1,349	1,268	7,714	160
Wabash.....	3	2,206	1,031	372	3,797	450	268	442	2,546	90
Warrick.....	4	1,460	632	260	2,397	200	96	200	1,646	130
Wayne.....	8	4,758	3,176	1,353	9,780	775	803	685	7,296	192
White.....	1	301	56	35	403	50	32	50	248	23
Whitley.....	1	997	223	113	1,489	100	3	100	1,163	122
Total.....	248	215,191	95,435	58,368	389,259	31,843	23,469	27,586	201,780	10,237
IOWA										
Adair.....	3	908	131	246	1,351	110	51	83	969	136
Adams.....	3	1,224	381	380	2,038	150	68	100	1,689	23
Allamakee.....	2	1,988	287	143	2,649	225	60	225	2,047	91
Appanoose.....	3	1,407	564	690	2,811	185	86	134	2,384	23
Andubon.....	3	1,149	392	279	1,884	185	72	46	1,349	120
Benton.....	4	2,562	276	374	3,442	200	140	170	2,842	90
Black Hawk.....	7	10,050	3,000	2,130	15,799	1,215	649	995	12,486	445
Boone.....	3	2,093	783	356	3,589	111	109	109	2,946	71
Bremer.....	2	1,759	497	290	2,628	150	207	146	2,125	-----
Buchanan.....	2	1,899	293	488	2,958	175	309	174	2,300	-----
Buena Vista.....	7	2,486	274	450	3,485	300	138	193	2,503	346
Butler.....	1	351	63	33	489	50	10	50	297	82
Calhoun.....	5	1,912	310	321	2,727	230	157	192	2,103	45
Carroll.....	3	1,799	537	443	2,847	150	107	149	2,441	-----
Cass.....	3	1,690	213	589	2,652	175	90	86	2,210	92
Cedar.....	2	909	89	142	1,216	80	105	75	869	86
Cerro Gordo.....	6	6,143	752	1,798	9,355	460	430	427	7,861	163
Cherokee.....	4	2,149	369	313	3,035	225	171	174	2,243	222
Chickasaw.....	4	2,527	533	425	3,623	230	96	230	3,050	-----
Clarke.....	1	201	31	21	289	25	5	25	185	40
Clay.....	6	2,681	250	346	3,637	350	198	173	2,500	416
Clayton.....	3	1,247	558	328	2,229	125	93	72	1,905	25
Clinton.....	6	8,006	1,966	1,582	11,786	650	842	617	9,431	245
Crawford.....	4	1,794	243	247	2,366	190	108	174	1,772	122
Dallas.....	3	1,657	395	371	2,690	175	33	174	2,243	65
Davis.....	1	668	78	76	867	35	30	55	708	19
Decatur.....	2	570	100	72	835	60	39	60	675	-----
Delaware.....	1	639	124	124	906	60	15	49	792	-----
Des Moines.....	1	1,860	320	290	2,544	100	104	100	1,993	247
Dickinson.....	5	2,221	304	451	3,296	185	139	174	2,380	417
Dubuque.....	3	5,698	3,789	1,786	11,579	750	512	432	9,831	54
Emmet.....	2	1,283	167	184	1,511	150	26	150	1,026	459

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
IOWA—continued										
Payette	5	1,582	564	362	2,644	225	135	161	2,124	.....
Floyd	6	2,663	821	764	4,345	325	207	210	3,534	69
Franklin	2	1,270	401	373	2,149	140	148	103	1,758	.....
Fremont	4	1,647	205	298	2,258	160	101	108	1,641	248
Greene	3	931	134	458	1,306	100	60	62	1,002	81
Grundy	8	1,079	212	273	1,681	125	104	124	1,207	60
Guthrie	5	2,561	338	462	3,336	225	132	188	2,895	48
Hamilton	4	3,092	513	488	4,355	200	318	183	3,053	571
Hancock	6	2,581	263	484	3,763	250	124	199	2,967	179
Hardin	7	3,243	704	1,146	5,516	350	301	248	4,539	77
Harrison	4	1,613	521	372	2,713	190	133	179	2,174	37
Henry	3	1,743	281	268	2,629	175	142	143	2,044	25
Howard	2	440	183	149	850	75	52	73	851	.....
Humboldt	4	988	163	223	1,465	125	44	42	1,153	100
Ida	1	242	61	94	1,373	50	6	49	228	40
Iowa	1	810	55	99	1,089	65	46	50	912	18
Jackson	3	1,469	286	196	2,079	150	194	55	1,619	61
Jasper	5	2,672	449	559	3,966	250	196	121	3,324	75
Jefferson	1	919	418	184	1,550	100	112	99	1,239	.....
Johnson	1	1,146	1,101	240	2,556	100	112	99	2,245	.....
Jones	3	1,558	241	124	2,001	175	86	174	1,434	132
Keokuk	3	959	245	411	1,664	150	83	149	1,276	6
Kossuth	7	2,600	380	378	3,695	240	129	238	2,665	424
Lee	1	871	407	639	2,030	150	171	45	1,658	.....
Leim	3	12,181	5,762	6,265	24,789	1,050	1,129	827	21,780	.....
Louis	1	242	53	66	376	50	36	49	241	.....
Lucas	2	1,682	302	256	2,333	150	93	99	1,841	152
Lyon	7	2,885	470	494	4,178	365	150	329	2,904	429
Madison	3	1,101	379	206	1,763	275	75	256	1,108	50
Mahaska	3	2,035	479	404	3,089	250	201	199	2,387	52
Marion	6	4,108	603	491	5,563	360	358	358	3,837	507
Marshall	2	2,001	416	513	3,083	225	87	60	2,711	.....
Mills	4	1,404	254	167	2,081	190	134	90	1,468	181
Mitchell	4	1,345	780	553	2,730	150	218	87	2,275	.....
Monona	2	287	50	60	432	75	19	25	313	.....
Monroe	2	544	363	242	1,204	125	49	124	906	.....

Montgomery	6	4, 178	548	690	6, 163	385	348	312	4, 689	401
Muscataine	1	892	232	324	1, 536	100	110	25	1, 300	
O'Brien	5	2, 803	542	859	4, 420	375	175	248	3, 406	210
Osceola	3	993	34	178	1, 276	100	97	25	1, 047	8
Page	10	5, 212	656	775	7, 053	550	482	324	4, 524	1, 063
Palo Alto	5	2, 719	154	338	3, 418	180	213	106	2, 728	
Plymouth	5	2, 910	703	770	4, 539	255	280	185	3, 773	46
Pocahontas	5	1, 476	161	202	2, 000	200	79	99	1, 427	380
Polk	4	25, 905	5, 120	8, 029	40, 059	2, 725	1, 816	671	31, 993	2, 405
Pottawattamie	3	5, 145	1, 249	1, 404	8, 210	420	350	401	6, 644	395
Poweshiek	5	3, 881	389	465	5, 076	275	196	239	4, 113	251
Ringgold	1	133	100	59	310	25	31	24		
Sac	2	1, 785	179	211	2, 253	190	172	149	1, 563	180
Scott	2	6, 634	1, 423	1, 062	9, 896	350	713	349	8, 069	405
Shelby	1	608	15	120	824	50	40	13	584	137
Sioux	5	1, 047	210	366	2, 397	210	149	131	1, 891	16
Story	7	3, 548	638	679	5, 193	400	222	386	3, 687	494
Tama	7	3, 408	641	757	5, 109	405	179	382	4, 042	99
Taylor	4	1, 407	226	363	2, 076	150	85	112	1, 729	
Union	4	1, 448	347	713	2, 661	210	81	189	2, 178	
Van Buren	2	748	45	91	954	125	29	32	683	85
Wapello	4	2, 840	1, 182	1, 176	5, 408	525	383	423	4, 077	
Warren	1	370	77	106	613	50	22	50	492	
Washington	1	1, 403	128	147	1, 729	100	111	99	1, 333	86
Wayne	5	1, 324	348	171	2, 001	240	52	227	1, 418	61
Webster	6	6, 306	1, 507	1, 225	9, 652	585	931	573	7, 058	471
Winnebago	6	2, 559	391	256	3, 553	300	103	273	2, 480	397
Winneshiek	1	455	106	69	663	50	23	50	469	55
Woodbury	5	19, 535	4, 460	7, 766	33, 047	1, 650	861	960	28, 292	1, 279
Worth	1	433	75	88	657	50	23	50	535	
Wright	1	412	94	80	602	50	15	50	487	
Total	346	255, 188	58, 919	64, 067	398, 415	26, 350	19, 279	18, 775	316, 209	16, 690
KANSAS										
Allen	3	971	237	254	1, 508	105	72	104	1, 222	
Anderson	2	469	141	146	803	50	33	50	671	
Atchison	3	1, 935	438	698	3, 217	400	210	200	2, 390	
Barber	2	457	53	87	646	50	29	25	532	10
Barton	5	1, 838	293	463	2, 830	375	111	273	1, 955	114
Bourbon	2	1, 414	404	457	2, 329	200	146	100	1, 883	
Brown	3	846	148	209	1, 310	130	36	104	1, 039	
Butler	5	2, 688	362	592	3, 918	175	238	127	3, 325	53
Chase	2	911	245	69	1, 319	175	108	175	617	212
Chautauqua	3	818	178	192	1, 300	150	96	131	803	120
Cherokee	4	988	554	672	2, 304	175	127	150	1, 853	
Cheyenne	1	181	2	58	284	25	40		220	
Clark	2	518	4	60	646	75	36		468	67
Clay	3	1, 123	205	284	1, 750	150	234	125	1, 209	32
Cloud	3	1, 015	188	309	1, 581	175	103	148	1, 155	
Coffee	4	1, 367	376	368	2, 230	180	80	150	1, 711	89
Comanche	1	165	27	36	250	25	26	25	148	26

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
KANSAS—continued										
Cowley.....	4	5,517	1,300	1,539	8,833	450	501	397	7,285	200
Crawford.....	6	3,718	1,002	1,552	6,606	500	512	262	5,322	11
Decatur.....	3	1,044	213	345	1,641	125	114	124	1,274	—
Dickinson.....	5	1,377	286	857	2,631	200	196	145	2,091	—
Doniphan.....	2	464	77	108	676	75	53	31	516	—
Douglas.....	3	2,691	738	849	4,432	300	377	296	3,343	106
Edwards.....	2	223	64	130	437	55	41	54	256	31
Elk.....	5	1,096	214	237	1,616	200	70	161	1,004	171
Ellis.....	3	606	48	83	826	125	12	—	1,585	103
Ellsworth.....	2	1,135	46	152	1,454	125	117	25	1,066	120
Finney.....	2	896	40	122	1,121	100	22	25	794	180
Ford.....	2	855	94	128	1,141	130	30	69	873	38
Franklin.....	3	1,591	1,018	658	3,342	225	96	220	2,785	—
Geary.....	2	1,591	336	323	2,384	175	231	175	1,752	24
Gove.....	1	133	16	14	173	25	9	—	128	10
Greeley.....	1	89	4	11	110	25	—	—	85	—
Greenwood.....	5	1,448	184	346	2,059	175	112	90	1,588	89
Hamilton.....	1	185	65	31	300	50	12	25	187	25
Harper.....	4	835	374	244	1,670	250	45	112	1,139	25
Harvey.....	2	906	223	218	1,473	100	108	99	1,126	40
Jackson.....	2	443	104	116	696	75	36	56	519	10
Jefferson.....	2	263	72	89	472	50	25	47	349	—
Jewell.....	6	1,112	277	352	1,830	225	152	184	1,270	—
Johnson.....	1	533	87	176	849	50	61	50	687	—
Kingman.....	2	386	59	114	591	75	12	—	448	14
Kiowa.....	2	390	82	92	634	90	21	10	468	20
Labette.....	4	719	272	298	1,511	125	51	125	1,191	9
Lane.....	1	335	28	15	391	40	36	25	180	111
Leavenworth.....	4	3,592	2,305	1,997	8,023	425	518	322	6,739	—
Lincoln.....	2	443	58	128	692	50	51	50	541	—
Linn.....	1	140	18	43	211	25	11	6	169	—
Logan.....	1	383	14	52	468	40	68	10	303	48
Lyon.....	4	2,743	461	861	4,218	350	275	348	3,156	18
McPherson.....	1	297	55	27	396	50	17	50	241	37
Marion.....	4	855	172	227	1,367	125	116	62	1,047	18
Marshall.....	6	1,247	160	254	1,877	225	86	75	1,360	116
Meade.....	2	392	70	44	534	50	67	50	321	38

Miami.....	4	1,792	601	408	2,861	225	179	174	2,283	
Mitchell.....	1	777	121	151	1,080	75	78	75	851	
Montgomery.....	8	9,381	2,976	3,089	16,427	1,015	943	876	13,532	
Morris.....	2	490	206	163	884	75	89	70	634	16
Morton.....	1	98	7	24	149	25	5		111	7
Nemaha.....	5	1,379	299	413	2,204	198	149	163	1,674	20
Neosho.....	2	1,083	169	206	1,542	125	159	125	1,087	46
Ness.....	1	496	27	59	624	25	38	25	416	120
Norton.....	3	1,126	176	399	1,759	150	79	124	1,374	7
Osage.....	3	777	112	159	1,106	100	42	76	888	
Osborne.....	5	1,209	196	210	1,813	205	150	172	1,139	140
Ottawa.....	3	837	174	232	1,293	135	102	114	884	57
Pawnee.....	1	501	123	140	842	100	23	49	570	101
Phillips.....	5	1,105	128	243	1,551	175	144	92	1,092	49
Pottawatomie.....	4	1,081	179	286	1,638	200	67	90	1,281	
Pratt.....	2	648	399	133	1,257	130	25	26	1,050	27
Rawlins.....	1	174	24	71	296	25	8		263	
Reno.....	3	2,279	902	857	4,283	425		341	3,232	107
Republic.....	2	624	105	168	954	90	29	90	745	
Rice.....	2	454	57	113	652	100	35	34	483	
Riley.....	2	1,401	332	389	2,321	200	116	149	1,856	
Rooks.....	4	1,143	171	137	1,610	215	129	114	931	221
Russell.....	2	387	69	44	523	90	31	64	294	44
Saline.....	3	2,942	363	912	4,763	425	341	224	3,674	86
Scott.....	1	303	27	32	370	50	18	25	263	14
Sedgwick.....	6	16,608	4,051	6,890	30,250	2,525	1,480	144	25,049	529
Seward.....	1	385	29	57	500	50	27	25	264	134
Shawnee.....	4	5,209	3,291	4,255	13,125	900	371	592	11,245	
Sheridan.....	1	318	62	43	437	50	68	49	270	
Sherman.....	3	759	109	253	1,174	100	70	50	954	
Smith.....	4	1,048	128	200	1,423	125	122	68	1,108	
Stafford.....	3	1,187	74	295	1,616	100	113	62	1,306	36
Stevens.....	1	123	5	24	167	25	5		111	25
Sumner.....	4	1,198	178	336	1,819	200	105	89	1,409	8
Thomas.....	1	121	28	18	184	40	9		134	
Trego.....	1	122	8	67	201	50	13		137	
Wabauunsee.....	3	463	69	204	776	100	50	44	583	
Washington.....	5	1,050	242	357	1,722	125	84	67	1,446	
Wilson.....	2	814	171	137	1,190	100	66	99	925	
Woodson.....	1	204	28	54	292	25	20	25	221	
Wyandotte.....	3	6,409	1,935	2,666	11,311	825	518	820	9,147	
Total.....	264	126,882	32,842	42,680	214,799	18,013	12,271	11,093	168,305	4,129
KENTUCKY										
Adair.....	1	271	56	75	421	25	72	25	299	
Allen.....	1	389	4	163	580	50	9		521	
Anderson.....	2	1,609	445	245	2,345	225	363	220	1,511	
Barren.....	4	2,425	646	334	3,486	285	162	239	2,714	85
Bell.....	2	1,730	421	419	2,739	200	142	198	2,156	43
Bourbon.....	1	797	387	76	1,312	100	137	99	665	310

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
KENTUCKY—continued										
Boyd.....	4	6,613	1,201	1,471	10,463	1,075	644	384	7,580	750
Boyle.....	2	1,144	1,011	283	2,498	200	263	200	1,835	.....
Bracken.....	2	973	515	293	1,803	75	220	71	1,438	.....
Breathitt.....	1	425	169	54	697	50	20	50	512	65
Caldwell.....	2	1,086	849	342	2,995	375	211	359	2,050	.....
Calloway.....	1	737	233	111	1,092	59	69	50	919	15
Campbell.....	2	2,516	1,442	410	4,499	200	422	199	3,628	50
Carlisle.....	1	240	28	40	320	25	31	25	229	10
Carroll.....	2	1,657	501	247	2,489	160	137	119	1,973	100
Christian.....	1	809	148	162	1,182	100	49	74	869	90
Clark.....	2	2,371	580	340	3,374	300	432	293	2,348	.....
Clay.....	1	359	80	50	507	50	34	37	386	.....
Daviess.....	2	2,819	1,246	619	4,931	463	370	449	3,445	186
Fayette.....	4	10,943	3,908	1,653	17,345	2,250	1,006	2,042	9,902	1,125
Floyd.....	1	287	243	132	701	25	23	7	647	.....
Franklin.....	2	1,541	1,297	330	3,260	250	383	250	2,369	.....
Fulton.....	2	703	223	221	1,181	130	87	130	821	.....
Garrard.....	2	565	294	169	1,051	100	149	99	703	.....
Grant.....	1	452	141	22	626	50	40	50	428	45
Graves.....	2	1,462	671	173	2,398	250	417	230	1,501	.....
Greenup.....	2	698	264	180	1,173	75	82	37	923	50
Hardin.....	1	1,394	282	267	2,019	150	107	150	1,610	.....
Harlan.....	3	1,125	309	304	1,874	225	47	200	1,377	25
Harrison.....	2	1,569	560	355	2,664	200	282	199	1,848	35
Hart.....	2	442	136	104	720	50	32	50	588	.....
Henderson.....	1	1,409	452	157	2,130	200	80	198	1,499	130
Hickman.....	1	219	88	74	389	50	25	49	265	.....
Hopkins.....	2	667	630	274	1,596	75	36	71	1,402	.....
Jefferson.....	4	66,623	17,249	15,039	100,200	4,500	7,202	4,154	76,815	6,056
Jessamine.....	2	649	159	137	977	125	135	99	594	24
Johnson.....	1	1,579	394	270	2,304	200	230	200	1,617	.....
Kenton.....	5	10,491	2,581	1,522	15,084	1,100	902	1,099	11,700	281
Knox.....	2	1,322	151	157	1,672	80	150	37	1,385	20
Larue.....	2	992	214	116	1,379	135	48	115	1,082	.....
Laurel.....	2	617	180	177	996	50	50	50	845	.....
Lawrence.....	2	1,141	194	384	1,737	80	150	79	1,428	.....

Letcher	3	1,480	676	387	2,529	160	160	148	2,059	
Lincoln	3	1,237	243	194	1,760	180	174	149	1,213	75
Logan	2	355	116	121	618	50	41	50	463	15
McCracken	2	4,729	2,208	1,331	8,841	450	518	398	7,412	8
Madison	4	2,024	808	558	3,477	350	299	300	2,529	
Magoffin	1	404	139	101	657	25	38	25	674	
Marion	3	1,484	769	242	2,596	300	232	295	1,632	17
Mason	1	1,317	234	288	1,860	150	122	113	1,476	
Mercer	2	1,290	265	298	1,908	200	109	160	1,401	47
Montgomery	3	1,438	865	339	2,243	200	305	148	1,546	32
Morgan	1	292	27	36	358	25	29	25	278	
Muhlenberg	2	1,543	1,044	532	3,167	90	193	79	2,805	
Nicholas	1	224	100	77	406	25	32	349		
Owen	2	712	132	120	997	123	70	122	682	
Pendleton	1	173	240	74	499	60	9	20	410	
Perry	1	1,272	110	97	1,508	100	79	100	1,120	109
Pike	4	3,018	433	419	4,074	450	208	306	2,910	135
Powell	1	342	173	68	584	25	51	25	483	
Pulaski	4	3,105	607	475	4,304	325	247	274	3,327	132
Russell	1	163	28	32	231	25	6	25	176	
Scott	2	1,336	213	232	1,852	125	155	123	1,396	12
Taylor	1	222	98	47	369	25	18	25	301	
Union	1	378	151	59	646	100	26	98	402	10
Warren	2	3,053	457	538	4,230	375	285	337	3,222	
Washington	1	437	136	106	692	50	91	50	501	
Wayne	1	200	60	54	324	25	25	25	248	
Webster	3	545	438	302	1,322	90	74	90	1,067	
Whitley	3	1,451	186	454	2,212	100	86	70	1,899	57
Total	138	170,674	51,092	35,452	265,343	18,521	19,716	16,256	198,308	10,144
LOUISIANA										
Acadia	1	1,411	415	19	2,169	250	3	150	788	979
Beauregard	1	891	123	386	1,483	100	33	98	1,252	
Bienville	2	563	117	94	863	125	48	56	601	33
Caddo	4	21,238	3,940	5,734	32,224	2,350	1,158	1,188	27,394	50
Calcasieu	4	11,314	707	2,034	14,672	1,250	535	323	11,991	573
Calborne	2	985	356	448	1,945	200	110	79	1,555	
De Soto	1	190	4	16	220	50	9	9	160	
East Baton Rouge	1	1,765	603	685	3,139	150	244	149	2,596	
East Carroll	1	377	308	224	957	50	107	49	749	
Evangeline	1	114	28	32	183	25	4	24	129	
Iberia	4	1,675	1,081	602	3,479	400	541	249	2,290	
Jefferson Davis	2	644	113	66	920	150	18	100	855	265
Lafayette	1	1,234	228	349	1,964	200	135	96	1,389	144
Lincoln	1	603	28	201	922	50	58	25	790	
Orleans	1	25,940	7,409	7,682	45,680	2,800	2,662	1,506	33,443	4,229
Ouachita	1	2,888	331	398	4,878	600	346	110	3,185	633
Richland	1	145	27	55	245	25	9	199		
St. Mary	1	273	265	172	733	50	41	49	592	
Tangipahoa	1	423	168	48	719	100	30	100	353	136
Vermilion	1	586	137	173	910	50	130	32	698	

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
LOUISIANA—continued										
Webster.....	1	578	90	143	826	50	20	49	707	-----
Winn.....	1	406	2	43	465	25	22	-----	418	-----
Total.....	34	73,703	16,480	19,599	119,596	9,050	6,260	4,444	91,664	7,047
MAINE										
Androscoggin.....	3	7,061	5,910	1,301	14,579	800	1,248	611	11,744	175
Aroostook.....	7	5,174	1,100	892	7,669	440	740	158	6,104	225
Cumberland.....	8	17,413	10,107	3,670	31,758	1,900	2,339	1,478	25,277	764
Franklin.....	3	917	1,317	275	2,564	150	173	137	2,095	10
Hancock.....	2	1,042	1,836	215	3,149	100	184	61	2,706	98
Kennebec.....	5	5,532	6,505	1,036	13,557	725	568	613	11,436	215
Knox.....	5	2,195	4,075	503	6,937	405	436	385	5,702	10
Lincoln.....	4	1,769	1,271	253	3,344	175	240	152	2,777	-----
Oxford.....	3	1,199	1,845	335	3,450	150	281	89	2,902	25
Penobscot.....	2	5,697	3,347	1,049	10,370	500	775	488	8,607	-----
Sagadahoc.....	2	1,022	2,729	250	4,054	525	575	468	2,438	47
Somerset.....	2	1,957	2,628	394	5,059	200	497	198	4,164	-----
Waldo.....	2	2,209	2,645	267	5,187	250	326	108	4,381	122
Washington.....	2	645	1,802	202	2,728	200	105	89	2,279	55
York.....	10	7,139	5,114	1,423	14,110	825	1,143	587	11,241	314
Total.....	60	60,971	52,231	12,065	128,515	7,345	9,630	5,622	103,853	2,060
MARYLAND										
Allegany.....	9	10,452	4,502	1,812	17,419	690	1,442	587	14,163	536
Anne Arundel.....	1	2,132	505	288	2,981	252	233	101	2,378	-----
Baltimore.....	16	98,200	31,383	38,258	174,916	11,915	15,498	5,799	135,188	5,143
Caroline.....	2	1,278	208	97	1,636	125	194	72	1,224	20
Carroll.....	8	3,484	4,330	533	8,490	577	695	523	6,595	100
Cecil.....	5	1,781	2,757	342	5,043	225	439	199	4,005	152
Charles.....	1	230	409	97	756	25	37	21	673	-----
Dorchester.....	2	1,113	543	183	1,885	110	129	109	1,538	-----
Frederick.....	4	4,791	7,596	870	13,462	400	1,124	384	11,417	136
Garrett.....	5	1,372	1,329	378	3,203	225	277	174	2,510	13
Harford.....	5	3,005	1,297	389	4,854	265	334	183	3,863	209

Howard.....	1	580	695	74	1,370	100	109	49	1,092	20
Kent.....	1	587	729	85	1,473	50	37	12	1,280	85
Montgomery.....	5	2,232	931	348	3,603	225	307	188	2,788	95
Prince Georges.....	4	2,693	1,186	358	4,322	165	268	127	3,659	82
Queen Annes.....	2	1,384	423	122	2,034	150	142	36	1,613	93
St. Marys.....	1	725	558	98	1,462	50	75	25	1,312	.....
Talbot.....	1	1,271	1,187	152	2,689	200	233	200	2,031	25
Washington.....	6	4,569	3,542	926	9,434	505	854	450	7,332	294
Wicomico.....	2	2,309	203	255	2,892	200	329	100	2,171	75
Worcester.....	4	2,037	664	269	3,151	300	238	98	2,292	224
Total.....	85	146,225	65,037	45,934	267,075	16,754	23,014	9,437	209,133	7,302
MASSACHUSETTS										
Barnstable.....	3	1,507	1,466	259	3,283	250	264	171	2,409	188
Berkshire.....	11	11,658	9,713	802	24,790	1,475	3,122	1,000	18,878	258
Bristol.....	13	42,522	18,173	7,920	70,894	4,820	6,816	3,470	53,654	1,974
Dukes.....	2	957	332	119	1,435	75	131	74	1,090	55
Essex.....	25	38,074	21,559	7,812	70,152	4,205	5,470	2,375	57,207	795
Franklin.....	6	5,326	3,000	991	9,547	675	978	665	7,179	51
Hampden.....	11	43,449	20,092	9,295	76,597	4,050	6,255	2,488	63,109	569
Hampshire.....	4	7,697	2,302	1,101	11,333	750	1,369	446	8,720	50
Middlesex.....	28	38,218	27,964	7,539	75,944	4,300	4,457	2,945	62,276	1,782
Nantucket.....	1	430	253	105	825	100	71	49	605	.....
Norfolk.....	8	4,309	6,845	1,430	12,833	852	1,089	486	10,239	164
Plymouth.....	7	12,980	7,434	2,599	23,584	1,735	1,907	563	18,632	709
Suffolk.....	14	456,360	80,805	116,253	736,305	39,950	50,022	4,087	571,112	21,059
Worcester.....	23	47,574	23,901	9,159	82,628	4,280	5,305	3,059	69,547	383
Total.....	156	711,061	223,839	167,384	1,200,060	67,517	87,256	21,908	944,657	28,037
MICHIGAN										
Alger.....	1	939	518	252	1,791	100	158	98	1,420	.....
Allegan.....	1	675	167	170	1,063	50	18	50	945	.....
Alpena.....	1	1,330	1,229	364	2,977	50	93	49	2,785	.....
Baraga.....	1	261	237	130	642	50	18	6	568	.....
Barry.....	1	722	288	98	1,120	50	126	50	874	20
Bay.....	1	2,905	2,110	639	5,921	300	339	193	5,080	.....
Berrien.....	5	4,591	2,794	1,245	9,145	530	363	297	7,785	169
Branch.....	5	2,275	1,027	579	4,027	415	295	307	2,868	44
Calhoun.....	4	11,703	10,145	2,965	25,525	1,100	985	1,088	22,352	.....
Cass.....	2	865	670	270	1,837	100	94	70	1,573	.....
Charlevoix.....	1	244	242	53	1,691	50	70	50	1,471	.....
Cheboygan.....	1	415	639	112	1,204	50	39	49	1,066	.....
Chippewa.....	1	1,203	714	319	2,291	100	100	98	1,993	.....
Clinton.....	1	351	83	95	576	50	70	14	442	.....
Delta.....	3	3,232	1,433	1,029	5,870	250	325	250	5,045	.....
Dickinson.....	3	2,490	1,736	662	5,173	275	321	223	4,330	25
Eaton.....	2	1,224	477	249	2,006	150	125	87	1,644	.....
Emmet.....	1	447	771	172	1,435	100	57	96	1,182	.....
Genesee.....	1	2,248	2,044	570	5,916	200	439	50	5,167	60

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MICHIGAN—continued										
Gogebic.....	5	3,420	3,232	1,127	8,071	425	283	199	7,164	.....
Grand Traverse.....	1	1,047	380	214	1,725	100	41	.....	1,525	30
Gratiot.....	2	790	812	227	1,349	60	64	59	1,166	.....
Hillsdale.....	1	951	173	120	1,310	55	30	55	1,170	.....
Houghton.....	8	10,012	5,071	2,757	18,373	950	1,465	820	15,115	.....
Ingham.....	2	9,438	5,614	1,991	17,553	850	1,267	846	14,809	.....
Ionia.....	1	1,581	239	389	2,502	100	104	98	1,889	111
Iron.....	5	1,448	1,523	553	3,714	300	151	159	3,104	.....
Jackson.....	2	7,626	2,425	1,859	12,450	550	524	536	10,601	234
Kalamazoo.....	2	9,153	2,190	1,722	13,644	800	721	140	11,983	.....
Kent.....	3	19,513	6,066	6,390	33,807	2,100	2,244	1,984	20,377	784
Lapeer.....	1	766	245	168	1,270	75	68	25	1,082	.....
Lenawee.....	3	1,551	725	311	2,778	210	103	183	2,116	166
Livingston.....	1	349	176	95	623	100	20	.....	504	.....
Mackinac.....	1	447	438	289	1,173	50	72	50	1,001	.....
Macomb.....	2	866	504	167	1,566	75	73	73	1,342	.....
Manistee.....	1	737	308	167	1,261	100	7	25	1,129	.....
Marquette.....	5	7,038	5,265	2,068	14,669	600	921	590	12,518	.....
Mason.....	1	964	426	141	1,685	100	42	49	1,490	4
Menominee.....	3	1,126	1,953	629	3,667	325	123	287	3,133	.....
Monroe.....	1	1,111	1,063	212	2,470	200	81	50	2,079	60
Montcalm.....	1	295	102	60	468	50	6	49	363	.....
Muskegon.....	3	6,760	3,678	1,783	13,231	1,050	982	595	10,464	140
Oakland.....	3	4,937	1,718	1,018	8,553	550	260	522	7,112	102
Oceana.....	1	246	259	88	601	30	56	30	486	.....
Ontonagon.....	2	433	214	172	896	75	51	49	722	.....
Osceola.....	2	1,426	421	191	2,072	75	69	50	1,873	6
Saginaw.....	2	7,754	5,454	2,223	15,640	1,050	1,214	375	13,001	.....
St. Clair.....	5	3,537	2,680	1,735	8,209	290	314	230	7,301	62
St. Joseph.....	3	1,310	683	163	2,228	185	115	183	1,709	36
Schoolcraft.....	1	349	155	76	646	100	23	60	461	.....
Tuscola.....	1	138	7	42	199	25	9	6	159	.....
Van Buren.....	3	757	777	142	1,705	150	76	62	1,348	69

Washtenaw	3	2,370	1,812	938	5,336	400	315	246	4,374	
Wayne	4	98,871	23,574	31,983	163,906	8,600	9,950	1,975	142,039	79
Total	121	247,333	107,816	72,162	448,760	24,725	25,837	13,875	380,317	2,221
MINNESOTA										
Aitkin	3	1,296	467	318	2,333	100	113	25	1,995	
Anoka	1	963	84	147	1,131	50	16	12	1,053	
Becker	4	1,809	391	285	2,733	165	75	164	2,323	6
Beltrami	3	1,241	537	371	2,285	125	37	125	1,972	20
Benton	3	895	61	95	1,118	75	26	25	901	31
Big Stone	5	1,582	355	319	2,381	125	58	109	2,051	38
Blue Earth	8	7,092	1,642	1,956	11,229	685	406	515	9,584	33
Brown	3	983	440	245	1,749	115	68	115	1,451	
Carlton	3	1,012	1,632	351	3,065	180	120	118	2,677	
Carver	4	830	655	201	1,716	100	57	50	1,509	
Cass	3	484	319	135	1,026	75	25	42	853	30
Chippewa	1	824	68	102	1,113	50	15	30	888	130
Chisago	1	433	88	31	1,576	50	10	49	440	26
Clay	6	2,176	372	503	4,373	235	220	191	3,169	553
Clearwater	3	640	148	167	1,027	75	21	75	797	59
Cottonwood	4	2,075	708	444	3,520	165	237	135	2,984	
Crow Wing	5	1,777	1,113	593	3,704	205	148	145	3,186	5
Dakota	6	4,481	1,380	1,649	7,655	535	183	94	6,784	32
Dodge	4	1,980	357	242	2,785	150	86	135	2,195	199
Douglas	4	2,663	399	263	3,571	210	111	209	2,916	126
Faribault	9	2,368	412	559	3,575	310	138	214	2,860	54
Fillmore	7	2,328	1,020	534	4,050	250	149	247	3,391	12
Freeborn	4	3,086	653	462	4,351	240	161	203	3,694	52
Goodhue	4	2,429	1,202	407	4,213	350	245	185	3,415	18
Grant	3	830	129	114	1,156	125	38	70	866	56
Hennepin	9	118,640	36,178	37,480	204,826	12,250	9,912	3,412	172,147	1,686
Houston	1	204	48	36	312	25	27	12	248	
Hubbard	1	463	74	74	750	50	15	685		
Isanti	3	875	267	131	1,364	100	20	100	1,135	10
Itasca	8	1,476	1,410	572	3,726	225	155	223	3,122	
Jackson	5	2,369	423	252	3,416	306	110	149	2,831	15
Kanabec	1	501	111	142	775	25	27	25	698	
Kandiyohi	3	1,570	194	180	2,131	150	64	116	1,801	50
Kittson	1	491	43	61	672	60	20	25	529	38
Koochiching	2	471	383	152	1,049	75	19	75	880	
Lac qui Parle	2	732	86	125	1,015	55	59	54	817	30
Lake	1	422	371	88	899	60	20	50	778	
Lake of the Woods	1	205	70	64	474	25	9	25	393	22
Le Sueur	6	1,646	795	353	2,904	175	92	50	3,582	5
Lincoln	7	2,419	309	521	3,499	185	139	184	2,946	45
Lynn	2	779	78	152	1,055	50	23	50	832	
Lyon	5	3,292	630	600	4,808	220	128	144	4,277	40
Marshall	4	1,434	246	151	2,135	175	73	124	1,299	464
Martin	11	4,784	1,521	826	7,885	555	226	373	6,707	24
McLeod	2	1,217	385	374	2,059	100	34	75	1,828	
Mille Lacs		403	161	152	749	55	23	55	616	

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MINNESOTA—continued										
Morrison	5	2,212	608	324	3,354	225	83	181	2,832	32
Mower	6	3,921	1,789	976	6,852	280	443	235	5,882	10
Murray	5	1,277	225	283	2,013	125	59	75	1,754	—
Nicolet	1	377	257	140	816	50	61	15	690	—
Nobles	8	2,535	320	323	3,563	210	161	150	2,790	251
Norman	4	1,242	195	288	1,842	125	70	56	1,553	37
Olmsted	4	3,599	719	1,051	5,633	250	303	125	4,950	—
Otter Tail	8	3,337	1,587	832	6,025	350	181	350	5,131	13
Pennington	1	447	158	215	937	50	54	49	784	—
Pine	2	439	158	88	732	75	13	50	594	—
Pipestone	5	2,238	466	635	3,572	180	92	140	3,023	136
Polk	5	2,146	583	547	3,510	210	79	192	3,029	—
Pope	3	731	116	66	994	85	15	60	834	—
Ramsey	8	70,941	26,541	28,540	129,951	7,125	8,266	1,986	111,740	83
Red Lake	1	184	86	33	316	25	6	25	221	34
Redwood	2	779	125	151	1,193	120	30	50	940	53
Renville	3	978	162	241	1,535	75	44	56	1,277	83
Rice	4	4,827	1,173	1,121	7,408	455	337	321	6,293	—
Rock	5	3,142	209	405	4,048	255	206	110	3,214	257
Roseau	2	391	82	84	608	55	10	40	504	—
St. Louis	19	38,412	19,583	11,649	72,053	6,990	5,846	1,899	57,022	250
Scott	4	1,060	714	261	2,102	125	98	19	1,849	—
Sherburne	2	508	124	108	801	50	13	45	687	6
Sibley	1	277	34	68	415	25	18	25	347	—
Stearns	7	5,176	1,326	697	7,683	575	213	457	5,901	536
Steele	3	2,270	884	641	4,318	225	52	225	3,786	—
Stevens	3	908	202	166	1,387	90	40	73	1,174	10
Swift	3	737	288	103	1,229	75	38	75	960	82
Todd	7	2,182	431	559	3,319	175	119	175	2,851	—
Travers	3	809	227	153	1,242	75	38	57	1,055	17
Wabasha	2	1,204	297	204	1,725	75	91	75	1,459	25
Wadena	4	1,544	393	449	2,493	200	82	99	2,110	—
Waseca	3	1,914	358	232	2,670	225	102	100	2,243	—
Washington	2	2,622	1,357	424	4,564	375	401	173	3,611	—
Watsonwan	3	1,418	195	289	2,055	155	90	99	1,697	15
Wilkin	3	959	64	111	1,294	100	64	44	1,051	35
Winona	3	3,517	2,330	1,174	7,380	350	527	233	6,215	58

Wright.....	3	936	197	130	1,352	80	19	31	1,222	
Yellow Medicine.....	3	1,033	270	219	1,620	100	67	100	1,354	
Total.....	338	364,860	123,302	106,959	627,472	40,016	32,389	16,873	525,894	5,912
MISSISSIPPI										
Alcorn.....	1	1,128	54	115	1,308	100	24	34	1,007	143
Bolivar.....	1	296	71	28	411	85	12	25	201	88
Choctaw.....	1	90	1	31	155	25			129	
Clay.....	1	475	206	85	799	100	72	98	486	40
Coahoma.....	1	2,189	658	558	3,495	500	101		2,285	608
Forrest.....	2	4,267	857	966	6,156	450	165	193	5,030	317
Harrison.....	2	3,210	1,130	531	4,991	350	138	345	4,072	70
Hinds.....	3	5,356	2,068	2,304	10,075	500	627	299	8,489	60
Jackson.....	1	463	517	142	1,177	75	20	73	994	15
Jones.....	2	3,392	603	804	5,103	200	306	197	4,401	
Lafayette.....	1	170	272	31	487	50	9	30	397	
Lamar.....	1	515	243	107	901	50	53	49	743	
Lauderdale.....	2	5,972	967	1,773	9,012	410	498	247	7,625	234
Leflore.....	2	4,016	337	517	5,044	450	244	300	2,670	1,380
Lincoln.....	1	850	312	150	1,327	100	61	97	1,068	
Lowndes.....	2	1,045	709	360	2,221	200	102	147	1,721	50
Madison.....	1	573	205	133	934	65	71	49	686	44
Monroe.....	1	420	535	172	1,154	100	63	97	890	
Pike.....	1	489	347	213	1,067	50	36	49	882	
Pontotoc.....	1	553	428	41	1,069	125	30	125	535	234
Warren.....	5	6,474	3,753	1,221	12,003	850	894	336	9,207	716
Washington.....	1	1,357	269	207	1,868	100	250	100	1,418	
Total.....	34	43,300	14,542	10,489	70,757	4,935	3,776	2,890	54,936	3,999
MISSOURI										
Adair.....	2	1,288	419	253	2,033	150	133	149	1,600	
Andrew.....	1	356	54	135	570	50	10	50	460	
Atchison.....	1	316	48	74	449	50	56	45	275	22
Audrain.....	1	393	153	139	699	50	70	49	529	
Barry.....	3	972	287	236	1,561	135	45	109	1,270	
Barton.....	3	504	435	191	1,197	150	41	150	857	
Bates.....	1	88	1	23	126	25			68	33
Boone.....	3	1,871	1,007	409	3,433	250	469	246	2,122	250
Buchanan.....	4	17,382	3,015	6,895	27,894	1,100	1,255	828	24,584	
Caldwell.....	3	1,237	266	171	1,777	255	111	209	1,045	157
Callaway.....	1	485	118	68	723	100	46	100	388	89
Camden.....	2	253	81	40	389	50	35	25	279	
Cape Girardeau.....	2	910	401	214	1,634	140	29	119	1,343	
Carroll.....	2	781	277	243	1,350	150	129	130	891	
Cass.....	2	378	35	68	500	60	25	16	399	
Cedar.....	1	307	52	43	421	50	11	50	302	9
Chariton.....	1	279	27	59	380	50	15	12	291	12
Clay.....	3	877	314	307	1,670	100	185	63	1,323	
Clinton.....	2	997	255	129	1,428	150	157	123	856	109

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MISSOURI—continued										
Cole.....	1	2,040	1,166	347	3,585	200	99	197	3,059	30
Cooper.....	1	1,279	240	171	1,782	200	84	175	1,291	32
Crawford.....	1	249	52	53	361	25	34	6	296	.....
Davies.....	1	266	27	36	243	25	30	25	249	14
De Kalb.....	1	240	76	78	405	50	58	49	247	.....
Dent.....	1	103	38	24	182	25	13	13	145	.....
Dunklin.....	2	311	18	80	505	90	16	7	335	57
Franklin.....	1	179	563	89	837	25	38	.....	774	.....
Gentry.....	3	869	253	168	1,388	180	85	179	899	46
Greene.....	2	4,353	1,514	2,137	8,172	200	369	196	7,407	.....
Grundy.....	1	431	198	121	763	75	38	74	605	.....
Harrison.....	3	701	136	91	993	125	68	94	655	48
Henry.....	3	1,142	193	331	1,720	150	114	147	1,282	26
Howell.....	1	461	107	171	775	50	34	12	678	.....
Jackson.....	12	81,506	14,970	34,688	134,967	7,330	6,973	2,146	115,267	2,124
Jasper.....	6	3,767	1,467	1,537	7,833	600	346	599	5,202	25
Johnson.....	2	474	287	198	963	105	88	104	686	.....
Laclede.....	1	203	90	47	357	30	16	.....	311	.....
Lawrence.....	1	259	77	79	433	50	18	50	310	.....
Linn.....	1	438	18	55	534	25	28	15	455	20
Livingston.....	4	2,132	946	478	3,686	285	347	283	2,374	476
Marion.....	1	594	1,401	239	2,260	200	157	200	1,702	.....
Moniteau.....	1	241	119	58	429	50	51	20	309	.....
Monroe.....	1	311	246	71	658	70	53	69	467	.....
Montgomery.....	1	262	43	37	355	75	16	.....	264	.....
Morgan.....	1	333	59	41	478	50	23	49	293	63
Newton.....	2	707	143	242	1,192	75	113	75	861	18
Nodaway.....	2	864	133	230	1,287	125	64	106	935	56
Pemiscot.....	2	544	98	155	819	75	40	49	654	.....
Perry.....	1	89	7	13	113	25	3	.....	74	11
Pettis.....	3	3,041	622	1,303	5,114	300	514	299	3,923	78
Phelps.....	1	462	126	54	674	50	62	49	513	.....
Polk.....	1	166	46	32	266	25	15	24	202	.....
Putman.....	2	595	151	246	1,024	100	28	99	796	.....
St. Charles.....	1	552	717	79	1,395	100	118	99	1,068	10
St. Clair.....	1	402	52	80	557	55	68	36	359	40

St. Louis.....	15	172,854	63,418	55,501	302,606	27,587	14,798	10,610	236,442	9,527
Saline.....	1	112	27	53	199	50	5	24	120	-----
Scotland.....	1	84	52	58	228	50	20	22	136	-----
Scott.....	1	241	90	61	417	50	22	51	320	-----
Stoddard.....	1	226	173	81	511	50	27	49	386	-----
Sullivan.....	3	685	67	123	942	125	57	50	621	90
Vernon.....	2	1,573	644	396	2,654	200	186	200	1,936	192
Webster.....	1	145	29	17	199	25	1	23	137	13
Wright.....	1	221	15	20	282	50	1	13	163	56
Total.....	134	316,381	98,139	109,864	542,747	42,492	28,007	19,034	434,066	13,733
MONTANA										
Beaverhead.....	2	2,490	120	642	3,311	225	219	74	2,793	-----
Big Horn.....	2	500	63	78	690	90	23	25	485	76
Blaine.....	4	896	183	140	1,406	180	93	32	914	186
Broadwater.....	1	138	29	15	218	50	-----	13	110	45
Carbon.....	2	626	497	172	1,360	105	46	59	1,133	18
Carter.....	1	80	5	10	107	25	3	-----	80	-----
Cascade.....	5	4,398	1,063	3,038	9,994	605	441	273	8,525	150
Chouteau.....	1	68	29	13	127	25	6	25	50	21
Custer.....	2	1,860	443	473	2,963	185	121	154	2,137	367
Daniels.....	2	405	44	35	578	55	17	30	309	163
Dawson.....	4	1,134	268	383	1,885	150	126	25	1,544	41
Dear Lodge.....	1	771	481	267	1,586	100	44	25	1,306	110
Fallon.....	1	75	3	11	98	25	2	43	27	-----
Fergus.....	4	351	133	47	607	105	10	85	282	124
Flathead.....	3	2,395	828	642	4,187	475	158	447	3,106	-----
Gallatin.....	8	1,670	385	490	2,965	235	338	77	2,315	-----
Garfield.....	1	113	32	35	187	25	2	-----	160	-----
Glacier.....	1	72	18	22	140	25	2	-----	96	17
Hill.....	2	185	29	59	351	75	17	-----	245	12
Judith Basin.....	3	263	94	81	529	90	15	55	357	8
Lewis and Clark.....	2	3,484	1,550	1,944	7,179	450	420	350	5,968	-----
Lincoln.....	1	255	46	58	390	40	10	24	316	-----
McCone.....	1	155	3	192	191	25	5	-----	136	27
Madison.....	1	86	42	29	185	25	5	25	136	-----
Meagher.....	1	153	179	111	458	50	57	25	327	-----
Missoula.....	2	2,668	1,276	1,491	5,656	400	243	281	4,731	-----
Musselshell.....	1	51	31	12	102	25	4	73	-----	-----
Park.....	3	2,919	385	1,017	4,408	225	412	24	3,632	114
Phillips.....	3	456	148	67	778	140	16	58	403	162
Pondera.....	2	499	113	59	731	100	17	56	310	248
Powder River.....	1	58	27	23	99	25	4	-----	70	-----
Powell.....	1	488	137	124	788	100	33	12	643	-----
Ravalli.....	2	296	116	68	580	75	18	47	415	24
Richland.....	3	400	17	45	518	80	16	-----	298	123
Roosevelt.....	3	418	58	70	618	100	24	-----	428	66
Sanders.....	1	183	98	86	393	25	10	25	333	-----
Sheridan.....	2	127	50	17	226	50	5	40	99	32
Silver Bow.....	1	3,890	4,113	2,000	10,107	300	737	299	8,758	-----
Stillwater.....	3	518	71	41	718	100	6	25	466	121

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924— Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MONTANA—continued										
Teton.....	2	224	74	104	427	75	17	10	326	-----
Treasure.....	1	148	60	48	288	50	7	-----	231	-----
Valley.....	4	668	393	226	1,458	175	89	125	963	105
Wheatland.....	2	134	53	36	273	50	8	25	170	20
Wibaux.....	2	370	13	44	477	100	25	6	297	49
Yellowstone.....	4	2,597	363	1,114	4,343	350	129	147	3,687	30
Total.....	94	39,695	14,763	15,568	74,690	5,985	3,998	3,003	59,188	2,486
NEBRASKA										
Adams.....	3	2,943	654	799	4,787	400	179	346	3,459	402
Antelope.....	1	202	56	34	307	50	11	50	191	6
Boone.....	3	1,345	152	184	1,775	160	144	101	1,361	9
Box Butte.....	3	1,420	203	333	2,001	115	109	100	1,648	29
Boyd.....	2	475	63	92	660	75	22	60	433	70
Brown.....	1	259	38	23	368	35	15	35	210	73
Buffalo.....	3	2,733	153	601	3,674	175	91	124	3,091	193
Burt.....	6	2,409	583	538	3,723	325	152	325	2,773	123
Butler.....	3	1,271	299	305	1,959	175	113	150	1,499	23
Cass.....	3	924	160	148	1,296	125	57	124	932	58
Cedar.....	10	3,475	509	523	4,948	450	232	352	3,443	468
Chase.....	1	162	27	47	258	25	10	25	199	-----
Cherry.....	2	350	36	46	493	85	15	25	302	66
Colfax.....	2	1,155	96	97	1,478	100	52	86	1,143	97
Cumming.....	6	2,776	726	376	4,012	275	360	206	2,995	171
Dawes.....	2	1,183	111	230	1,565	125	112	57	1,215	56
Dixon.....	2	770	98	160	1,115	80	56	79	765	135
Dodge.....	6	4,267	723	592	6,047	600	339	533	4,133	391
Douglas.....	9	67,545	9,339	31,116	112,483	6,450	5,404	1,527	96,773	2,217
Furnas.....	1	507	34	62	627	25	45	25	468	64
Gage.....	4	2,156	638	690	3,618	300	197	258	2,853	10
Gosper.....	1	207	26	55	297	25	18	25	228	-----
Greeley.....	1	469	9	47	559	25	33	7	394	100
Hall.....	2	1,944	432	514	2,997	140	269	109	2,433	46
Hamilton.....	3	992	142	136	1,322	105	66	41	1,009	100
Hayes.....	1	145	41	26	222	25	10	25	159	3
Holt.....	4	1,455	836	725	3,068	175	278	124	2,491	-----

Jefferson.....	1	1,002	193	247	1,551	100	45	100	1,305	-----
Kearney.....	3	592	76	327	1,037	125	60	52	801	-----
Knox.....	4	2,241	119	153	2,665	150	117	106	1,920	372
Lancaster.....	7	14,142	4,178	5,603	25,086	1,790	1,192	610	21,250	242
Lincoln.....	2	860	225	336	1,513	125	97	98	1,193	-----
Madison.....	8	4,099	754	802	6,100	550	280	308	4,683	269
Merrick.....	1	515	32	95	686	50	61	25	497	54
Morrill.....	1	122	125	21	291	50	10	25	172	34
Nance.....	4	1,247	268	355	1,970	200	87	175	1,508	-----
Nemaha.....	3	691	265	238	1,237	135	92	134	876	-----
Otoe.....	5	1,294	859	825	3,075	275	158	247	2,388	-----
Phelps.....	3	1,310	102	452	1,932	110	67	1,460	25	-----
Pierce.....	1	503	51	87	710	40	35	40	527	67
Platte.....	4	2,440	434	689	3,884	285	237	258	3,103	-----
Polk.....	3	693	167	211	1,122	100	58	100	864	-----
Redwillow.....	2	855	332	449	1,699	125	77	100	1,397	-----
Richardson.....	2	620	143	301	1,100	80	44	77	880	18
Rock.....	1	135	1	14	154	30	6	-----	110	7
Saline.....	2	1,104	296	285	1,755	100	135	99	1,321	85
Saunders.....	3	1,650	334	341	2,535	190	182	162	1,879	112
Scotts Bluff.....	5	1,992	163	507	2,919	215	133	122	2,180	273
Seward.....	3	1,324	332	218	2,003	130	123	129	1,487	135
Sheridan.....	3	1,134	101	404	1,703	110	161	70	1,363	-----
Sherman.....	2	892	51	110	1,088	50	121	17	842	58
Stanton.....	4	1,401	598	319	2,566	200	431	198	1,587	149
Thurston.....	4	1,025	195	144	1,424	150	72	150	892	140
Valley.....	1	749	167	75	1,044	100	56	100	747	40
Washington.....	1	147	31	57	244	25	7	25	187	-----
Wayne.....	2	1,194	149	168	1,543	135	86	78	1,107	137
Webster.....	1	246	33	63	345	50	27	12	235	22
York.....	5	2,270	452	409	3,403	330	432	318	2,257	66
Total.....	176	152,028	27,410	52,804	244,043	16,750	13,338	8,921	197,618	7,215
NEVADA										
Elko.....	1	585	451	283	1,373	100	134	100	1,039	-----
Eureka.....	1	278	44	121	452	25	13	-----	414	-----
Humboldt.....	1	2,072	134	309	2,564	100	203	81	2,180	-----
Nye.....	1	400	142	144	727	100	45	25	556	-----
Pershing.....	1	424	42	152	649	60	30	32	528	-----
Washoe.....	2	3,926	2,200	1,536	8,162	900	288	856	6,118	-----
White Pine.....	4	1,334	761	453	2,903	175	111	122	2,195	-----
Total.....	11	9,019	3,774	2,998	16,530	1,490	824	1,216	13,030	-----
NEW HAMPSHIRE										
Belknap.....	4	1,566	1,578	338	3,567	270	340	258	2,304	395
Carroll.....	1	455	954	101	1,542	60	52	59	1,372	-----
Cheshire.....	6	3,798	2,148	676	6,758	875	883	867	3,338	494
Coos.....	7	2,312	1,819	443	4,802	500	456	445	3,065	330
Grafton.....	6	2,287	964	597	3,988	400	534	306	2,695	53

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
NEW HAMPSHIRE—continued										
Hillsborough.....	9	10,970	7,626	3,571	23,125	1,150	2,183	1,115	18,061	600
Merrimack.....	5	5,470	2,382	1,218	9,442	675	1,335	648	6,000	705
Rockingham.....	6	2,755	2,029	539	5,694	485	383	461	3,931	433
Stafford.....	6	2,460	3,215	726	6,622	550	623	505	3,960	985
Sullivan.....	5	2,625	2,001	465	5,223	375	495	374	3,696	244
Total.....	55	34,698	24,716	8,674	70,763	5,340	7,284	5,038	48,722	4,239
NEW JERSEY										
Atlantic.....	10	17,280	8,046	2,946	29,938	1,150	2,406	548	22,462	3,326
Bergen.....	29	18,703	17,481	4,785	42,645	1,855	2,011	846	36,872	1,076
Burlington.....	15	7,105	6,728	1,835	15,500	1,150	1,372	734	11,694	639
Camden.....	12	21,144	8,838	4,690	35,800	1,525	2,458	913	29,270	1,536
Cape May.....	6	4,126	2,018	580	7,099	325	575	208	4,811	1,179
Cumberland.....	7	8,073	5,591	1,661	15,774	675	1,762	513	12,289	473
Essex.....	21	69,425	48,568	16,684	138,620	7,600	8,768	2,512	117,176	1,957
Gloucester.....	11	5,464	5,469	1,355	12,858	625	1,210	425	9,969	624
Hudson.....	15	41,864	37,691	9,870	92,626	4,700	5,447	2,701	77,806	1,776
Hunterdon.....	11	4,026	7,393	1,349	13,015	707	1,054	573	10,664	16
Mercer.....	7	26,695	16,092	6,228	51,370	2,126	3,935	1,944	41,676	1,565
Middlesex.....	16	21,691	14,506	4,449	41,690	1,992	2,331	550	36,417	218
Monmouth.....	22	17,017	10,933	2,520	31,683	1,580	2,047	733	25,188	2,116
Morris.....	9	13,617	8,759	2,440	25,508	1,000	1,487	611	22,244	150
Ocean.....	7	3,625	3,151	675	7,656	400	589	230	6,387	42
Passaic.....	9	31,677	28,786	7,315	71,466	4,950	4,974	2,133	56,509	2,152
Salem.....	7	4,152	4,040	703	9,211	625	1,030	445	6,904	206
Somerset.....	4	3,020	4,261	647	8,068	305	442	74	7,259	.....
Sussex.....	5	3,163	4,744	642	8,706	475	645	460	7,101	20
Union.....	13	17,662	16,262	4,456	39,360	2,075	1,959	1,034	33,973	281
Warren.....	9	5,289	8,232	1,314	15,169	810	1,477	751	11,972	148
Total.....	245	344,806	267,574	76,544	713,677	36,649	47,879	18,938	588,443	19,500

NEW MEXICO										
Bernalillo	2	4,811	846	1,630	8,035	650	205	395	6,739	-----
Chaves	2	1,876	185	515	2,677	125	168	124	2,147	112
Colfax	4	2,648	619	802	4,264	225	300	160	3,329	246
Curry	3	436	106	165	764	100	43	50	559	12
Dona Ana	1	398	155	142	736	50	31	13	642	-----
Eddy	3	1,425	110	307	1,901	175	134	74	1,235	283
Guadalupe	1	181	55	26	332	50	1	50	180	52
Harding	1	121	2	24	175	50	1	-----	90	35
Hidalgo	1	352	50	76	499	35	39	25	261	88
Lincoln	1	143	2	15	208	50	10	-----	112	35
McKinley	1	371	169	80	665	50	10	50	526	29
Quay	3	764	65	226	1,190	175	59	18	787	151
Roosevelt	2	424	95	91	662	75	22	75	422	63
San Juan	1	171	78	82	353	25	10	25	294	-----
San Miguel	1	865	289	159	1,477	200	50	192	964	71
Santa Fe	1	410	504	504	2,864	150	87	147	2,479	-----
Sierra	1	104	14	12	138	25	8	-----	66	39
Union	1	73	15	20	126	25	10	-----	91	-----
Valencia	1	466	110	68	683	50	56	50	494	53
Total	31	17,502	3,375	4,944	27,749	2,285	1,224	1,448	21,447	1,269
NEW YORK										
Albany	7	51,910	23,694	18,467	97,061	3,500	6,728	2,148	83,451	750
Allegany	7	2,638	1,367	566	4,825	475	449	462	3,434	-----
Bronx	1	2,481	873	719	4,227	200	96	50	3,862	-----
Broome	7	10,879	5,336	2,073	18,704	775	1,238	569	15,823	300
Cattaraugus	5	10,841	3,356	1,339	16,274	1,400	1,547	810	12,248	270
Gayuga	7	4,924	5,761	1,112	11,989	655	887	635	9,637	175
Chautauqua	16	21,221	9,402	3,207	34,746	1,952	2,560	1,055	28,653	504
Chemung	3	8,117	4,000	1,630	14,024	700	1,160	502	11,372	280
Chenango	10	6,192	6,172	1,045	13,739	1,025	985	720	10,731	240
Clinton	5	7,922	4,410	1,015	13,883	600	868	592	11,655	169
Columbia	5	3,504	5,844	794	10,347	700	795	424	8,241	165
Cortland	4	5,594	3,853	1,025	10,688	450	485	420	8,984	338
Delaware	15	7,979	5,303	1,147	14,787	925	1,273	757	10,758	1,042
Dutchess	14	10,595	10,725	2,505	24,353	1,645	2,016	930	19,037	725
Erie	10	38,867	20,803	11,436	73,532	3,415	3,201	2,613	60,612	3,680
Essex	5	1,986	2,106	641	4,813	300	469	284	3,699	60
Franklin	8	4,763	1,366	724	7,059	575	789	290	5,080	304
Fulton	2	7,012	3,855	946	12,380	1,000	903	992	9,189	-----
Genesee	2	2,907	1,393	465	4,826	200	324	147	4,154	-----
Greene	6	1,992	2,118	722	4,978	525	466	263	3,554	16
Herkimer	13	12,068	6,696	1,698	21,344	1,125	1,637	937	17,482	117
Jefferson	12	12,946	7,732	2,128	23,975	1,555	1,655	1,121	19,252	383
Kings	6	33,544	9,312	8,306	52,601	2,400	4,085	588	44,710	582
Lewis	5	1,153	1,698	370	3,373	200	321	184	2,660	6
Livingston	4	2,214	2,252	476	5,012	300	249	225	4,237	-----
Madison	5	2,983	3,294	669	7,111	360	415	308	6,006	-----
Monroe	5	22,502	3,378	3,711	30,630	2,450	780	1,084	25,081	1,231

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
NEW YORK—continued										
Montgomery.....	9	6,394	12,986	1,850	21,519	1,200	2,086	951	17,247	28
Nassau.....	25	14,981	13,237	3,136	32,543	1,553	1,557	698	28,334	320
New York.....	28	1,867,071	750,357	1,066,336	3,921,324	164,150	321,969	38,874	3,181,013	84,806
Niagara.....	8	17,131	6,881	3,830	28,394	1,475	2,190	1,385	22,793	430
Oneida.....	17	30,183	10,721	4,400	47,141	3,605	4,332	1,907	33,590	2,503
Onondaga.....	9	13,991	6,795	3,140	24,311	1,885	1,534	874	19,557	427
Ontario.....	5	4,573	4,367	898	10,023	525	546	161	8,611	180
Orange.....	23	16,803	17,900	3,171	38,894	2,300	2,874	2,070	30,658	947
Orleans.....	1	2,345	905	404	3,754	100	150	50	3,354	100
Oswego.....	8	5,731	6,206	1,324	13,649	625	624	463	11,745	188
Otsego.....	13	6,538	10,945	1,466	19,400	950	1,585	781	15,864	237
Putnam.....	3	351	999	333	1,698	200	144	110	1,243	-----
Queens.....	9	11,110	9,831	2,237	24,146	1,500	919	494	20,648	565
Rensselaer.....	8	16,251	31,722	5,587	54,825	2,315	3,450	2,215	46,298	539
Richmond.....	5	2,772	3,204	760	7,003	575	545	192	5,591	94
Rockland.....	6	4,544	7,025	1,239	13,219	550	791	228	11,619	25
St. Lawrence.....	15	6,684	6,928	1,341	15,483	875	1,207	734	12,189	477
Saratoga.....	8	6,090	6,836	1,414	14,740	660	772	557	12,663	94
Schenectady.....	2	5,796	6,407	1,477	14,255	500	916	291	12,129	400
Schoharie.....	3	773	3,316	408	4,541	175	259	167	3,915	25
Schuyler.....	2	448	1,085	190	1,795	75	108	75	1,488	50
Seneca.....	4	1,809	1,784	590	4,331	200	233	177	3,711	-----
Steuben.....	10	6,244	5,712	1,386	13,752	600	1,015	502	11,588	41
Suffolk.....	19	7,860	9,294	2,079	19,864	915	1,391	613	16,669	268
Sullivan.....	10	5,681	5,932	828	12,770	664	822	349	10,021	910
Tioga.....	6	2,440	2,770	584	5,966	450	337	299	4,740	140
Tompkins.....	5	4,268	2,037	1,041	7,455	625	575	372	5,854	27
Ulster.....	13	7,114	5,775	1,307	14,582	1,175	1,811	800	10,513	281
Warren.....	5	11,762	4,198	1,705	17,950	401	2,161	307	14,946	135
Washington.....	14	8,192	7,249	1,388	17,226	785	1,010	535	14,792	97
Wayne.....	12	6,111	6,901	1,347	14,765	818	640	679	12,434	185
Westchester.....	22	29,971	39,853	6,894	78,861	2,800	4,030	1,858	69,141	885
Wyoming.....	6	2,708	3,363	646	6,817	250	399	248	5,871	-----
Yates.....	1	224	139	39	414	50	17	13	334	-----
Total.....	523	2,434,708	1,169,765	1,198,711	5,068,691	224,983	399,330	79,129	4,124,755	106,890

NORTH CAROLINA											
Alamance	3	2,008	348	444	2,917	235	109	208	2,219	141	
Anson	1	1,064	241	183	1,516	100	103	76	1,043	125	
Ashe	1	286	75	43	416	25	21	6	1,353	30	
Beaufort	1	1,159	191	347	1,829	100	119	100	1,509		
Buncombe	2	2,631	544	535	3,911	250	84	200	2,980	360	
Burke	1	1,074	151	485	1,767	55	107	19	1,585		
Cabarrus	1	1,239	195	205	1,681	160	149	100	1,332		
Caldwell	1	476	27	115	630	50	84	13	484	50	
Catawba	2	2,711	512	510	3,844	400	268	158	2,919	100	
Cleveland	2	3,713	597	504	4,958	350	435	267	3,426	480	
Craven	1	2,905	109	213	3,411	250	75	25	2,599	449	
Cumberland	1	2,291	107	577	3,068	100	101	49	2,818		
Davidson	1	701	423	145	1,401	100	104	100	1,097		
Duplin	1	260	84	56	371	50	12	29	246	24	
Durham	2	4,470	1,226	1,153	7,656	700	658	450	5,294	111	
Edgecombe	3	4,098	614	707	5,593	425	381	75	4,527		
Forsythe	2	2,521	746	549	4,122	450	76	450	2,846	209	
Franklin	2	589	105	117	857	75	23	74	684		
Gaston	4	9,818	1,056	1,283	12,550	1,150	1,112	739	7,482	2,039	
Granville	2	2,419	259	608	3,325	160	264	87	2,793		
Guilford	2	13,643	2,260	2,805	20,795	1,250	1,075	1,091	14,508	2,443	
Halifax	1	603	139	98	934	100	36	100	631	68	
Harnett	1	470	77	162	794	50	29	40	607	68	
Haywood	1	437	76	83	613	50	85	50	428		
Henderson	1	937	103	214	1,374	50	71	49	1,202		
Hertford	1	302	114	37	496	100	3	100	188	97	
Iredell	3	2,462	343	395	3,342	250	147	249	2,314	373	
Johnston	2	1,241	157	325	1,788	205	65	65	1,375	69	
Lenoir	2	2,699	174	770	3,814	370	218	50	3,177		
Lincoln	2	1,980	209	244	2,602	200	196	150	1,980	76	
McDowell	1	895	81	169	1,177	100	85	50	869	74	
Mecklenburg	5	13,504	3,951	2,661	21,181	1,575	2,771	1,443	13,768	1,511	
Nash	2	1,823	214	256	2,393	250	208	25	1,890	10	
New Hanover	1	10,637	1,018	3,612	17,047	1,000	1,242	669	11,774	1,657	
Pasquotank	1	2,544	340	453	3,467	200	222	193	2,700	71	
Person	1	876	98	95	1,102	150	45	702	702	205	
Pitt	2	1,417	68	317	1,859	175	77	25	1,582		
Randolph	1	460	176	158	839	50	58	50	681		
Robeson	3	1,952	182	467	2,665	190	111	48	2,316		
Rockingham	2	958	90	257	1,366	140	48	73	1,061	40	
Rowan	1	988	145	191	1,460	100	64	100	1,196		
Rutherford	1	79	12	79	177	65	1	10	101		
Scotland	1	215	26	85	354	25	28	24	277		
Stanly	1	337	36	84	467	50	16	15	372	14	
Surry	2	1,615	164	357	2,244	125	126	74	1,902		
Union	1	854	113	98	1,127	100	59	100	867		
Vance	1	858	211	130	1,428	200	65	172	957	34	
Wake	2	8,581	1,811	4,206	15,486	600	515	333	13,850	150	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924.—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
NORTH CAROLINA—continued										
Wayne.....	3	3, 515	883	634	5, 491	475	463	320	4, 059	165
Wilson.....	1	1, 170	201	364	1, 749	100	226	25	1, 382	-----
Total.....	83	124, 488	21, 032	28, 585	185, 454	13, 420	12, 590	8, 919	136, 932	11, 343
NORTH DAKOTA										
Adams.....	3	626	110	201	1, 029	75	53	75	714	112
Barnes.....	6	2, 157	411	471	3, 329	250	154	175	2, 680	70
Benson.....	3	599	97	41	809	75	15	75	537	107
Bottineau.....	4	575	81	98	860	100	30	46	602	83
Bowman.....	2	545	49	165	820	50	47	35	688	-----
Burke.....	1	121	150	100	376	25	6	6	338	-----
Burleigh.....	2	2, 449	259	746	3, 641	150	286	124	3, 011	71
Cass.....	11	9, 970	2, 278	2, 747	15, 792	955	810	680	13, 089	259
Cavalier.....	4	883	146	138	1, 257	125	24	63	926	118
Dickey.....	6	1, 571	287	373	2, 382	175	144	147	1, 792	121
Divide.....	2	266	31	30	361	50	10	6	228	66
Dunn.....	1	199	34	32	311	50	7	-----	254	-----
Eddy.....	2	490	196	159	863	50	43	50	670	50
Emmons.....	2	581	28	83	753	50	36	6	628	33
Foster.....	2	623	66	60	808	75	40	50	564	74
Grand Forks.....	6	4, 210	1, 204	1, 595	7, 582	525	179	371	6, 417	27
Griggs.....	3	814	130	67	1, 147	100	86	87	775	99
Hettinger.....	2	616	73	172	967	50	37	45	800	36
Kidder.....	2	354	75	45	513	50	25	50	302	86
La Moure.....	6	1, 575	291	268	2, 419	275	74	177	1, 745	148
Logan.....	1	219	33	37	319	25	13	-----	282	-----
McHenry.....	2	466	60	75	648	50	32	49	439	79
McIntosh.....	1	130	28	25	219	25	-----	24	159	10
McKenzie.....	1	229	43	8	321	25	6	25	199	65
McLean.....	5	1, 062	99	151	1, 395	125	68	56	1, 051	95
Morton.....	2	1, 709	397	663	2, 968	125	75	50	2, 718	-----
Mountrail.....	4	819	97	144	1, 207	100	53	61	752	227
Nelson.....	6	970	273	264	1, 614	150	62	75	1, 238	89
Pembina.....	8	2, 086	547	389	3, 311	225	118	198	2, 661	108
Ramsey.....	7	2, 021	796	626	3, 553	250	189	172	2, 784	154

Ransom.....	1	566	68	86	781	50	25	50	656	---
Renville.....	1	159	30	7	224	25	5	25	111	56
Richland.....	11	3,655	623	523	5,160	415	185	293	3,931	317
Rolette.....	2	431	53	71	619	50	29	37	479	24
Sargent.....	2	545	69	124	805	50	25	13	675	41
Sheridan.....	2	328	43	63	465	50	23	27	337	27
Slope.....	1	195	38	42	330	25	25	25	239	16
Stark.....	6	1,730	1,351	678	3,966	275	125	182	3,280	104
Steele.....	4	1,067	182	114	1,579	195	57	150	1,032	142
Stutsman.....	6	2,048	342	463	3,044	250	133	56	2,530	75
Towner.....	4	1,222	106	141	1,592	100	70	51	1,125	247
Trail.....	9	2,191	625	399	3,533	300	123	203	2,826	81
Walsh.....	3	1,516	561	380	2,567	175	137	175	2,049	31
Ward.....	8	2,732	1,250	927	5,279	350	188	216	4,489	37
Wells.....	2	1,080	81	163	1,397	75	86	49	1,113	74
Williams.....	1	1,128	202	157	1,563	75	27	37	1,117	306
Total.....	170	59,428	13,978	14,291	94,473	6,815	3,985	4,567	75,032	3,965
OHIO										
Adams.....	3	766	291	127	1,229	115	87	90	914	23
Allen.....	3	2,872	734	494	4,265	125	140	184	3,616	---
Ashland.....	1	579	256	269	1,194	100	159	50	885	---
Ashtabula.....	5	3,656	2,909	903	7,647	600	659	409	5,902	77
Athens.....	5	2,287	2,124	644	5,211	325	487	229	4,062	15
Auglaize.....	5	4,259	1,283	540	6,297	510	346	506	4,868	68
Belmont.....	12	12,312	7,048	2,826	22,989	1,125	1,661	848	19,114	220
Brown.....	7	1,909	1,010	471	3,536	385	380	351	2,343	77
Butler.....	8	8,069	5,048	2,955	16,984	925	1,698	875	13,022	356
Carroll.....	1	274	555	46	892	100	34	97	662	---
Champaign.....	5	2,657	1,023	359	4,270	502	678	500	2,449	141
Clark.....	5	9,802	1,612	1,526	14,551	1,180	1,065	783	10,678	844
Clermont.....	6	1,211	1,178	370	2,901	280	235	279	2,029	79
Clinton.....	7	3,542	1,328	476	5,730	550	473	531	3,353	465
Columbiana.....	7	6,927	5,468	2,358	15,297	775	1,613	745	12,032	70
Coshocton.....	2	2,172	1,378	520	4,220	200	425	149	3,362	125
Cuyahoga.....	5	3,094	1,399	612	5,437	475	455	434	3,846	214
Darke.....	5	60,217	27,382	11,745	103,359	4,950	5,221	4,521	80,372	3,599
Defiance.....	9	3,771	1,046	723	5,887	715	428	392	3,778	214
Delaware.....	4	1,747	1,103	437	3,437	275	210	274	2,389	190
Erie.....	2	1,107	565	233	1,956	250	132	198	1,376	---
Fairfield.....	1	2,785	1,043	554	4,470	200	338	100	3,832	---
Fayette.....	5	2,787	1,517	634	5,254	500	434	278	3,957	35
Franklin.....	1	1,386	93	154	1,045	100	67	50	1,215	213
Fulton.....	9	52,578	20,094	17,068	94,557	4,750	6,657	3,372	75,586	2,609
Gallia.....	1	432	316	118	918	50	46	50	715	40
Geauga.....	1	466	371	87	956	100	65	100	691	---
Greene.....	2	779	954	258	2,059	100	131	75	1,752	---
Guernsey.....	4	1,136	854	250	2,760	250	409	214	1,863	25
Hamilton.....	7	3,005	2,151	1,079	6,544	440	607	340	5,128	28
Hancock.....	17	85,313	41,792	30,223	162,185	14,025	13,752	8,084	120,544	2,170
Hancock.....	1	2,466	1,048	464	4,230	250	143	223	3,287	223

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Num- ber of banks	Loans and discounts	Bonds and securities	Due from banks, includ- ing lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re- discounts
OHIO—continued										
Hardin	6	1,656	843	380	2,941	225	293	225	2,173	25
Harrison	5	2,575	1,233	487	4,400	375	307	356	3,295	67
Henry	1	713	197	62	1,009	50	50	49	849	---
Highland	4	1,621	1,166	395	3,290	310	267	188	2,512	13
Hooking	2	821	1,275	240	2,388	100	132	100	1,787	268
Huron	4	2,742	1,182	386	4,649	275	317	148	3,908	---
Jackson	2	648	1,500	216	2,404	200	185	108	1,862	50
Jefferson	8	7,300	6,986	1,751	16,813	1,025	1,056	795	13,906	30
Knox	4	1,222	1,344	422	3,137	225	228	212	2,179	268
Lake	2	1,760	3,040	522	5,389	250	239	198	4,528	172
Lawrence	2	3,233	1,069	453	5,126	800	308	515	2,858	637
Licking	4	3,359	1,644	924	6,035	500	646	385	4,442	62
Logan	1	632	128	218	1,061	100	61	98	802	---
Lorain	2	1,586	1,227	411	3,440	210	154	100	2,925	40
Lucas	3	25,860	9,935	8,171	45,898	2,500	5,905	2,443	33,589	605
Madison	5	2,852	519	351	3,931	345	389	319	2,572	278
Mahoning	5	23,354	7,608	5,773	38,563	4,250	3,679	2,354	27,467	---
Marion	3	2,705	811	715	4,547	530	245	430	3,241	102
Medina	4	3,004	1,548	381	4,997	265	254	220	4,154	104
Meigs	4	790	631	337	1,825	150	208	71	1,391	5
Mercer	4	2,126	447	310	2,998	225	222	123	2,420	8
Miami	8	5,188	2,964	1,465	10,074	865	1,105	807	6,898	243
Monroe	5	1,422	958	278	2,726	165	195	130	2,201	35
Montgomery	8	21,288	6,489	5,778	35,441	2,475	1,988	2,242	27,714	916
Morgan	5	1,213	856	363	2,529	300	200	299	1,655	71
Morrow	3	1,039	550	178	1,833	160	181	152	1,339	---
Muskingum	3	6,727	4,081	1,547	12,742	525	1,151	515	9,976	575
Noble	3	1,149	1,207	198	2,646	145	232	143	1,984	141
Ottawa	3	1,610	1,307	274	3,239	150	145	53	2,876	---
Paulding	3	1,009	270	205	1,574	140	57	95	1,282	---
Perry	1	351	466	135	1,025	75	42	72	836	---
Pickaway	5	2,193	915	599	3,862	435	399	288	2,741	---
Pike	2	517	448	153	1,138	125	108	125	757	28
Portage	4	3,313	2,469	991	6,917	430	563	335	5,588	---
Preble	5	2,353	1,114	487	4,076	235	309	178	3,285	42
Putnam	2	416	180	161	807	60	42	55	650	---
Richland	3	2,099	1,947	544	4,735	200	362	200	3,774	98

Ross	5	3,332	1,966	645	6,280	600	827	527	4,149	178
Sandusky	1	1,491	1,167	354	3,116	200	85	100	2,702	30
Scioto	2	5,865	2,775	915	9,916	600	995	492	7,008	616
Seneca	6	5,441	2,844	1,439	10,082	800	1,008	669	7,565	40
Shelby	3	1,877	579	478	3,060	233	348	231	2,170	72
Stark	5	17,222	6,535	3,174	29,252	1,750	2,430	1,389	23,494	85
Summit	2	6,989	3,416	2,009	12,910	440	774	119	11,578	-----
Trumbull	5	8,181	3,678	1,467	14,094	800	835	475	11,916	61
Tuscarawas	6	3,684	3,297	1,359	8,461	475	539	296	7,136	2
Union	1	457	115	46	641	40	24	40	427	111
Van Wert	3	2,025	633	711	3,578	300	396	188	2,648	-----
Vinton	1	191	252	134	581	50	78	25	427	-----
Warren	9	2,569	1,206	421	4,450	600	509	425	2,500	283
Washington	6	7,185	2,801	1,089	11,709	1,050	925	942	8,294	456
Wayne	4	3,217	1,794	693	5,893	425	439	324	4,271	434
Williams	4	2,959	1,111	557	4,757	435	236	386	3,287	165
Wood	3	599	448	207	1,280	110	75	104	958	35
Wyandot	3	1,079	255	290	1,688	180	146	77	1,260	25
Total	363	503,172	240,386	132,831	914,820	63,910	72,440	47,300	697,791	19,591
OKLAHOMA										
Adair	2	239	170	87	532	50	16	49	417	-----
Alfalfa	7	1,028	274	65	1,712	195	49	65	1,330	35
Atoka	1	126	37	206	1,199	25	9	25	1,135	5
Beaver	2	309	33	35	408	50	13	268	268	76
Beckham	8	2,016	364	967	3,483	250	92	87	3,044	-----
Blaine	4	829	95	161	1,147	125	22	31	922	46
Bryan	11	2,726	864	607	4,586	575	162	262	3,108	474
Caddo	11	2,127	567	1,084	3,924	305	158	100	3,333	27
Canadian	6	1,429	469	675	2,709	200	78	149	2,272	-----
Carter	5	4,342	1,514	1,335	7,625	650	300	111	6,369	193
Cherokee	4	671	446	138	1,323	180	56	125	901	8
Choctaw	5	1,917	507	260	2,993	405	57	75	2,104	340
Cimarron	1	196	45	14	286	25	10	10	150	91
Cleveland	5	1,475	586	503	2,761	250	130	81	2,271	-----
Coal	2	165	48	25	253	50	11	25	152	15
Comanche	5	1,672	643	558	3,055	300	111	98	2,532	-----
Cotton	6	1,100	313	316	1,877	205	52	80	1,308	232
Craig	3	934	354	313	1,667	180	74	149	1,254	9
Creek	10	3,408	947	1,190	5,758	400	176	75	4,862	246
Custer	8	1,677	389	492	2,732	250	68	112	2,175	114
Delaware	1	97	61	183	4	25	4	20	105	29
Dewey	1	594	81	122	842	100	20	31	618	56
Ellis	1	270	19	108	406	30	11	7	358	-----
Garfield	7	3,816	1,662	2,152	8,082	705	438	255	6,541	225
Garvin	9	2,198	860	997	4,259	465	224	320	3,210	40
Grady	11	3,447	1,516	1,104	6,489	770	261	401	4,989	64
Grant	3	480	141	128	791	75	19	74	571	27
Greer	4	722	233	636	1,637	180	100	62	1,295	-----
Harmon	3	461	64	91	680	85	19	15	521	31
Harper	3	540	41	63	692	75	6	10	382	219

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
OKLAHOMA—continued										
Haskell.....	3	507	298	139	1,011	105	34	74	712	86
Hughes.....	7	1,950	389	628	3,186	245	82	97	2,692	69
Jackson.....	6	1,586	354	759	2,838	235	192	106	2,285	—
Jefferson.....	8	971	608	385	2,060	280	66	157	1,530	43
Johnston.....	5	826	256	172	1,351	150	39	98	1,225	231
Kay.....	12	4,154	1,542	1,560	7,590	530	192	176	6,591	51
Kingfisher.....	5	976	424	380	1,872	165	60	114	1,375	156
Kiowa.....	6	1,087	227	422	1,822	175	39	88	1,471	49
Le Flore.....	7	1,171	448	224	1,980	175	56	87	1,553	114
Lincoln.....	10	1,577	1,088	1,016	3,844	300	91	162	3,255	10
Logan.....	2	1,047	695	637	2,519	125	93	124	2,085	50
Love.....	3	487	357	305	1,188	135	54	27	972	—
McClain.....	5	1,041	215	307	1,606	205	111	148	1,138	—
McCurtain.....	6	1,174	263	229	1,908	265	43	19	1,423	118
McIntosh.....	4	1,196	354	348	2,002	175	80	180	1,499	91
Major.....	1	206	25	26	279	25	6	6	215	27
Marshall.....	6	802	202	222	1,338	210	70	65	946	46
Mayes.....	3	391	153	125	710	100	38	20	517	34
Murray.....	4	646	801	313	1,826	150	37	74	1,066	—
Muskogee.....	11	10,972	2,739	3,108	17,659	1,200	502	940	14,079	801
Noble.....	3	849	191	387	1,474	100	22	24	1,327	—
Norvata.....	2	500	311	264	1,145	100	54	99	895	—
Oklfuskee.....	5	1,433	492	468	2,472	180	86	84	2,045	93
Oklahoma.....	16	27,769	12,776	16,647	60,830	4,550	1,660	1,107	52,710	75
Oklmulgee.....	8	6,046	2,153	1,906	10,534	900	374	220	8,870	169
Osage.....	16	7,417	1,163	3,987	13,280	735	384	297	11,760	33
Ottawa.....	6	3,165	925	1,416	5,746	350	112	287	4,996	—
Pawnee.....	6	1,686	840	746	3,443	250	102	198	2,870	20
Payne.....	8	2,694	1,294	1,104	5,314	350	166	80	4,692	25
Pittsburg.....	6	2,805	1,725	834	5,628	355	101	313	4,790	61
Pontotoc.....	6	1,434	428	372	2,421	240	67	194	1,628	292
Pottawatomie.....	9	4,106	1,347	1,192	7,054	575	152	342	5,632	261
Pushmataha.....	1	481	133	240	897	100	44	41	712	—
Roger Mill.....	1	171	17	37	236	25	5	—	196	—
Rogers.....	3	973	455	524	2,043	125	42	69	1,776	—
Seminole.....	3	901	178	195	1,332	90	36	38	1,050	118
Sequoyah.....	4	888	374	136	1,508	130	52	130	1,147	49

Stephens.....	10	3,077	577	1,069	4,953	510	155	88	4,128	29
Texas.....	8	1,365	198	370	2,061	215	139	58	1,434	211
Tillman.....	4	1,008	297	205	1,709	200	80	87	1,301	91
Tulsa.....	13	44,188	7,276	16,192	71,042	5,150	1,746	1,060	63,066	606
Wagoner.....	6	948	450	286	1,732	205	77	100	1,350	-----
Washington.....	0	4,869	1,508	2,027	9,086	750	469	173	7,393	-----
Washita.....	5	734	207	470	1,498	135	37	49	1,257	20
Woods.....	3	1,268	173	325	1,862	125	68	31	1,478	159
Woodward.....	1	327	132	182	657	50	14	50	642	-----
Total.....	424	194,880	59,931	77,342	351,210	28,575	10,815	10,825	292,581	6,890
OREGON										
Baker.....	3	2,009	914	1,185	4,232	325	216	282	3,392	17
Benton.....	1	563	714	306	1,730	50	111	50	1,517	-----
Clackamas.....	3	475	664	274	1,457	100	42	37	1,270	8
Clatsop.....	2	2,317	487	546	3,662	300	124	87	2,764	388
Columbia.....	3	394	428	145	1,021	75	14	49	862	21
Coos.....	5	1,718	1,363	844	4,301	325	127	176	3,036	37
Crook.....	1	416	75	157	675	50	62	8	544	-----
Deschutes.....	2	1,327	196	270	1,960	125	31	23	1,737	44
Douglas.....	3	1,155	812	514	2,579	175	115	58	2,231	-----
Gilliam.....	2	868	122	106	1,223	125	72	25	857	145
Grant.....	2	263	89	94	457	65	19	6	367	-----
Harney.....	2	684	294	209	1,220	100	111	83	778	149
Hood River.....	1	536	264	151	1,029	100	25	100	761	43
Jackson.....	3	1,883	1,544	571	4,257	300	129	298	3,530	-----
Jefferson.....	1	80	13	11	117	25	5	-----	79	8
Josephine.....	1	524	467	159	1,188	50	67	50	1,021	-----
Klamath.....	3	1,965	771	923	3,806	325	42	225	3,214	-----
Lake.....	3	933	108	165	1,294	240	143	72	721	118
Lane.....	5	3,743	1,913	1,185	7,133	300	462	226	6,139	-----
Lincoln.....	1	98	27	46	184	25	2	-----	157	-----
Linn.....	5	1,683	508	382	2,827	285	86	164	2,239	53
Malheur.....	3	806	252	245	1,482	160	85	72	1,164	-----
Marion.....	7	2,048	2,067	841	5,283	365	190	151	4,572	5
Morrow.....	2	746	96	154	1,106	150	55	23	841	37
Multnomah.....	6	54,492	26,771	18,532	103,140	6,825	4,216	1,756	89,537	-----
Polk.....	3	489	391	302	1,295	110	73	52	1,059	1
Tillamook.....	2	980	356	232	1,560	75	61	25	1,400	28
Umatilla.....	5	6,638	1,347	892	9,145	675	851	594	5,583	1,442
Union.....	4	2,570	880	526	4,299	400	110	350	3,430	-----
Wallowa.....	2	678	149	140	1,050	100	91	37	801	20
Wasco.....	2	1,527	898	341	2,931	260	192	98	2,262	119
Washington.....	3	860	614	402	2,024	135	106	133	1,650	-----
Yamhill.....	6	2,165	1,306	695	4,344	300	319	269	3,451	5
Total.....	97	97,633	46,900	31,545	184,041	13,020	8,354	5,588	153,566	2,688

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
PENNSYLVANIA										
Adams.....	9	5,346	2,849	804	9,402	525	773	487	7,153	45
Allegheny.....	53	242,943	211,681	93,058	578,646	33,175	49,146	26,454	460,077	5,521
Armstrong.....	11	5,439	6,230	1,710	13,200	835	897	780	11,163	124
Beaver.....	15	7,999	8,703	2,500	19,791	1,200	1,515	1,078	15,746	233
Bedford.....	6	1,059	1,284	330	2,733	155	177	128	2,273	-----
Berks.....	20	29,330	15,487	5,055	52,057	2,725	6,921	2,235	37,172	2,673
Blair.....	13	8,682	4,479	3,115	17,421	875	1,845	692	13,876	129
Bradford.....	17	6,998	6,695	1,540	15,832	1,035	1,278	970	12,292	257
Bucks.....	11	5,102	9,853	1,412	16,709	807	2,444	655	12,292	505
Butler.....	13	11,575	4,308	2,257	19,009	1,215	1,902	809	14,415	587
Cambria.....	20	29,031	13,415	5,821	50,166	2,495	4,241	2,389	40,658	378
Cameron.....	1	1,229	981	136	2,427	200	200	200	1,728	99
Carbon.....	10	5,667	7,746	1,443	15,202	950	1,190	748	12,092	215
Center.....	10	6,049	4,288	1,425	12,335	750	1,018	535	9,783	216
Chester.....	21	13,424	14,129	2,909	31,501	2,290	4,079	1,893	22,189	1,033
Clarion.....	8	6,597	4,391	1,143	12,315	390	957	388	10,548	25
Clearfield.....	14	11,592	9,739	2,478	24,546	1,650	2,585	1,373	18,652	238
Clinton.....	3	2,009	2,580	668	5,376	925	136	136	4,061	-----
Columbia.....	12	5,300	6,430	1,284	13,511	835	1,133	606	10,880	50
Crawford.....	10	5,909	4,142	1,635	12,167	900	1,151	867	9,147	101
Cumberland.....	7	3,015	2,673	684	6,594	350	586	291	5,306	40
Dauphin.....	12	4,996	5,735	2,002	13,047	875	1,916	570	9,508	178
Delaware.....	13	14,600	12,235	3,113	31,335	1,850	3,351	1,328	23,659	1,010
Elk.....	4	2,800	4,061	1,363	8,434	650	1,044	530	6,199	-----
Erie.....	14	21,548	11,662	5,120	40,074	1,755	3,642	1,392	33,125	147
Fayette.....	27	21,038	17,843	8,331	49,697	2,117	5,637	1,586	40,110	124
Forest.....	3	1,135	558	241	1,999	150	321	148	1,380	-----
Franklin.....	11	7,934	7,196	1,643	17,468	1,380	2,072	932	13,013	60
Fulton.....	1	245	282	53	592	25	51	25	491	-----
Greene.....	5	5,620	2,357	9,495	625	1,503	425	6,936	6	6
Huntingdon.....	10	4,133	3,498	1,060	8,987	635	702	597	6,701	345
Indiana.....	11	9,678	8,483	2,223	20,789	905	1,396	824	17,372	292
Jefferson.....	12	5,339	5,516	1,984	13,186	845	1,319	753	10,268	-----
Juniata.....	7	2,080	1,268	449	3,913	285	486	245	2,755	142
Lackawanna.....	14	28,055	42,366	8,356	81,546	3,710	7,101	3,325	65,997	1,400
Lancaster.....	36	24,142	20,795	6,049	53,448	3,555	6,053	2,453	40,655	682

Lawrence.....	10	9, 211	9, 194	3, 173	22, 315	1, 125	4, 171	877	16, 141	257
Lebanon.....	8	4, 569	4, 990	1, 472	11, 411	875	1, 325	407	8, 542	10
Lehigh.....	12	17, 160	16, 754	3, 730	38, 834	2, 700	4, 659	1, 981	29, 440	467
Luzerne.....	21	28, 229	45, 111	7, 270	83, 753	4, 275	8, 762	2, 881	67, 355	1, 401
Lycoming.....	13	16, 547	5, 557	2, 359	25, 804	1, 785	4, 078	1, 601	16, 700	34
McKean.....	7	8, 699	4, 479	1, 926	15, 466	1, 265	1, 142	530	12, 415	200
Mercer.....	13	14, 644	9, 565	3, 329	28, 531	1, 685	2, 204	1, 218	23, 216	634
Mifflin.....	8	4, 149	2, 432	626	7, 357	525	470	322	5, 238	881
Monroe.....	4	4, 173	2, 483	614	7, 674	500	837	322	5, 059	1, 367
Montgomery.....	25	21, 630	22, 587	4, 481	50, 085	2, 702	5, 739	2, 283	37, 978	80
Montour.....	3	1, 464	3, 129	435	5, 249	375	579	373	3, 842	1, 792
Northampton.....	16	20, 852	22, 821	4, 687	50, 147	2, 920	3, 501	2, 244	39, 690	100
Northumberland.....	14	10, 372	11, 453	2, 448	25, 219	1, 360	3, 423	1, 131	19, 038	100
Perry.....	9	2, 230	2, 313	534	5, 196	340	598	300	3, 852	17, 801
Philadelphia.....	31	408, 703	114, 728	166, 457	720, 296	28, 680	77, 021	6, 629	574, 355	38
Pike.....	1	116	520	25	729	85	62	24	618	329
Potter.....	5	1, 154	450	258	1, 952	175	174	170	1, 392	10
Schuylkill.....	28	21, 003	28, 935	5, 033	56, 626	2, 745	6, 061	1, 919	45, 569	170
Snyder.....	6	2, 202	1, 538	519	4, 354	225	563	222	3, 335	77
Somerset.....	24	7, 216	8, 506	2, 110	18, 730	1, 010	1, 784	927	14, 840	394
Sullivan.....	3	549	1, 010	163	1, 746	100	107	98	1, 441	43
Susquehanna.....	9	4, 162	4, 093	921	9, 469	550	487	443	7, 912	428
Tioga.....	9	4, 983	3, 253	713	9, 474	500	619	434	7, 527	846
Union.....	4	842	1, 450	288	2, 658	250	458	152	1, 754	780
Venango.....	6	14, 251	1, 928	1, 952	18, 645	700	1, 583	644	15, 288	40
Warren.....	5	11, 846	3, 551	1, 245	17, 220	800	1, 136	788	13, 644	178
Washington.....	28	23, 390	22, 375	5, 397	53, 330	2, 375	4, 863	1, 977	43, 308	683
Wayne.....	3	1, 351	2, 749	286	4, 472	320	240	240	3, 615	47
Westmoreland.....	39	29, 575	24, 724	8, 352	64, 651	2, 510	5, 915	1, 927	53, 036	25
Wyoming.....	6	1, 370	2, 637	507	4, 633	305	454	287	3, 568	1, 680
York.....	29	21, 704	17, 414	5, 041	45, 472	3, 260	4, 085	2, 865	34, 578	
Total.....	863	1, 285, 984	888, 647	411, 107	2, 697, 048	130, 866	268, 744	95, 231	2, 123, 958	47, 118
RHODE ISLAND										
Kent.....	1	236	521	124	894	100	160	49	584	50
Newport.....	3	1, 980	2, 108	502	4, 738	420	342	410	3, 517	222
Providence.....	12	38, 573	19, 985	7, 908	67, 932	5, 700	8, 912	4, 225	48, 650	28
Washington.....	1	105	49	28	184	100	32	24	28	
Total.....	17	40, 894	22, 663	8, 562	73, 748	6, 320	9, 440	4, 708	52, 779	
SOUTH CAROLINA										
Abbeville.....	1	390	24	53	562	75	36	19	419	13
Aiken.....	2	788	115	84	1, 043	100	38	56	746	104
Allendale.....	2	558	40	53	683	100	11	35	342	195
Anderson.....	3	2, 748	257	538	3, 651	525	185	57	2, 884	85
Bamberg.....	1	213	1	23	273	45	7	50	137	149
Barnwell.....	1	257	52	6	337	50	2	50	85	25
Calhoun.....	1	601	51	74	815	160	74	74	556	1, 680
Charleston.....	4	13, 147	7, 273	3, 475	26, 102	2, 400	1, 733	1, 828	7, 531	

TABLE No. 62.—*Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued*

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
SOUTH CAROLINA—continued										
Cherokee.....	2	1,957	461	304	2,795	275	238	135	2,091	50
Chester.....	2	1,322	268	310	2,035	150	165	98	1,622	-----
Chesterfield.....	1	222	52	92	382	50	21	50	261	-----
Clarendon.....	1	327	33	84	486	50	20	24	350	41
Colleton.....	1	468	77	44	630	75	18	75	372	90
Darlington.....	3	1,207	191	127	1,619	150	67	136	1,156	110
Dillon.....	1	538	57	109	767	100	13	12	596	46
Dorchester.....	1	835	2	57	415	50	22	-----	299	44
Florence.....	3	1,963	374	394	3,056	300	102	271	2,200	182
Greenville.....	6	13,137	1,810	2,492	18,362	1,300	1,953	700	13,566	277
Hampton.....	1	111	26	18	164	25	3	23	101	12
Horry.....	2	517	223	143	907	75	58	75	672	27
Kershaw.....	1	589	105	100	841	75	52	50	694	-----
Laurens.....	3	1,185	148	137	1,559	200	142	100	1,052	64
Lee.....	2	1,620	272	338	2,304	175	245	50	1,697	120
Lexington.....	3	1,644	504	227	2,461	225	119	125	1,918	74
Marion.....	2	1,098	196	195	1,572	150	75	125	1,162	59
Marlboro.....	3	911	144	178	1,307	175	62	125	881	64
Newberry.....	2	1,989	175	160	2,372	125	113	106	1,988	40
Orangeburg.....	7	5,225	1,057	680	7,507	510	547	389	5,988	74
Richland.....	4	13,670	3,140	5,536	26,991	1,500	1,282	1,227	21,369	1,461
Saluda.....	1	674	4	105	789	100	29	-----	660	-----
Spartanburg.....	5	6,849	1,137	1,542	10,036	1,300	739	988	6,660	349
Sumter.....	4	4,929	910	707	6,847	750	629	499	4,887	75
Union.....	1	655	31	45	791	100	8	25	496	161
York.....	5	3,341	1,038	954	5,528	490	367	180	4,388	48
Total.....	82	85,185	20,248	19,434	135,989	11,930	9,175	7,633	99,796	5,719
SOUTH DAKOTA										
Aurora.....	1	445	39	52	545	25	31	10	479	-----
Beadle.....	2	1,079	395	549	2,069	75	78	75	1,859	12
Bon Homme.....	1	494	39	198	766	40	21	25	680	-----
Brookings.....	4	1,688	298	625	2,807	125	70	105	2,451	56
Brown.....	6	3,727	1,887	1,955	7,951	275	422	209	7,011	34

Brule	2	651	125	224	1,034	75	21	74	755	109
Butte	1	906	24	102	1,065	25	60	6	551	423
Campbell	1	205	7	38	282	5	6		230	22
Clark	2	325	117	71	529	50	32	50	397	
Clay	2	1,347	175	437	2,057	100	93	47	1,816	
Codington	5	2,595	1,156	815	4,740	350	207	247	3,987	5
Conson	1	179	33	9	256	25	5	25	102	99
Custer	1	164	25	36	264	25	6	12	176	45
Davison	2	2,003	214	607	3,048	150	128	124	2,358	283
Day	4	1,026	224	472	1,802	125	35	55	1,521	65
Deuel	6	2,086	176	251	2,719	150	125	99	2,230	115
Fall River	1	193	21	39	270	25	11	6	218	10
Faulk	1	105	2	27	144	25	11		109	
Grant	2	1,349	157	305	1,879	125	28	31	1,641	33
Gregory	2	711	147	56	1,016	100	13	99	615	188
Haakon	1	252	19	61	349	25	11	12	280	20
Hamlin	2	378	56	94	644	60	18	35	470	61
Hand	1	509	206	193	932	50	72	30	759	
Hanson	4	1,018	105	210	1,409	105	47	99	1,179	18
Hughes	3	1,546	514	727	2,991	200	42	179	2,570	
Hutchinson	2	571	120	97	849	60	47	31	711	
Hyde	1	484	131	132	754	50	36	25	653	
Kingsbury	4	1,397	143	253	2,021	160	55	100	1,482	233
Lake	2	1,347	215	203	1,886	125	69	98	1,287	309
Lawrence	3	2,124	1,352	1,139	4,765	275	230	185	4,095	
Lincoln	2	983	102	170	1,295	80	88	80	964	83
Lyman	1	178	37	24	287	50	10	25	129	73
McCook	3	827	50	262	1,237	75	69	38	1,027	28
McPherson	1	99	26	13	147	25	8	25	78	12
Marshall	3	906	77	73	1,118	115	25	40	697	242
Meade	1	336	117	149	626	50	59	25	493	
Miner	1	473	44	119	674	50	17	13	595	
Minnehaha	5	5,915	1,409	2,979	10,948	485	366	413	9,634	50
Moody	3	1,153	170	396	1,838	90	53	90	1,529	75
Pennington	1	1,233	271	486	2,043	100	113	100	1,562	167
Perkins	1	428	52	71	630	50	16	25	418	122
Potter	1	251	35	76	398	25	19	25	328	
Roberts	4	1,092	195	238	1,664	175	70	84	1,258	77
Sanborn	2	543	45	119	757	75	31	40	563	48
Spink	3	1,714	293	613	2,733	115	125	57	2,332	97
Stanley	1	221	43	44	340	25	7	10	298	
Tripp	1	141	2	12	172	60	6		77	29
Turner	4	1,702	150	429	2,415	190	77	58	2,059	31
Union	3	1,519	100	416	2,157	125	67	50	1,903	12
Walworth	3	841	184	137	1,283	130	26	95	856	176
Yankton	2	1,022	253	243	1,727	150	79	150	1,296	52
Total	116	52,385	11,777	17,046	86,378	5,255	3,360	3,506	70,718	3,514

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars.]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
TENNESSEE										
Anderson	2	400	101	151	687	65	50	49	523	
Bedford	2	1,302	263	228	1,834	200	158	198	1,248	30
Benton	1	208	130	128	480	25	8	25	422	
Bledsoe	1	469	12	31	551	60	31	7	381	71
Blount	1	472	340	163	1,097	100	31	100	865	
Bradley	1	1,452	201	197	1,863	150	193	150	1,252	119
Campbell	3	1,276	89	333	1,754	150	85	37	1,482	
Carter	2	826	181	197	1,322	100	11	100	1,101	10
Cooke	1	430	64	107	650	50	11	50	539	
Coffee	3	874	375	284	1,579	125	163	111	1,181	
Cumberland	1	297	17	85	411	50	13	15	333	
Davidson	5	35,742	9,802	9,529	57,267	3,800	3,318	2,223	40,794	5,190
Dickson	2	1,232	328	340	1,956	150	63	97	1,631	
Dyer	1	610	178	207	1,076	100	141	100	699	
Franklin	3	876	246	205	1,381	110	79	104	1,070	
Gibson	2	285	121	100	526	100	11	51	329	34
Greene	1	609	136	340	1,111	60	63	19	969	
Grundy	1	266	60	117	451	25	24	25	378	
Hamblen	2	1,738	305	154	2,354	250	229	225	1,510	139
Hamilton	2	21,456	4,171	5,846	33,329	2,500	1,937	2,487	25,799	
Hardin	1	150	105	112	381	50	24	30	277	
Henderson	1	85	2	74	166	25	6		135	
Henry	1	627	54	214	908	50	30	50	778	
Hickman	2	456	24	121	618	80	53	20	426	38
Jefferson	1	198	27	26	257	25	10	25	176	21
Knox	5	24,325	5,122	4,419	35,687	2,900	2,095	2,479	26,842	836
Lauderdale	1	258	28	57	358	25	13	18	275	30
Lawrence	1	815	98	64	1,028	75	21	60	797	50
Lewis	1	149	50	32	252	35	6	35	176	
Lincoln	4	1,763	249	225	2,299	215	159	214	1,545	166
London	2	732	118	156	1,053	150	34	74	775	20
McMinn	3	1,584	334	598	2,651	225	105	225	2,096	
McNairy	1	119	137	95	360	50	34	8	288	
Madison	3	3,310	1,080	1,422	5,916	400	242	392	4,881	
Marion	1	556	317	180	1,066	100	36	25	905	

Marshall.....	1	538	99	151	808	80	102	80	541	
Maury.....	3	1,924	606	450	3,067	375	298	322	2,018	85
Monroe.....	1	226	56	28	323	60	3	40	161	58
Montgomery.....	2	1,638	484	432	2,650	200	277	199	1,514	160
Obion.....	2	748	289	273	1,373	159	63	79	1,067	5
Perry.....	1	116	41	52	216	25	17	25	149	
Polk.....	1	337	66	61	488	25	28	25	410	
Putnam.....	1	548	114	156	831	50	38	50	692	
Rhea.....	1	561	128	32	757	25	89	25	544	74
Roane.....	6	2,572	403	545	3,714	325	136	259	2,806	187
Rutherford.....	2	934	103	201	1,271	225	74	94	850	28
Scott.....	2	538	125	109	806	50	36	31	653	37
Sevier.....	1	109	4	73	196	54	6		136	
Shelby.....	3	11,685	2,489	3,878	19,253	1,400	1,424	746	15,128	515
Sullivan.....	2	2,672	873	642	4,415	300	287	300	3,148	380
Sumner.....	1	606	170	164	1,074	100	24	100	849	
Unicoi.....	1	372	57	58	516	25	12		424	55
Warren.....	2	1,209	636	662	2,655	235	243	235	1,942	
Washington.....	3	4,716	865	761	6,902	625	322	545	4,640	770
White.....	2	907	218	275	1,422	125	130	125	1,041	
Williamson.....	2	1,971	239	139	2,434	175	140	175	1,533	411
Wilson.....	2	1,371	202	236	1,889	130	51	105	1,375	229
Total.....	107	142,344	33,132	35,915	221,764	17,323	13,287	13,385	164,799	9,748
TEXAS										
Anderson.....	2	1,355	393	478	2,341	175	317	171	1,678	
Angelina.....	1	878	133	364	1,438	100	71	72	1,194	
Aransas.....	1	77	35	34	177	25	16	23	113	
Armstrong.....	1	119	27	14	195	25	27	25	70	49
Atascosa.....	1	161	14	85	284	50	16	13	206	
Austin.....	2	430	132	122	747	110	22	99	511	5
Bandera.....	1	31	1	21	61	25			36	
Bastrop.....	3	1,063	358	420	1,985	125	247	62	1,531	
Baylor.....	2	636	55	212	952	125	144	37	646	
Bee.....	2	1,037	123	193	1,392	200	266	99	800	28
Bell.....	8	3,386	927	1,625	6,485	630	281	342	5,200	
Bexar.....	8	26,908	6,749	11,179	49,330	4,750	2,527	3,986	36,181	1,549
Blanco.....	1	148	107	63	329	25	37	25	212	
Bosque.....	4	439	53	182	772	140	45	47	520	21
Bowie.....	6	6,539	3,049	2,251	12,199	710	685	246	10,527	7
Brazoria.....	1	152	84	186	442	50	26	12	354	
Brazos.....	2	1,511	399	871	2,989	250	346	196	2,186	
Brewster.....	2	759	102	114	1,002	105	102	90	705	
Briscoe.....	2	306	11	112	518	55	157	8	298	
Brook.....	1	327	16	96	470	50	6	10	403	
Brown.....	3	2,019	658	518	3,441	300	556	222	2,302	
Burleson.....	1	432	121	192	777	100	65	100	512	
Burnet.....	2	178	69	39	295	55	23	54	158	6
Caldwell.....	2	982	150	523	1,736	300	205	49	1,183	
Callahan.....	3	812	62	328	1,249	100	73	37	1,038	
Cameron.....	4	2,852	1,078	1,705	5,895	425	402	397	4,606	65

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
TEXAS—continued										
Camp.....	3	713	345	153	1,348	225	60	225	789	50
Carson.....	2	170	2	23	210	70	12	---	94	35
Cass.....	4	939	454	407	1,871	175	234	119	1,343	---
Cherokee.....	1	627	114	179	988	75	141	75	696	---
Clay.....	2	307	75	84	2,494	55	50	54	535	---
Coleman.....	3	1,424	430	486	2,614	340	189	289	1,690	95
Collin.....	9	4,080	1,634	1,323	7,441	670	388	495	5,858	28
Collingsworth.....	2	685	63	285	1,113	125	138	6	829	---
Colorado.....	1	398	26	57	492	75	25	21	372	---
Comal.....	1	387	266	206	977	100	150	50	677	---
Comanche.....	3	1,071	339	290	1,788	250	75	186	1,277	---
Cooke.....	3	1,913	471	780	3,253	475	367	120	2,290	---
Coryell.....	2	900	267	404	1,626	200	188	122	1,116	---
Cottle.....	1	332	327	56	737	50	81	40	567	---
Crockett.....	1	416	79	77	585	100	109	75	276	25
Crosby.....	2	314	32	88	507	100	38	22	323	24
Dallam.....	1	299	81	45	528	75	48	75	280	50
Dallas.....	10	69,655	20,542	24,761	119,558	9,400	5,239	4,708	98,851	1,129
Dawson.....	1	368	8	345	787	50	35	6	695	---
Deaf Smith.....	2	444	105	83	692	100	68	99	424	---
Delta.....	2	539	147	189	955	125	47	96	685	---
Denton.....	7	1,840	466	744	3,381	345	329	186	2,521	---
De Witt.....	3	1,068	179	277	1,572	175	168	50	1,179	---
Dickens.....	2	905	49	185	1,206	140	90	35	941	---
Donley.....	1	220	53	51	343	50	33	50	210	---
Eastland.....	3	515	75	273	928	105	37	55	716	15
Ector.....	1	127	28	64	240	50	15	35	140	---
Edwards.....	1	94	1	10	136	35	---	---	82	16
Ellis.....	8	4,815	1,293	1,681	8,247	1,015	609	705	5,918	---
El Paso.....	5	19,696	2,947	5,264	30,407	2,025	498	836	25,964	912
Erath.....	2	427	153	219	847	110	108	65	564	---
Falls.....	5	1,863	674	855	3,577	350	501	287	2,418	---
Fannin.....	9	3,453	824	1,100	5,711	870	419	357	3,729	336
Fayette.....	3	1,198	622	616	2,493	125	144	109	2,114	---
Fisher.....	1	356	17	40	451	50	21	12	368	---
Floyd.....	2	699	27	141	946	75	84	22	717	49
Fort Bend.....	1	436	210	181	832	50	45	25	709	---

Franklin	2	498	54	250	852	200	62	42	547	
Freestone	3	882	104	288	1,371	135	200	57	979	
Frio	2	361	202	155	751	125	65	125	436	
Galveston	6	14,817	5,069	4,232	24,774	1,675	703	387	21,949	
Garza	1	500	54	98	723	50	82	50	541	
Goliad	1	285	57	65	440	50	73	49	268	
Gonzales	2	923	185	456	1,717	150	130	150	1,240	47
Gray	2	438	13	66	682	75	39	6	407	56
Grayson	12	7,860	2,919	2,049	13,417	1,630	1,244	1,157	9,237	64
Gregg	3	960	436	348	1,921	260	92	110	1,449	10
Grimes	3	1,124	251	400	1,935	250	294	114	1,277	
Guadalupe	2	407	26	200	696	75	52	18	550	
Hale	2	1,934	142	290	2,541	200	118	123	2,052	41
Hall	3	633	181	335	1,316	175	171	100	869	
Hamilton	4	864	472	488	1,963	310	233	52	1,369	
Hansford	1	181	1	33	240	25	28		187	
Hardeman	3	1,120	89	486	1,794	175	162	50	1,407	
Hardin	1	317	51	311	772	50	1	49	672	
Harris	10	69,194	17,471	26,044	118,761	7,625	6,301	4,128	98,372	1,680
Harrison	2	2,282	1,207	808	4,479	300	344	198	3,629	
Hartley	1	113	1	15	153	25	5		122	
Haskell	2	502	61	154	759	90	60	52	557	
Hays	2	393	172	257	869	90	62	90	627	
Hemphill	2	468	44	85	691	200	58	25	408	
Henderson	3	932	165	342	1,520	175	96	62	1,188	
Hidalgo	4	730	154	334	1,425	210	7	108	1,078	21
Hill	10	3,032	800	1,205	5,333	630	655	477	3,566	
Hood	3	683	192	113	1,084	175	143	171	594	
Hopkins	2	1,516	168	568	2,336	200	395	125	1,591	25
Houston	2	1,163	233	268	1,705	125	219	104	1,257	
Howard	2	1,008	110	367	1,575	100	195	100	1,180	
Hunt	10	5,880	1,041	1,834	9,193	895	653	648	6,910	86
Irion	1	152	11	75	245	25	60	6	151	
Jack	3	847	297	370	1,596	225	93	169	1,109	
Jasper	1	153	33	39	246	25	19		201	
Jefferson	7	16,294	4,144	7,804	28,942	1,375	1,633	568	25,290	
Johnson	7	1,920	569	902	3,844	430	215	291	2,908	
Jones	3	1,101	296	782	2,263	190	198	120	1,775	
Karnes	5	1,508	183	467	2,282	325	183	116	1,541	116
Kaufman	10	4,609	1,028	1,650	7,540	925	1,017	793	4,676	125
Kent	1	185	12	133	355	40	18	10	288	
Kimble	1	191	2	41	245	40			132	60
Knox	4	934	120	312	1,475	140	139	71	1,091	33
Lamar	7	4,495	1,257	1,032	7,448	827	483	644	5,307	187
Lampasas	3	766	249	307	1,405	125	115	125	1,032	7
La Salle	1	314	96	77	502	75	91	60	277	
Lavaca	3	1,708	418	674	2,944	210	204	149	2,380	
Lee	1	143	161	108	426	60	61	15	290	
Leon	1	124	40	59	234	25	24	25	160	
Liberty	1	142	17	46	233	25	7	6	192	3
Limestone	6	2,276	1,127	1,481	5,073	425	251	240	4,135	23
Lipscomb	5	784	28	122	1,019	125	68	20	767	39
Llano	1	140	58	125	371	75		296		

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and Counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
TEXAS—continued										
Lubbock.....	1	644	32	108	893	100	36	25	672	60
Lynn.....	1	387	17	395	829	50	50	12	716	.....
McCulloch.....	2	873	220	208	1,399	230	180	50	885	54
McLennan.....	13	14,642	3,071	6,425	25,214	2,380	1,434	2,018	19,336	50
Madison.....	1	194	34	54	310	50	6	12	241	.....
Marion.....	2	393	77	90	591	55	50	27	437	.....
Martin.....	2	266	54	124	467	50	94	50	261	10
Mason.....	1	148	49	60	306	50	45	25	180	.....
Matagorda.....	1	429	42	148	661	100	22	25	514	.....
Maverick.....	1	1,200	467	978	2,893	150	332	100	2,299	.....
Medina.....	3	481	357	271	1,190	125	93	125	839	9
Menard.....	2	480	5	82	533	125	82	.....	374	52
Midland.....	2	773	75	142	1,035	175	131	65	603	60
Milam.....	4	1,508	758	756	3,202	300	274	240	2,386	.....
Mills.....	1	76	66	129	287	75	33	25	155	.....
Mitchell.....	2	1,281	371	484	2,235	160	232	39	1,804	.....
Montague.....	8	1,915	284	608	2,950	405	241	224	2,080	.....
Morris.....	2	238	185	82	528	80	78	58	312	.....
Motley.....	1	109	53	58	235	30	9	.....	195	.....
Nacogdoches.....	1	685	266	132	1,124	75	100	25	857	67
Navarro.....	11	6,330	3,355	2,950	13,134	1,255	1,097	862	9,855	65
Nolan.....	2	936	222	595	1,828	180	51	120	1,478	.....
Nuices.....	3	3,774	1,619	2,925	8,634	500	241	198	7,695	.....
Ochiltree.....	2	399	10	44	485	55	54	7	357	12
Orange.....	2	3,750	440	1,449	5,865	300	399	74	5,017	.....
Palo Pinto.....	5	1,024	354	225	1,791	235	95	101	1,210	150
Panola.....	1	174	31	152	396	50	27	12	307	.....
Parker.....	2	985	445	345	1,865	200	148	198	1,317	.....
Pecos.....	1	368	36	32	452	50	29	25	282	66
Polk.....	2	564	22	205	811	75	64	12	600	.....
Potter.....	3	4,610	667	1,210	7,015	550	358	472	5,361	274
Presidio.....	1	428	89	75	612	70	80	69	333	61
Rains.....	1	109	31	128	278	25	48	6	198	.....
Randall.....	1	375	58	76	568	50	15	50	315	117
Red River.....	9	3,025	311	399	4,048	922	312	177	2,187	444
Reeves.....	1	220	54	64	353	50	59	50	188	5
Refugio.....	2	423	70	165	668	125	18	.....	525	.....

Robertson.....	1	237	80	147	475	50	53	50	323	
Rockwell.....	2	552	82	242	924	100	41	61	721	
Runnels.....	4	1,137	54	515	1,804	200	109	25	1,470	
Rusk.....	2	742	281	282	1,370	150	119	148	914	40
Sabine.....	1	248	95	143	513	25	29	25	435	
San Augustine.....	1	307	29	51	418	65	6	16	330	
San Patricio.....	4	532	31	128	717	138	59	22	487	11
San Saba.....	3	781	48	220	1,145	185	102	39	778	35
Schlicher.....	1	261	49	60	378	75	34	19	250	
Scurry.....	2	1,002	89	156	1,336	160	80	74	1,022	
Shackleford.....	2	689	171	206	1,154	155	64	82	850	2
Shelby.....	1	271	52	62	409	50	19	49	291	
Sherman.....	1	87	1	32	125	25	5		95	
Smith.....	2	1,684	654	786	3,267	275	524	209	2,259	
Somervell.....	1	291	34	38	368	25	62	6	274	
Starr.....	1	77	16	15	117	25		10	82	
Stephons.....	2	2,261	193	1,327	4,152	225	161	10	3,756	
Sterling.....	1	226	18	31	295	60	76	15	144	
Stonewall.....	2	324	24	105	473	50	53	6	365	
Sutton.....	1	528	78	198	732	100	135	69	428	
Swisher.....	1	301	53	46	428	50	63	50	265	
Tarrant.....	9	36,253	9,512	15,498	64,985	4,125	3,332	2,046	53,777	1,620
Taylor.....	3	3,783	573	1,570	6,159	450	225	155	5,317	
Terry.....	1	170	2	93	306	50	14		242	
Throckmorton.....	1	230	86	51	397	75	40	49	233	
Titus.....	3	700	136	157	1,093	175	37	110	704	66
Tom Green.....	3	3,542	1,110	851	5,877	850	815	682	3,154	376
Travis.....	4	13,424	3,308	4,736	21,976	740	1,664	718	18,850	
Trinity.....	2	838	118	221	1,218	150	127	67	874	
Upshur.....	2	721	266	236	1,282	150	65	75	993	
Uvalde.....	2	1,080	156	102	1,498	200	137	108	788	253
Valverde.....	2	2,180	340	508	3,193	250	190	173	2,222	352
Van Zandt.....	5	1,122	201	443	1,867	240	155	122	1,350	
Victoria.....	2	1,806	835	664	3,359	550	245	488	2,076	
Waller.....	2	423	246	343	1,054	100	59	99	795	
Washington.....	2	2,168	1,024	591	3,984	250	260	248	3,211	
Webb.....	2	3,426	413	1,063	5,237	450	331	317	3,909	210
Wharton.....	1	445	106	187	772	100	110	100	460	
Wheeler.....	1	368	11	185	581	25	85	8	458	
Wichita.....	6	15,631	2,943	3,953	23,884	2,500	1,238	1,828	18,032	285
Wilbarger.....	2	1,326	173	496	2,081	225	222	123	1,481	
Williamson.....	9	3,828	620	1,593	6,318	720	586	354	4,657	
Wilson.....	3	647	207	485	1,379	125	86	105	1,063	
Wise.....	6	1,440	244	418	2,199	260	181	133	1,616	10
Wood.....	5	1,199	294	363	1,980	295	302	118	1,225	41
Young.....	4	1,214	522	494	2,482	250	151	93	1,988	
Total.....	574	502,639	130,504	185,969	865,323	74,542	54,436	43,382	679,015	11,964

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
UTAH										
Box Elder.....	1	1,175	101	146	1,541	100	35	20	1,387	-----
Cache.....	2	1,217	386	369	2,069	125	90	122	1,732	-----
Carbon.....	1	495	197	107	843	50	71	50	672	-----
Davis.....	1	290	41	51	391	25	35	25	306	-----
Grand.....	1	172	55	36	301	50	13	50	188	-----
Joab.....	2	888	274	104	1,268	100	102	100	936	40
Morgan.....	1	142	47	42	239	25	16	24	174	-----
Salt Lake.....	6	18,264	6,795	7,446	34,083	2,100	1,336	1,914	28,718	-----
Summit.....	2	876	384	163	1,442	100	29	74	1,239	-----
Weber.....	3	4,824	1,899	2,178	9,737	850	470	773	7,642	-----
Total.....	20	28,343	10,179	10,642	51,944	3,525	2,197	3,152	42,994	49
VERMONT										
Addison.....	4	1,135	932	210	2,337	325	251	318	1,439	5
Bennington.....	4	2,459	2,134	446	5,135	435	424	429	3,733	80
Caledonia.....	3	1,907	1,302	302	3,635	444	364	364	2,471	104
Chittendon.....	2	3,089	947	575	4,737	650	526	444	2,381	586
Essex.....	1	704	281	30	1,021	75	69	35	784	48
Franklin.....	3	1,957	969	355	3,359	175	120	117	2,890	57
Orange.....	4	2,148	1,436	288	3,950	475	284	399	2,627	163
Orleans.....	2	1,217	1,199	184	2,754	200	199	160	2,175	20
Rutland.....	10	5,058	4,223	1,032	10,776	825	843	690	8,048	293
Washington.....	4	3,303	4,582	680	8,707	400	418	374	7,399	115
Windham.....	2	3,741	1,125	456	5,566	500	957	347	3,072	589
Windsor.....	7	3,577	2,431	830	6,978	550	432	475	5,382	139
Total.....	46	30,295	21,561	5,388	58,955	5,060	4,762	4,152	42,401	2,199
VIRGINIA										
Accomac.....	4	1,717	801	204	2,809	235	366	184	1,573	451
Albermarle.....	5	8,101	2,421	883	12,106	950	757	818	9,145	418
Alleghany.....	4	4,958	1,193	711	7,280	400	374	397	5,773	331
City of Alexandria.....	3	4,566	1,740	774	7,434	500	741	398	5,599	196
Appomattox.....	1	420	124	30	588	50	15	50	377	35

REPORT OF THE COMPTROLLER OF THE CURRENCY 481

Augusta.....	5	4,439	1,417	839	7,062	540	945	354	4,899	273
Bath.....	1	407	85	80	618	50	39	50	479	.....
Bedford.....	2	1,773	295	196	2,330	150	159	100	1,707	198
Betotourt.....	2	612	321	59	1,020	85	89	62	682	62
Brunswick.....	1	575	45	46	726	40	38	39	506	103
Buchanan.....	1	323	94	57	502	50	17	50	331	55
Buckingham.....	2	449	3	32	510	100	24	.....	344	42
Campbell.....	4	5,575	1,413	1,066	8,414	1,150	1,028	1,085	4,540	576
Clarke.....	1	425	62	42	535	25	52	8	434	15
Craig.....	1	251	33	21	319	21	24	.....	249	.....
Culpeper.....	2	2,587	296	255	3,260	200	195	100	2,409	356
Dinwiddie.....	2	7,464	1,986	769	10,587	1,600	517	1,600	6,380	486
Elizabeth City.....	3	1,341	1,246	334	3,080	200	212	200	2,439	26
Fairfax.....	3	839	514	146	1,548	125	90	83	1,236	14
Fauquier.....	3	2,333	218	295	2,967	200	292	138	2,245	61
Franklin.....	3	2,260	351	224	2,887	200	137	149	2,081	315
Frederick.....	2	5,091	862	407	6,582	600	929	600	4,278	175
Giles.....	2	1,117	235	128	1,516	118	118	150	1,022	75
Gloucester.....	1	128	130	19	297	35	12	35	214	.....
Grayson.....	4	1,296	122	123	1,692	150	105	93	1,167	177
Greensville.....	2	2,261	312	301	2,961	255	294	115	2,297	.....
Halifax.....	3	3,056	774	499	4,559	375	231	297	3,590	65
Hanover.....	2	668	70	87	844	75	22	20	668	28
Henrico.....	6	67,581	10,033	20,316	101,043	6,300	8,777	2,307	75,332	6,962
Henry.....	3	2,551	707	323	3,664	250	219	229	2,642	308
Highland.....	1	399	28	24	458	25	57	25	283	68
James City.....	1	311	102	111	541	30	45	.....	466	.....
Lancaster.....	1	285	105	50	458	25	32	25	376	.....
Lee.....	1	185	13	68	282	25	9	10	239	.....
Loudoun.....	6	4,024	1,507	567	6,404	365	531	337	5,094	74
Louisa.....	1	512	136	37	732	50	25	48	569	20
Lunenburg.....	2	386	78	31	524	71	20	64	312	57
Lynchburg.....	2	10,134	2,875	1,841	15,612	1,500	2,112	1,489	8,567	1,534
Mecklenburg.....	1	714	106	80	911	100	149	100	562	.....
Montgomery.....	4	2,159	300	345	2,921	335	219	173	2,059	136
Nansemond.....	1	1,692	585	434	2,876	500	220	343	1,713	100
Nelson.....	1	492	80	51	646	50	31	50	439	76
Norfolk.....	6	41,350	7,804	8,079	62,176	4,300	4,526	3,984	40,447	6,579
Nottaway.....	2	1,224	245	126	1,669	170	120	150	1,114	115
Orange.....	3	1,672	513	254	2,496	225	234	225	1,778	35
Page.....	4	1,157	385	241	1,823	180	150	74	1,409	10
Patrick.....	1	191	91	34	338	50	9	50	210	19
Pittsylvania.....	3	7,992	1,634	855	10,779	600	1,042	600	8,087	395
Prince Edward.....	2	1,538	289	237	2,115	150	156	122	1,682	5
Prince William.....	3	842	182	235	1,312	97	81	53	1,059	10
Pulaski.....	2	1,419	374	209	2,131	250	160	206	1,253	262
Rappahannock.....	2	333	88	63	496	75	23	20	377	.....
Roanoke.....	6	15,960	4,325	4,870	26,768	1,925	2,229	1,566	20,900	148
Rockbridge.....	3	1,979	312	266	2,645	250	184	36	2,174	.....
Rockingham.....	4	4,054	892	431	5,715	506	555	3,688	3,688	391
Russell.....	2	827	117	60	1,055	95	47	85	735	93
Scott.....	2	788	131	117	1,061	54	50	53	872	30

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
VIRGINIA—continued										
Shenandoah.....	6	2,145	400	267	2,882	255	283	160	2,064	84
Smyth.....	4	1,788	353	223	2,489	245	214	224	1,751	50
Spotsylvania.....	2	1,130	722	262	2,151	150	123	125	1,754	-----
Sussex.....	1	228	26	44	313	25	14	25	249	-----
Tazewell.....	6	2,322	732	711	3,891	310	336	254	2,791	144
Warren.....	1	675	101	51	850	50	61	40	588	89
Warwick.....	3	7,189	2,527	992	11,323	500	637	494	8,827	834
Washington.....	3	3,814	780	462	5,376	600	319	447	3,689	321
Wise.....	7	4,305	1,138	554	6,313	525	421	486	4,552	324
Wythe.....	2	844	271	215	1,355	150	177	149	877	-----
York.....	2	372	338	81	813	50	41	48	673	-----
Total.....	182	262,595	58,591	52,844	392,420	29,997	32,408	22,653	278,957	23,806
WASHINGTON										
Adams.....	3	957	158	113	1,317	185	53	90	929	45
Benton.....	1	421	97	148	704	50	26	25	603	-----
Chelan.....	1	1,081	160	443	1,859	100	64	50	1,623	-----
Clallam.....	1	592	393	195	1,227	75	25	75	1,052	-----
Clarke.....	3	1,895	1,701	788	4,717	250	119	250	4,098	-----
Columbia.....	2	1,298	298	167	1,810	200	186	111	1,139	174
Cawlitiz.....	2	1,051	756	526	2,425	175	48	50	2,009	143
Franklin.....	1	433	121	127	712	50	24	50	587	-----
Garfield.....	1	167	60	32	283	50	9	20	189	15
Grant.....	1	109	41	9	168	25	-----	-----	118	25
Grays Harbor.....	4	2,649	2,783	1,133	6,727	275	328	133	5,991	-----
Jefferson.....	1	428	929	171	1,566	75	37	12	1,441	-----
King.....	18	64,068	33,494	29,626	132,094	6,400	4,705	2,463	116,750	447
Kitsap.....	2	573	956	194	1,762	125	36	20	1,574	8
Kittitas.....	3	1,240	1,007	445	2,824	175	81	157	2,347	33
Klickitat.....	1	227	11	70	322	50	5	-----	267	-----
Lewis.....	1	550	466	245	1,295	50	52	35	1,128	30
Lincoln.....	5	2,338	259	284	3,086	270	99	44	2,489	183
Okanogan.....	4	767	247	167	1,269	150	39	97	932	51
Pacific.....	2	532	426	195	1,195	125	31	50	990	-----

Pierce.....	3	12,421	6,704	4,201	24,703	1,325	459	691	22,085	
Skagit.....	7	1,953	1,577	707	4,402	300	107	177	3,810	7
Snohomish.....	6	6,708	3,356	2,089	14,538	775	330	159	13,025	
Spokane.....	8	27,181	6,336	7,279	42,901	3,000	1,046	2,518	35,734	493
Stevens.....	2	808	195	229	1,308	85	28	84	1,094	17
Thurston.....	2	2,612	728	1,117	4,879	200	262	82	4,334	
Walla Walla.....	4	5,430	1,977	1,197	9,106	450	719	242	7,295	490
Whatcom.....	5	4,214	3,189	1,599	9,248	475	612	125	8,036	
Whitman.....	10	5,772	1,951	1,542	9,905	825	513	193	7,777	276
Yakima.....	9	5,091	1,431	1,671	9,192	875	361	512	7,706	14
Total.....	113	153,606	73,807	56,709	297,454	17,165	10,404	8,215	257,152	2,471
WEST VIRGINIA										
Barbour.....	4	1,847	1,168	542	3,719	180	209	159	3,149	19
Berkeley.....	2	2,075	927	355	3,532	200	233	198	2,708	193
Roone.....	1	707	213	127	1,138	50	99	49	881	55
Braxton.....	1	677	102	117	933	60	28	60	785	
Brooke.....	1	891	526	240	1,709	100	70	98	1,441	
Cabell.....	2	13,361	2,983	2,131	19,065	1,700	1,070	1,421	12,981	1,674
Doddridge.....	1	418	110	80	653	50	10	49	539	5
Fayette.....	8	4,022	1,029	943	6,420	390	337	337	5,234	94
Grant.....	2	128	204	62	426	30	22	49	305	
Greenbrier.....	2	971	120	121	1,287	75	71	75	1,029	38
Hampshire.....	1	241	207	38	501	50	36	50	365	
Hancock.....	2	943	524	153	1,667	100	139	99	1,240	90
Hardy.....	1	456	160	59	702	100	45	100	377	79
Harrison.....	6	11,240	3,924	2,157	18,060	1,050	1,275	952	14,660	123
Jackson.....	2	515	72	134	745	70	28	35	612	
Jefferson.....	1	247	205	55	515	50	48	49	368	
Kanawha.....	6	13,595	3,360	2,980	20,725	980	2,138	916	16,006	212
Lewis.....	1	1,123	271	171	1,723	60	186	59	1,417	
Lincoln.....	2	458	129	280	896	50	141	29	676	
Logan.....	1	2,230	262	144	2,884	150	223	13	2,399	100
McDowell.....	10	7,719	1,735	1,809	11,734	725	931	469	9,412	176
Marion.....	6	7,668	3,278	1,656	15,210	745	1,158	731	11,884	653
Marshall.....	2	1,175	770	306	2,315	100	157	99	1,959	
Mason.....	2	1,247	150	253	1,671	130	129	129	1,218	66
Mercer.....	5	10,016	1,195	1,516	13,320	1,150	1,122	487	9,927	635
Mineral.....	3	1,827	1,805	532	4,344	205	279	184	3,674	
Mingo.....	3	3,336	512	825	4,794	350	240	248	3,956	
Monongalia.....	1	2,006	208	236	2,580	80	209	78	2,102	119
Monroe.....	3	1,284	271	327	1,947	150	165	112	1,510	19
Nicholas.....	1	528	148	53	746	40	39	40	627	
Ohio.....	3	8,358	4,841	1,910	15,678	1,100	1,184	1,049	10,852	1,393
Pleasants.....	1	1,109	294	104	1,535	100	86	97	1,202	59
Pocahontas.....	1	388	109	72	1,595	25	39	25	505	
Preston.....	5	1,290	623	250	2,246	123	115	104	1,888	15
Putnam.....	1	208	84	31	332	50	7	60	225	
Raleigh.....	2	2,024	171	480	3,007	300	214	130	2,362	
Randolph.....	3	1,754	616	439	2,908	225	207	37	2,429	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Expressed in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
WEST VIRGINIA—continued.										
Ritchie.....	2	922	251	175	1,416	100	80	98	1,135	-----
Roane.....	2	907	190	202	1,335	75	105	66	1,088	-----
Summers.....	3	3,433	887	460	4,991	200	435	200	3,661	436
Taylor.....	1	1,635	748	513	3,116	200	276	99	2,524	-----
Tucker.....	3	538	705	129	1,400	125	126	87	1,040	22
Tyler.....	2	1,975	423	277	2,735	205	168	198	2,135	28
Upshur.....	1	886	223	105	1,243	50	148	50	870	128
Wayne.....	2	719	173	268	1,203	90	81	90	942	-----
Webster.....	2	464	70	109	709	50	33	6	620	-----
Wetzel.....	1	751	185	140	1,100	50	95	49	906	-----
Wood.....	5	10,260	2,872	1,291	14,875	796	1,347	776	10,567	1,389
Wyoming.....	2	409	30	107	631	50	28	25	628	-----
Total.....	125	131,070	42,153	25,464	207,030	13,086	15,639	10,610	158,920	7,802
WISCONSIN										
Ashland.....	2	2,723	835	674	4,652	200	278	200	3,970	-----
Barron.....	2	1,138	276	130	1,658	75	62	50	1,471	-----
Bayfield.....	1	340	46	91	503	35	19	25	424	-----
Brown.....	4	7,608	2,082	1,385	11,453	1,150	767	678	8,551	307
Buffalo.....	3	1,309	313	135	1,796	100	36	37	1,574	49
Burnett.....	1	371	117	44	543	25	29	7	483	-----
Calumet.....	2	877	280	103	1,333	100	58	99	1,039	37
Chippewa.....	2	1,538	1,107	402	3,157	200	276	175	2,506	-----
Clark.....	1	244	228	140	636	50	17	49	519	-----
Columbia.....	3	1,310	1,610	381	3,392	175	114	99	3,004	-----
Dane.....	6	10,189	1,834	2,097	15,350	1,155	436	627	12,705	20
Dodge.....	4	1,408	1,841	449	3,810	260	219	230	3,100	-----
Douglas.....	2	2,804	2,444	1,174	6,803	400	346	216	5,639	-----
Dunn.....	3	2,643	698	689	4,191	250	99	79	3,763	-----
Eau Claire.....	3	4,569	707	1,103	6,699	375	164	354	5,731	75
Fond du Lac.....	5	7,610	3,755	2,523	14,459	1,025	853	890	11,545	146
Forest.....	1	583	55	32	724	60	11	50	571	42
Grant.....	3	1,305	308	215	1,901	175	96	99	1,463	63
Green.....	1	1,192	524	192	2,018	100	161	99	1,658	-----

Green Lake	1	700	494	193	1,479	100	64	25	1,289	
Iowa	1	824	264	194	1,380	100	84	100	1,066	
Iron	1	239	381	71	702	50	12	50	590	
Jackson	1	928	166	182	1,298	50	64	12	1,173	
Jefferson	3	1,669	1,506	581	3,900	375	320	293	2,911	
Kenosha	2	6,789	3,773	2,533	13,370	600	524	120	12,083	
La Crosse	2	6,088	3,369	1,827	11,514	900	969	897	8,742	
Lafayette	4	1,796	681	785	3,405	200	252	193	2,761	
Langlade	2	2,042	902	442	3,538	200	218	197	2,921	
Lincoln	1	1,089	505	121	1,786	100	97	98	1,391	100
Manitowoc	1	1,336	897	492	2,808	200	173	200	2,235	
Marathon	2	6,566	574	663	8,055	650	413	397	6,073	522
Marinette	4	2,256	2,082	589	5,087	250	390	218	4,224	
Milwaukee	7	103,865	18,182	28,518	156,138	9,200	9,442	3,836	128,298	4,486
Monroe	1	279	228	39	601	50	35	40	446	30
Oconto	2	1,275	542	288	2,151	125	60	68	1,898	
Oneida	2	1,147	275	266	1,837	200	93	149	1,394	
Outagamie	5	7,294	2,074	2,118	11,890	885	532	582	9,882	
Ozaukee	1	218	390	76	704	50	51	50	553	
Pepin	2	858	152	207	1,285	100	64	39	1,072	10
Pierce	3	769	223	116	1,136	75	42	31	988	
Polk	2	465	124	75	689	50	15	50	574	
Portage	2	2,019	1,193	610	4,054	300	150	168	3,429	
Price	2	754	477	329	1,620	50	35	50	1,485	
Racine	3	8,780	3,115	3,004	15,432	850	892	146	13,543	
Richland	1	679	54	59	924	50	54	50	615	148
Rock	4	4,389	1,875	1,235	7,733	400	578	272	6,466	27
Rusk	1	214	47	54	342	50	1	20	261	
St. Croix	5	1,609	591	443	2,740	175	113	71	2,373	9
Sauk	1	990	226	212	1,474	100	71	99	1,203	
Sawyer	1	52	12	18	92	25		6	56	5
Shawano	3	1,442	249	353	2,157	215	57	123	1,719	44
Sheboygan	1	4,212	1,066	1,306	6,983	500	623		5,857	
Taylor	2	653	126	123	939	60	30	60	789	
Trempealeau	1	197	47	27	287	25	6	25	231	
Vernon	1	390	230	111	770	50	10	49	661	
Vilas	1	157	164	29	385	25	7	25	327	
Walworth	4	2,206	1,000	503	3,865	250	250	236	3,110	20
Washington	2	1,243	540	218	2,096	125	134	124	1,711	
Waukesha	3	4,601	2,874	1,095	8,909	550	553	498	7,306	
Waupaca	6	2,719	951	716	4,611	260	151	196	4,005	
Winnebago	5	9,429	4,707	1,911	17,282	1,105	1,020	654	14,384	115
Wood	5	5,916	1,553	1,112	9,367	700	448	697	7,369	153
Total	153	250,924	77,941	65,806	411,693	26,275	23,138	15,286	339,170	6,413

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
WYOMING										
Albany.....	2	3,121	416	718	4,429	200	389	197	3,643	-----
Big Horn.....	3	517	251	234	1,131	90	59	45	930	7
Carbon.....	4	2,536	608	660	3,998	315	325	225	3,084	50
Converse.....	1	387	157	211	775	50	10	50	665	-----
Fremont.....	2	508	151	197	890	100	51	74	665	-----
Goshen.....	2	470	75	108	713	75	23	6	566	43
Hot Springs.....	1	800	161	125	1,146	100	20	49	812	166
Johnson.....	1	453	55	106	630	50	53	49	477	-----
Laramie.....	4	11,414	1,357	3,935	17,071	850	648	423	14,475	674
Lincoln.....	1	1,208	868	495	2,595	100	152	98	2,245	-----
Natrona.....	5	8,060	1,405	3,103	12,940	575	435	568	11,209	151
Park.....	4	813	204	404	1,525	110	107	78	1,166	63
Sheridan.....	2	1,542	384	325	2,349	175	95	147	1,919	-----
Sweetwater.....	3	3,919	545	766	5,636	280	364	268	4,723	-----
Uinta.....	2	811	341	313	1,532	100	112	98	1,222	-----
Washakie.....	1	256	22	66	382	25	26	10	322	-----
Weston.....	1	534	102	100	829	25	54	25	650	65
Total.....	39	37,349	7,102	11,866	58,571	3,220	2,923	2,410	48,773	1,219

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

RECAPITULATION

[Amounts in thousands of dollars]

States	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
Maine.....	60	60,971	52,231	12,065	128,515	7,345	9,630	5,622	103,853	2,060
New Hampshire.....	55	34,698	24,716	8,674	70,763	5,340	7,284	5,038	48,722	4,239
Vermont.....	46	30,295	21,561	5,388	58,955	5,060	4,762	4,152	42,401	2,199
Massachusetts.....	156	711,061	223,839	167,384	1,200,060	67,517	87,256	21,908	944,657	28,037
Rhode Island.....	17	40,894	22,663	8,562	73,748	6,320	9,446	4,708	52,779	272
Connecticut.....	62	137,655	65,059	34,480	251,589	20,307	25,857	12,725	188,436	3,471
Total New England States.....	396	1,015,574	410,069	236,553	1,783,630	111,889	144,235	54,153	1,380,848	40,278
New York.....	523	2,434,708	1,169,765	1,193,711	5,068,691	224,933	399,330	79,129	4,124,755	106,890
New Jersey.....	245	344,806	267,574	76,544	713,677	36,649	47,879	18,938	588,443	19,500
Pennsylvania.....	863	1,285,984	888,647	411,107	2,697,048	139,866	268,744	95,231	2,123,958	47,418
Delaware.....	18	10,797	8,118	2,656	22,308	1,710	2,852	1,124	15,950	647
Maryland.....	85	146,225	65,037	45,934	267,075	16,754	23,014	9,437	209,133	7,302
District of Columbia.....	14	68,418	30,125	21,294	130,412	9,527	8,184	5,693	102,315	4,068
Total Eastern States.....	1,748	4,200,938	2,429,266	1,751,246	8,899,211	429,439	750,003	209,552	7,164,554	185,825
Virginia.....	182	262,595	58,591	52,844	392,420	29,907	32,408	22,653	278,957	23,806
West Virginia.....	125	131,070	42,153	25,464	207,030	13,086	15,639	10,610	158,920	7,802
North Carolina.....	83	124,488	21,032	28,585	185,454	13,420	12,590	8,919	136,932	11,343
South Carolina.....	82	85,185	20,248	19,434	135,989	11,930	9,175	7,633	99,796	5,719
Georgia.....	95	124,514	19,222	33,975	188,407	16,491	16,534	10,296	135,013	8,892
Florida.....	54	89,274	40,872	40,763	176,137	9,540	6,219	6,152	151,855	1,615
Alabama.....	106	97,409	30,545	27,550	162,238	13,386	12,949	10,710	119,762	4,683
Mississippi.....	34	43,300	14,542	10,489	70,757	4,935	3,776	2,890	54,936	3,999
Louisiana.....	34	73,703	16,480	19,599	119,596	9,050	6,260	4,444	91,664	7,047
Texas.....	574	502,639	130,504	185,969	865,323	74,542	54,436	43,382	679,015	11,964
Arkansas.....	88	54,052	14,933	16,440	89,100	7,912	5,412	4,315	68,454	2,923
Kentucky.....	138	170,674	51,092	35,452	265,343	18,521	19,716	16,256	198,308	10,144
Tennessee.....	107	142,344	33,132	35,915	221,764	17,323	13,287	13,385	164,799	9,748
Total Southern States.....	1,702	1,901,247	493,346	531,124	3,079,558	240,133	208,401	161,645	2,338,411	109,685

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, March 31, 1924—Continued

RECAPITULATION—Continued

[Amounts in thousands of dollars]

States	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
Ohio.....	363	503,172	240,386	132,831	914,820	63,910	72,440	47,300	697,791	19,591
Indiana.....	248	215,191	95,435	58,368	369,259	31,843	23,469	27,686	291,780	10,237
Illinois.....	503	902,638	303,828	308,189	1,576,728	95,955	110,146	34,074	1,293,606	24,713
Michigan.....	121	247,333	107,816	72,162	448,760	24,725	25,837	13,875	380,317	2,221
Wisconsin.....	153	250,924	77,941	65,806	411,693	20,275	23,138	15,286	339,170	6,413
Minnesota.....	338	304,860	123,302	106,959	627,472	40,016	32,369	16,873	525,894	5,912
Iowa.....	340	255,188	58,919	64,067	398,415	20,360	19,279	18,775	310,209	16,699
Missouri.....	134	316,381	98,139	109,804	542,747	42,492	28,007	19,034	434,066	13,733
Total Middle Western States.....	2,206	3,055,687	1,105,766	918,226	5,309,894	351,506	334,705	192,803	4,278,833	99,519
North Dakota.....	170	59,428	13,978	14,291	94,473	6,815	3,985	4,567	75,032	3,965
South Dakota.....	116	52,385	11,777	17,046	80,378	5,253	3,360	3,506	70,718	3,514
Nebraska.....	176	162,028	27,410	52,804	244,043	16,750	13,338	8,921	197,618	7,215
Kansas.....	264	126,882	32,842	42,680	214,799	18,013	12,271	11,093	168,305	4,129
Montana.....	94	39,695	14,763	15,668	74,690	5,985	3,998	3,003	59,188	2,486
Wyoming.....	39	87,349	7,102	11,866	58,571	3,220	2,923	2,410	48,773	1,219
Colorado.....	142	124,482	63,257	55,961	261,819	12,990	13,347	6,003	226,220	2,979
New Mexico.....	31	17,502	3,375	4,944	27,749	2,285	1,224	1,448	21,445	1,269
Oklahoma.....	424	194,880	59,931	77,342	351,210	28,575	10,815	10,825	292,581	6,890
Total Western States.....	1,456	814,631	234,435	292,502	1,413,732	99,888	65,261	51,776	1,159,880	33,666
Washington.....	113	153,606	73,807	56,709	297,454	17,165	10,404	8,215	257,152	2,471
Oregon.....	97	97,633	46,900	31,545	184,041	13,020	8,354	5,588	153,566	2,088
California.....	270	531,277	179,540	165,207	928,932	60,252	52,487	33,892	731,618	32,508
Idaho.....	72	35,373	9,665	10,709	59,832	4,835	2,936	2,036	46,137	3,454
Utah.....	20	28,343	10,179	10,642	51,944	3,525	2,197	3,152	42,994	50
Nevada.....	11	9,019	3,774	2,998	16,530	1,460	824	1,216	13,030	-----
Arizona.....	19	15,873	4,697	5,702	28,440	1,650	1,192	1,058	24,022	389
Total Pacific States.....	602	871,124	328,562	283,512	1,567,173	101,907	77,888	56,057	1,268,519	41,560
Total United States.....	8,110	11,949,201	5,001,444	4,013,163	22,053,198	1,334,822	1,580,493	725,986	17,591,045	510,533

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924

FEDERAL RESERVE DISTRICT NO. 1

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
CONNECTICUT										
Hartford.....	6	37,241	9,678	10,285	61,617	4,950	7,704	3,031	45,878	50
Litchfield.....	8	5,928	3,551	1,326	11,070	1,065	934	712	8,197	168
Middlesex.....	8	6,235	4,022	1,298	12,039	1,169	886	982	8,505	497
New Haven.....	14	50,426	19,892	11,099	86,508	6,750	8,389	4,152	65,089	1,911
New London.....	8	8,028	5,524	1,865	16,115	2,050	2,248	1,120	10,384	283
Tolland.....	3	1,258	923	554	2,900	450	391	244	1,815	-----
Windham.....	4	4,334	3,716	1,024	9,329	350	652	236	7,794	297
Total.....	51	113,445	47,306	27,446	199,578	16,774	21,204	10,477	147,662	3,206
MAINE										
Androscoggin.....	3	7,061	5,910	1,301	14,579	800	1,248	611	11,744	175
Aroostook.....	7	5,174	1,100	892	7,669	440	740	158	6,104	225
Cumberland.....	8	17,413	10,107	3,670	31,758	1,900	2,339	1,478	25,277	764
Franklin.....	3	917	1,317	275	2,564	150	173	137	2,095	10
Hancock.....	2	1,042	1,836	215	3,149	100	184	61	2,706	985
Kennebec.....	5	5,532	6,505	1,036	13,557	725	508	613	11,436	215
Knox.....	5	2,195	4,075	503	6,937	405	436	570	5,702	10
Lincoln.....	4	1,769	1,271	253	3,344	175	240	152	2,777	-----
Oxford.....	3	1,199	1,845	335	3,450	150	281	89	2,902	25
Penobscot.....	2	5,697	3,347	1,049	10,370	500	775	488	8,607	-----
Sagadahoc.....	2	1,022	2,729	250	4,054	525	575	468	2,438	47
Somerset.....	2	1,957	2,628	394	5,059	200	497	198	4,164	-----
Waldo.....	2	2,209	2,645	267	5,187	250	326	108	4,381	122
Washington.....	2	645	1,802	202	2,728	200	105	89	2,279	55
York.....	10	7,139	5,114	1,423	14,110	825	1,143	587	11,241	314
Total.....	60	60,971	52,231	12,065	128,515	7,345	9,630	5,622	103,853	2,060
MASSACHUSETTS										
Barnstable.....	3	1,507	1,406	259	3,283	250	264	171	2,409	188
Berkshire.....	11	11,658	9,713	2,802	24,790	1,475	3,122	1,030	18,878	258
Bristol.....	13	42,522	18,173	7,920	70,804	4,820	6,816	3,470	53,654	1,974
Dukes.....	2	957	332	119	1,435	75	131	74	1,090	55

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 1—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MASSACHUSETTS—continued										
Essex.....	25	38,074	21,559	7,812	70,152	4,205	5,470	2,375	57,207	795
Franklin.....	6	5,326	3,000	991	9,547	675	978	665	7,179	51
Hampden.....	11	43,449	20,092	9,295	76,597	4,050	6,255	2,488	63,109	569
Hampshire.....	4	7,697	2,302	1,101	11,333	750	1,369	446	8,720	50
Middlesex.....	28	38,218	27,964	7,539	75,944	4,300	4,457	2,945	62,276	1,782
Nantucket.....	1	430	253	105	825	100	71	49	605	-----
Norfolk.....	8	4,309	6,845	1,430	12,833	852	1,089	486	10,239	164
Plymouth.....	7	12,980	7,434	2,599	23,584	1,735	1,907	563	18,632	709
Suffolk.....	14	456,360	80,805	116,253	736,305	39,950	50,022	4,087	571,112	21,059
Worcester.....	23	47,574	23,901	9,159	82,628	4,280	5,305	3,059	69,547	383
Total.....	156	711,061	223,839	167,384	1,200,060	67,517	87,256	21,908	944,657	28,037
NEW HAMPSHIRE										
Belknap.....	4	1,566	1,578	338	3,567	270	340	258	2,304	395
Carroll.....	1	455	954	101	1,542	60	52	59	1,372	-----
Cheshire.....	6	3,798	2,148	676	6,758	875	883	867	3,638	494
Coos.....	7	2,312	1,819	443	4,802	500	456	445	3,065	330
Grafton.....	6	2,287	964	597	3,988	400	554	306	2,695	53
Hillsborough.....	9	10,970	7,626	3,571	23,125	1,150	2,183	1,115	18,061	600
Merrimack.....	5	5,470	2,382	1,218	9,442	675	1,335	648	6,000	705
Rockingham.....	6	2,755	2,029	539	5,694	485	353	461	3,931	433
Strafford.....	6	2,460	3,215	726	6,622	550	623	505	3,960	985
Sullivan.....	5	2,625	2,001	465	5,223	375	495	374	3,696	244
Total.....	55	34,698	24,716	8,674	70,763	5,340	7,284	5,038	48,722	4,239
RHODE ISLAND										
Kent.....	1	236	521	124	894	100	160	49	584	-----
Newport.....	3	1,980	2,108	502	4,738	420	342	410	3,517	50
Providence.....	12	38,573	19,985	7,908	67,932	5,700	8,912	4,225	48,650	222
Washington.....	1	105	49	28	184	100	32	24	28	-----
Total.....	17	40,894	22,663	8,562	73,748	6,320	9,446	4,708	52,779	272

VERMONT										
Addison.....	4	1,135	932	210	2,337	325	251	318	1,439	5
Bennington.....	4	2,459	2,134	446	5,135	435	424	429	3,733	80
Caledonia.....	3	1,907	1,302	302	3,635	450	244	364	2,471	104
Chittenden.....	2	3,089	947	575	4,737	650	526	444	2,381	586
Essex.....	1	704	281	30	1,021	75	69	35	784	48
Franklin.....	3	1,957	969	355	3,359	175	120	117	2,890	57
Orange.....	4	2,148	1,434	288	3,950	475	284	399	2,627	163
Orleans.....	2	1,217	1,199	184	2,754	200	190	160	2,175	20
Rutland.....	10	5,058	4,223	1,032	10,776	825	843	690	8,048	293
Washington.....	4	3,303	4,582	680	8,707	400	413	374	7,399	115
Windham.....	2	3,741	1,125	456	5,566	500	957	347	3,072	589
Windsor.....	7	3,577	2,431	830	6,978	550	432	475	5,382	139
Total.....	46	30,295	21,561	5,388	58,955	5,060	4,762	4,152	42,401	2,199

FEDERAL RESERVE DISTRICT NO. 2

CONNECTICUT										
Fairfield.....	11	24,210	17,753	7,034	52,011	3,533	4,653	2,248	40,774	265
Total.....	62	137,655	65,059	34,480	251,589	20,307	25,857	12,725	188,436	3,471
NEW JERSEY										
Bergen.....	29	18,703	17,481	4,785	42,645	1,855	2,011	846	36,672	1,076
Essex.....	21	69,425	48,558	16,684	138,620	7,600	8,768	2,512	117,176	1,957
Hudson.....	15	41,864	37,691	9,870	92,626	4,700	5,447	2,701	77,806	1,776
Hunterdon.....	11	4,026	7,393	1,349	13,015	707	1,054	573	10,064	16
Middlesex.....	16	21,691	14,506	4,449	41,590	1,992	2,331	550	36,417	218
Monmouth.....	22	17,017	10,993	2,520	31,683	1,580	2,047	733	25,188	2,116
Morris.....	9	13,617	8,759	2,440	25,508	1,000	1,487	611	22,244	150
Passaic.....	9	31,677	28,786	7,315	71,466	4,950	4,974	2,133	56,509	2,152
Somerset.....	4	3,020	4,201	647	8,083	395	442	74	7,259	--
Sussex.....	5	3,163	4,744	642	8,706	475	645	460	7,101	20
Union.....	13	17,650	16,262	4,456	39,360	2,075	1,959	1,034	33,973	281
Warren.....	9	5,289	8,232	1,314	15,169	810	1,477	751	11,972	148
Total.....	163	247,142	207,606	56,471	528,471	28,049	32,642	12,978	442,981	9,910
NEW YORK										
Albany.....	7	51,910	23,694	18,467	97,061	3,500	6,728	2,148	83,451	750
Allegany.....	7	2,638	1,367	566	4,825	475	449	462	3,434	--
Bronx.....	1	2,481	873	719	4,227	200	96	50	3,862	--
Broome.....	7	10,879	5,336	2,073	18,704	775	1,238	569	15,823	300
Cattaraugus.....	5	10,841	3,350	1,339	16,274	1,400	1,547	810	12,248	270
Cayuga.....	7	4,924	5,761	1,112	11,989	655	887	635	9,637	175
Chautauqua.....	16	21,221	9,402	3,207	34,746	1,952	2,560	1,055	28,653	504
Chemung.....	3	8,117	4,000	1,630	14,024	700	1,160	502	11,372	280
Chenango.....	10	6,192	6,172	1,045	13,739	1,025	985	720	10,731	240

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 2—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEW YORK—continued										
Clinton.....	5	7,922	4,416	1,015	13,893	600	868	592	11,655	169
Columbia.....	5	3,504	5,944	794	10,347	700	795	424	8,241	165
Cortland.....	4	5,594	3,853	1,025	10,688	450	485	430	8,984	338
Delaware.....	15	7,979	5,308	1,147	14,787	925	1,273	757	10,758	1,042
Dutchess.....	14	10,595	10,725	2,505	24,353	1,645	2,016	930	19,037	725
Erie.....	10	38,867	20,808	11,436	73,532	3,415	3,201	2,613	60,612	3,680
Essex.....	5	1,986	2,106	641	4,813	300	469	284	3,699	60
Franklin.....	8	4,763	1,366	724	7,059	575	789	290	5,080	304
Fulton.....	2	7,012	3,855	946	12,380	1,000	903	992	9,189	-----
Genesee.....	2	2,907	1,393	465	4,826	200	324	147	4,154	-----
Greene.....	6	1,992	2,118	722	4,978	525	466	263	3,554	165
Herkimer.....	13	12,068	6,696	1,698	21,344	1,125	1,637	937	17,462	117
Jefferson.....	12	12,946	7,732	2,128	23,975	1,555	1,655	1,121	19,252	383
Kings.....	6	33,544	9,312	8,306	52,601	2,400	4,035	588	44,710	582
Lewis.....	5	1,153	1,698	370	3,373	200	321	184	2,660	6
Livingston.....	4	2,214	2,252	476	5,012	300	249	225	4,237	-----
Madison.....	5	2,983	3,294	669	7,111	360	415	308	6,006	-----
Monroe.....	5	22,502	3,878	3,711	30,630	2,450	780	1,084	25,081	1,231
Montgomery.....	9	6,394	12,986	1,850	21,519	1,200	2,086	951	17,247	28
Nassau.....	25	14,981	13,237	3,136	32,543	1,553	1,557	698	28,334	320
New York.....	28	1,867,071	750,357	1,066,336	3,921,324	164,150	321,969	38,874	3,181,013	84,806
Niagara.....	8	17,131	6,881	3,830	28,394	1,475	2,190	1,385	22,793	430
Onondaga.....	17	30,183	10,721	4,400	47,141	3,605	4,332	1,907	33,590	2,503
Oranadaga.....	9	13,991	6,795	3,140	24,311	1,885	1,534	874	19,557	427
Ontario.....	5	4,573	4,367	898	10,023	525	546	161	8,611	180
Orange.....	23	16,803	17,900	3,171	38,894	2,300	2,874	2,070	30,658	947
Orleans.....	1	2,345	1,905	1,404	3,754	100	150	50	3,354	100
Oswego.....	8	5,731	6,206	1,324	13,649	625	463	50	11,745	188
Otsego.....	13	6,538	10,945	1,466	19,400	950	1,585	761	15,864	237
Putnam.....	3	351	899	333	1,688	200	144	110	1,243	-----
Queens.....	9	11,110	9,531	2,237	24,146	1,500	919	494	20,648	565
Rensselaer.....	8	16,251	31,722	5,587	54,825	2,315	3,450	2,215	46,286	539
Richmond.....	5	2,772	3,204	760	7,063	575	545	192	5,591	94
Rockland.....	6	4,544	7,025	1,239	13,219	550	791	228	11,619	25
St. Lawrence.....	15	6,684	6,928	1,341	15,483	875	1,207	734	12,189	477

Saratoga.....	8	6,090	6,836	1,414	14,740	660	772	557	12,653	94
Schenectady.....	2	5,796	6,407	1,477	14,255	500	916	291	12,129	400
Schoharie.....	3	773	3,316	408	4,541	175	259	187	3,915	25
Schuyler.....	2	448	1,085	190	1,795	75	108	75	1,488	50
Seneca.....	4	1,809	1,784	590	4,331	200	233	177	3,711	
Steuben.....	10	6,244	5,712	1,386	13,752	600	1,015	502	11,588	41
Suffolk.....	19	7,860	9,294	2,079	19,864	915	1,391	613	16,609	268
Sullivan.....	10	5,681	5,932	828	12,770	664	822	349	10,021	910
Tioga.....	6	2,440	2,770	584	5,966	450	337	299	4,740	140
Tompkins.....	5	4,268	2,037	1,041	7,455	625	575	372	5,854	27
Ulster.....	13	7,144	5,775	1,307	14,582	1,175	1,811	800	10,513	281
Warren.....	5	11,762	4,198	1,705	17,950	401	2,161	307	14,946	135
Washington.....	14	8,192	7,249	1,388	17,226	785	1,010	535	14,792	97
Wayne.....	12	6,111	6,901	1,347	14,765	818	640	679	12,434	185
Westchester.....	22	29,971	39,853	6,894	78,861	2,800	4,030	1,858	69,141	885
Wyoming.....	6	2,708	3,363	646	6,817	250	399	248	5,871	
Yates.....	1	224	139	39	414	50	17	13	334	
Total.....	523	2,434,708	1,169,763	1,193,711	5,068,691	224,933	399,330	79,129	4,124,755	106,890

FEDERAL RESERVE DISTRICT NO. 3

DELAWARE										
Kent.....	6	2,789	3,769	447	7,106	622	1,050	361	4,727	341
New Castle.....	7	6,113	3,247	1,915	11,765	813	1,454	641	8,606	230
Sussex.....	5	1,895	1,102	294	3,437	275	342	122	2,617	76
Total.....	18	10,797	8,118	2,656	22,308	1,710	2,852	1,124	15,950	647
NEW JERSEY										
Atlantic.....	10	17,280	8,046	2,946	29,938	1,150	2,406	548	22,462	3,326
Burlington.....	15	7,105	6,723	1,335	15,500	1,190	1,272	734	11,604	639
Camden.....	12	21,144	8,838	4,690	35,800	1,525	2,458	913	29,270	1,536
Cape May.....	6	4,126	2,018	680	7,099	325	575	208	4,811	1,179
Cumberland.....	7	8,073	5,591	1,561	15,774	675	1,762	513	12,289	473
Houcouster.....	11	5,464	5,469	1,355	12,858	625	1,210	425	9,969	624
Mercer.....	7	26,695	10,092	6,228	51,370	2,125	3,935	1,944	41,676	1,565
Ocean.....	7	3,625	3,151	675	7,656	400	589	230	6,387	42
Salem.....	7	4,152	4,040	703	9,211	625	1,030	445	6,904	206
Total.....	82	97,664	59,968	20,073	185,206	8,600	15,237	5,960	145,462	9,690
PENNSYLVANIA										
Adams.....	9	5,346	2,849	804	9,402	525	773	487	7,153	451
Bedford.....	6	1,059	1,284	340	2,733	155	177	128	2,273	
Berks.....	20	29,330	15,487	5,055	52,057	2,725	6,921	2,235	37,172	2,673
Blair.....	13	8,682	4,479	3,115	17,421	875	1,845	692	13,876	129
Bradford.....	17	6,998	6,695	1,540	15,852	1,035	1,278	970	12,292	257
Bucks.....	11	5,102	9,853	1,412	16,709	807	2,444	655	12,292	505
Cambria.....	20	29,061	13,415	5,821	50,166	2,495	4,241	2,389	40,658	378

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 3—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
PENNSYLVANIA—continued										
Cameron.....	1	1,229	981	136	2,427	200	200	200	1,728	99
Carbon.....	10	5,687	7,746	1,443	15,202	950	1,190	748	12,092	215
Center.....	10	6,049	4,288	1,425	12,335	750	1,018	535	9,783	216
Chester.....	21	13,424	14,129	2,909	31,501	2,290	4,079	1,893	22,189	1,033
Clearfield.....	14	11,592	9,739	2,478	24,546	1,650	2,585	1,373	18,652	238
Clinton.....	3	2,009	2,580	668	5,376	255	925	136	4,061	-----
Columbia.....	12	5,300	6,430	1,284	13,511	835	1,133	606	10,880	50
Cumberland.....	7	3,015	2,673	684	6,594	350	586	291	5,306	40
Dauphin.....	12	4,996	5,735	2,002	13,047	875	1,916	570	9,508	178
Delaware.....	13	14,600	12,235	3,113	31,335	1,850	3,351	1,328	23,659	1,010
Elk.....	4	2,800	4,061	1,363	8,434	650	1,044	530	6,199	-----
Franklin.....	11	7,934	7,196	1,643	17,468	1,380	2,072	932	13,013	60
Fulton.....	1	245	262	53	592	25	51	25	491	-----
Huntingdon.....	10	4,133	3,498	1,060	8,987	635	702	597	6,701	345
Juniata.....	7	2,080	1,268	449	3,913	285	486	245	2,755	142
Lackawanna.....	14	28,055	42,366	8,356	81,546	3,710	7,101	3,325	65,997	1,400
Lancaster.....	36	24,142	20,795	6,649	53,448	3,555	6,053	2,453	40,655	682
Lebanon.....	8	4,569	4,990	1,472	11,411	875	1,325	407	8,542	257
Lehigh.....	12	17,160	16,754	3,730	38,834	2,700	4,659	1,981	29,440	10
Luzerne.....	21	28,229	45,111	7,270	83,753	4,275	8,762	2,881	67,355	467
Lycoming.....	13	16,547	5,557	2,359	25,804	1,785	4,078	1,601	16,700	1,401
McKean.....	7	8,699	4,479	1,926	15,466	1,265	1,142	530	12,415	34
Mifflin.....	8	4,149	2,432	626	7,357	525	470	490	5,238	634
Monroe.....	4	4,173	2,483	614	7,674	500	837	322	5,059	881
Montgomery.....	25	21,630	22,587	4,481	50,085	2,702	5,739	2,283	37,978	1,367
Montour.....	3	1,464	3,129	435	5,249	375	579	373	3,842	80
Northampton.....	16	20,852	22,821	4,687	50,147	2,920	3,501	2,244	39,690	1,792
Northumberland.....	14	10,372	11,453	2,448	25,219	1,360	3,423	1,131	19,038	100
Perry.....	9	2,230	2,313	534	5,196	340	598	300	3,852	100
Philadelphia.....	31	408,703	114,728	166,457	720,296	28,680	77,021	6,629	574,355	17,801
Pike.....	1	116	520	85	729	25	62	24	618	-----
Potter.....	5	1,154	450	258	1,952	175	174	170	1,392	38
Schuylkill.....	28	21,003	28,935	5,033	56,626	2,745	6,061	1,919	45,569	329
Snyder.....	6	2,202	1,538	519	4,354	225	563	222	3,335	10
Sullivan.....	3	549	1,010	163	1,746	100	107	98	1,441	-----

Susquehanna.....	9	4, 162	4, 093	921	9, 469	550	487	443	7, 912	77
Tioga.....	9	4, 983	3, 253	713	9, 474	500	619	434	7, 527	394
Union.....	4	842	1, 450	288	2, 658	250	458	152	1, 754	43
Wayne.....	3	1, 351	2, 749	286	4, 472	250	327	240	3, 615	40
Wyoming.....	6	1, 370	2, 637	507	4, 633	305	454	287	3, 568	17
York.....	29	21, 704	17, 414	5, 041	45, 472	3, 200	4, 085	2, 895	34, 578	683
Total.....	556	831, 031	522, 930	264, 645	1, 682, 658	85, 549	177, 702	51, 369	1, 314, 198	36, 656

FEDERAL RESERVE DISTRICT NO. 4

KENTUCKY										
Bell.....	2	1, 730	421	419	2, 739	200	142	198	2, 156	43
Bourbon.....	1	797	387	76	1, 312	100	137	99	665	310
Boyd.....	4	6, 613	1, 201	1, 471	10, 463	1, 075	644	384	7, 580	750
Bracken.....	2	973	515	293	1, 803	75	220	71	1, 438	
Breathitt.....	1	425	169	54	697	50	20	50	512	65
Campbell.....	2	2, 516	1, 442	410	4, 499	200	422	199	3, 628	50
Clark.....	2	2, 371	580	340	3, 374	300	432	293	2, 348	
Clay.....	1	359	80	50	507	50	34	37	386	
Fayette.....	4	10, 943	3, 908	1, 653	17, 345	2, 250	1, 606	2, 042	9, 902	1, 125
Floyd.....	1	287	243	152	701	25	23	7	647	
Garrard.....	2	565	294	169	1, 051	100	149	99	703	
Grant.....	1	452	141	22	626	50	40	50	428	45
Greenup.....	2	698	264	180	1, 173	75	82	37	923	50
Harlan.....	3	1, 125	309	304	1, 874	225	47	200	1, 377	25
Harrison.....	2	1, 569	560	355	2, 564	200	282	199	1, 848	35
Jessamine.....	2	649	159	137	977	125	135	99	594	24
Johnson.....	1	1, 579	394	270	2, 304	200	230	200	1, 617	
Kenton.....	5	10, 491	2, 581	1, 522	15, 084	1, 100	902	1, 099	11, 700	281
Knox.....	2	1, 322	151	157	1, 672	80	150	37	1, 385	20
Laurel.....	2	617	180	177	996	50	50	50	845	
Lawrence.....	2	1, 141	194	384	1, 737	80	150	79	1, 428	
Letcher.....	3	1, 490	676	337	2, 529	150	160	148	2, 059	
Lincoln.....	3	1, 237	243	194	1, 760	150	174	149	1, 213	75
Madison.....	4	2, 024	808	558	3, 477	350	299	300	2, 529	
Magoffin.....	1	404	139	101	657	25	33	25	574	
Mason.....	1	1, 317	234	238	1, 860	150	122	113	1, 476	
Montgomery.....	3	1, 438	365	339	2, 243	200	305	148	1, 546	32
Morgan.....	1	292	27	36	358	25	29	25	278	
Nicholas.....	1	224	100	77	406	25	32		349	
Pendleton.....	1	173	240	74	499	60	9	20	410	
Perry.....	1	1, 272	110	97	1, 508	100	79	100	1, 120	109
Pike.....	4	3, 018	433	419	4, 074	450	208	306	2, 910	135
Powell.....	1	342	173	68	584	25	51	25	483	
Pulaski.....	4	3, 105	607	475	4, 304	325	247	274	3, 327	132
Scott.....	2	1, 336	213	232	1, 852	125	155	123	1, 396	12
Whitley.....	3	1, 451	186	454	2, 212	100	86	70	1, 899	57
Total.....	77	66, 335	18, 727	12, 294	101, 821	8, 870	7, 886	7, 355	73, 679	3, 375

TABLE No. 62-a.—*Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924*—Continued

FEDERAL RESERVE DISTRICT NO. 4—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OHIO										
Adams.....	3	766	291	127	1,229	115	87	90	914	23
Allen.....	3	2,872	734	494	4,265	325	140	184	3,616	-----
Ashland.....	1	579	256	269	1,194	100	159	50	885	-----
Ashtabula.....	5	3,656	2,909	903	7,647	600	659	409	5,902	77
Athens.....	5	2,287	2,124	644	5,211	325	487	229	4,062	15
Auglaize.....	5	4,259	1,283	549	6,297	510	346	506	4,868	68
Belmont.....	12	12,312	7,048	2,826	22,989	1,125	1,661	846	19,114	220
Brown.....	7	1,909	1,010	471	3,536	385	380	351	2,343	77
Butler.....	8	8,069	5,048	2,985	16,984	925	1,698	875	13,022	356
Carroll.....	1	274	555	46	892	100	34	97	662	-----
Champaign.....	5	2,657	1,023	359	4,270	502	678	500	2,449	141
Clark.....	6	9,802	1,612	1,526	14,551	1,180	1,065	783	10,678	844
Clermont.....	5	1,211	1,178	370	2,901	280	235	279	2,029	79
Clinton.....	7	3,542	1,328	476	5,730	550	473	531	3,353	465
Columbiana.....	7	6,927	5,468	2,358	15,297	775	1,613	745	12,032	70
Coshocton.....	2	2,172	1,378	520	4,220	200	425	149	3,322	125
Crawford.....	5	3,094	1,386	612	5,437	475	455	434	3,849	214
Cuyahoga.....	5	60,217	27,382	11,745	103,359	4,950	5,221	4,521	80,372	3,599
Darke.....	9	3,771	1,046	723	5,887	715	740	428	3,778	214
Defiance.....	4	1,747	1,103	437	3,437	275	210	274	2,389	190
Delaware.....	2	1,107	565	233	1,956	250	132	198	1,376	-----
Erie.....	1	2,785	1,043	554	4,470	200	338	100	3,832	-----
Fairfield.....	5	2,787	1,517	634	5,254	500	434	278	3,957	35
Fayette.....	1	1,386	93	154	1,645	100	67	50	1,215	213
Franklin.....	9	52,578	20,094	17,668	94,557	4,750	6,057	3,372	75,586	2,609
Fulton.....	1	432	316	118	918	50	46	50	715	40
Gallia.....	1	466	371	87	956	100	65	100	691	-----
Geauga.....	2	779	954	258	2,059	100	131	75	1,752	-----
Greene.....	4	1,136	854	670	2,760	250	409	214	1,863	25
Guernsey.....	7	3,005	2,151	1,079	6,544	440	607	340	5,128	28
Hamilton.....	17	85,813	41,792	30,223	162,185	14,025	13,752	8,084	120,544	2,170
Hancock.....	1	2,466	1,048	404	4,230	250	143	223	3,287	223

Hardin.....	6	1,656	843	380	2,941	225	293	225	2,173	25
Harrison.....	5	2,575	1,233	487	4,400	375	307	356	3,295	67
Henry.....	1	713	197	62	1,009	50	50	49	849	
Highland.....	4	1,621	1,166	395	3,290	310	267	188	2,512	13
Hocking.....	2	821	1,275	240	2,388	100	132	100	1,787	268
Huron.....	4	2,742	1,182	386	4,649	275	317	148	3,908	
Jackson.....	2	648	1,500	216	2,404	200	185	108	1,862	50
Jefferson.....	8	7,300	6,986	1,751	16,813	1,025	1,056	795	13,906	30
Knox.....	4	1,222	1,344	422	3,137	225	228	212	2,170	268
Lake.....	2	1,760	3,040	522	5,389	250	239	198	4,528	172
Lawrence.....	2	3,233	1,069	453	5,126	800	308	515	2,858	637
Licking.....	4	3,359	1,644	924	6,085	500	646	385	4,442	62
Logan.....	1	632	128	218	1,061	100	61	98	802	
Lorain.....	2	1,586	1,227	411	3,440	210	154	100	2,025	40
Lucas.....	3	25,360	9,085	8,171	45,898	2,500	5,905	2,443	33,589	605
Madison.....	5	2,852	519	351	3,931	345	389	319	2,572	278
Mahoning.....	5	28,354	7,608	5,773	38,563	4,250	3,679	2,354	27,467	
Marion.....	3	2,705	811	715	4,547	530	245	430	3,241	102
Medina.....	4	3,004	1,548	381	4,997	265	254	220	4,154	104
Meigs.....	4	790	631	337	1,825	150	208	71	1,391	5
Mercer.....	4	2,126	447	310	2,908	225	222	123	2,420	8
Miami.....	8	5,188	2,964	1,465	10,074	865	1,105	807	6,898	243
Monroe.....	5	1,422	958	278	2,726	165	195	130	2,201	35
Montgomery.....	8	21,288	6,489	5,778	35,441	2,475	1,988	2,242	27,714	916
Morgan.....	5	1,213	856	363	2,529	300	200	299	1,655	71
Morrow.....	3	1,089	550	178	1,833	160	181	152	1,339	
Muskingum.....	5	6,727	4,081	1,547	12,742	525	1,151	515	9,976	575
Noble.....	3	1,149	1,207	198	2,646	145	232	143	1,984	141
Ottawa.....	3	1,610	1,307	274	3,239	150	145	53	2,876	
Paulding.....	3	1,009	270	205	1,574	140	57	95	1,282	
Perry.....	1	351	466	135	1,025	75	42	72	836	
Pickaway.....	5	2,193	915	599	3,862	435	399	288	2,741	
Pike.....	2	517	448	153	1,138	125	108	125	757	23
Portage.....	4	3,313	2,409	991	6,917	430	563	335	5,588	
Preble.....	5	2,353	1,114	487	4,076	235	309	178	3,285	42
Putnam.....	2	416	180	161	807	60	42	55	650	
Richland.....	3	2,099	1,947	544	4,735	200	362	200	3,774	98
Ross.....	5	3,332	1,966	645	6,286	600	827	527	4,149	178
Sandusky.....	1	1,491	1,167	354	3,116	200	85	100	2,762	30
Scioto.....	2	5,865	2,775	915	9,916	600	995	492	7,068	616
Seneca.....	6	5,441	2,844	1,439	10,082	800	1,008	669	7,565	40
Shelby.....	3	1,877	579	231	3,060	233	348	231	2,170	72
Stark.....	5	17,222	6,535	3,174	29,252	1,750	2,430	1,389	23,494	85
Summit.....	2	6,989	3,416	2,009	12,910	440	774	119	11,578	
Trumbull.....	5	8,181	3,678	1,467	14,994	800	835	475	11,916	61
Tuscarawas.....	6	3,684	3,297	1,359	8,461	475	539	296	7,136	2
Union.....	1	457	115	46	641	40	24	40	427	111
Van Wert.....	3	2,025	633	711	3,578	300	396	188	2,648	
Vinton.....	1	191	252	134	581	50	78	25	427	
Warren.....	9	2,569	1,206	421	4,450	600	509	425	2,560	283
Washington.....	6	7,185	2,801	1,080	11,709	1,050	925	942	8,294	456
Wayne.....	4	3,217	693	557	5,893	425	439	321	4,271	434
Williams.....	4	2,959	1,111	557	4,757	435	236	386	3,287	165

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 4—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OHIO—continued										
Wood.....	3	599	448	207	1,280	110	75	104	958	35
Wyandot.....	3	1,079	255	290	1,688	180	146	77	1,260	25
Total.....	363	503,172	240,386	132,831	914,820	63,910	72,440	47,300	697,791	19,591
PENNSYLVANIA										
Allegheny.....	53	242,943	211,681	93,058	578,646	33,175	49,146	26,454	460,077	5,521
Armstrong.....	11	5,439	6,230	1,710	13,800	835	897	780	11,163	124
Beaver.....	15	7,999	8,703	2,500	19,791	1,200	1,515	1,078	15,746	233
Butler.....	13	11,575	4,308	2,257	19,009	1,215	1,902	809	14,415	587
Clarion.....	8	6,597	4,391	1,143	12,315	390	957	388	10,548	25
Crawford.....	10	5,909	4,142	1,635	12,167	900	1,151	867	9,147	101
Erie.....	14	21,548	11,662	5,120	40,074	1,755	3,642	1,392	33,125	147
Fayette.....	27	21,038	17,843	8,331	49,697	2,117	5,637	1,586	40,110	124
Forest.....	3	1,135	558	241	1,999	150	321	148	1,380	-----
Greene.....	5	5,620	2,357	702	9,495	625	1,503	425	6,936	6
Indiana.....	11	9,678	8,483	2,223	20,789	905	1,396	824	17,372	292
Jefferson.....	12	5,339	5,516	1,984	13,186	845	1,319	753	10,268	-----
Lawrence.....	10	9,211	9,194	3,173	22,315	1,125	4,171	877	16,141	-----
Mercer.....	13	14,644	9,565	3,329	28,531	1,685	2,204	1,218	23,216	200
Somerset.....	24	7,216	8,506	2,110	18,730	1,010	1,784	927	14,840	170
Venango.....	6	14,251	1,928	1,952	18,645	700	1,583	644	15,288	428
Warren.....	5	11,846	3,551	1,245	17,220	800	1,136	788	13,644	846
Washington.....	28	23,390	22,375	5,397	53,330	2,375	4,863	1,977	43,308	780
Westmoreland.....	39	29,575	24,724	8,352	64,651	2,510	5,915	1,927	53,036	178
Total.....	307	454,953	365,717	146,462	1,014,390	54,317	91,042	43,862	809,760	10,762
WEST VIRGINIA										
Brooke.....	1	891	526	240	1,709	100	70	98	1,441	-----
Hancock.....	2	943	524	153	1,667	100	139	99	1,240	90
Marshall.....	2	1,175	770	306	2,315	100	157	99	1,959	-----
Ohio.....	3	8,358	4,841	1,910	15,678	1,100	1,184	1,049	10,852	1,393
Tyler.....	2	1,975	423	277	2,735	205	168	198	2,135	28

Wetzel.....	1	751	185	140	1,100	50	95	49	906	-----
Total.....	11	14,093	7,269	3,026	25,204	1,655	1,813	1,592	18,533	1,511

FEDERAL RESERVE DISTRICT NO. 5

DISTRICT OF COLUMBIA										
Washington.....	14	68,418	30,125	21,294	130,412	9,527	8,184	5,693	102,315	4,068
MARYLAND										
Allegany.....	9	10,452	4,502	1,812	17,419	690	1,442	587	14,163	536
Anne Arundel.....	1	2,132	505	288	2,981	252	233	101	2,378	-----
Baltimore.....	16	98,200	31,383	38,258	174,916	11,915	15,498	5,799	135,188	5,143
Caroline.....	2	1,278	208	97	1,636	125	194	72	1,224	20
Carroll.....	8	3,484	4,330	533	8,490	577	695	523	6,595	100
Cecil.....	5	1,781	2,757	342	5,043	225	439	199	4,005	152
Charles.....	1	230	409	977	756	25	37	21	673	-----
Dorchester.....	2	1,113	543	183	1,885	110	129	109	1,538	-----
Frederick.....	4	4,791	7,596	870	13,462	400	1,124	384	11,417	136
Garrett.....	5	1,372	1,329	378	3,203	225	277	174	2,510	13
Harford.....	5	3,005	1,297	389	4,854	265	334	183	3,863	209
Howard.....	1	580	695	74	1,370	100	109	49	1,092	20
Kent.....	1	587	729	85	1,473	50	37	12	1,289	85
Montgomery.....	5	2,232	931	348	3,603	225	307	188	2,788	95
Prince Georges.....	4	2,693	1,186	358	4,322	165	288	127	3,659	82
Queen Annes.....	2	1,384	423	122	2,034	150	142	36	1,613	93
St. Marys.....	1	725	558	98	1,462	50	75	25	1,312	-----
Talbot.....	1	1,271	1,187	152	2,689	200	233	200	2,031	25
Washington.....	6	4,569	3,542	926	9,434	505	854	450	7,332	294
Wicomico.....	2	2,309	263	255	2,892	200	329	100	2,171	75
Worcester.....	4	2,037	664	269	3,151	300	238	98	2,292	224
Total.....	85	146,225	65,037	45,934	267,075	16,754	23,014	9,437	209,133	7,3
NORTH CAROLINA										
Alamance.....	3	2,008	348	444	2,917	235	109	208	2,219	141
Anson.....	1	1,064	241	183	1,516	100	103	76	1,043	125
Ashe.....	1	289	75	43	416	25	21	6	333	30
Beaufort.....	1	1,159	191	347	1,829	100	119	100	1,509	-----
Buncombe.....	2	2,631	544	535	3,911	250	84	200	2,980	360
Burke.....	1	1,074	151	485	1,767	55	107	19	1,585	-----
Cabarrus.....	1	1,239	195	205	1,681	100	149	100	1,332	-----
Caldwell.....	1	476	27	115	630	50	34	13	484	50
Catawba.....	2	2,711	512	510	3,844	400	268	158	2,919	100
Cleveland.....	2	3,713	507	504	4,958	350	435	267	3,426	480
Craven.....	1	2,905	109	213	3,411	250	75	25	2,599	449
Cumberland.....	1	2,291	107	577	3,068	100	101	49	2,818	-----

Vance.....	1	858	211	130	1,428	200	65	172	957	34
Wake.....	2	8,581	1,811	4,206	15,486	600	515	333	13,850	150
Wayne.....	3	3,515	883	634	5,491	475	463	320	4,059	165
Wilson.....	1	1,170	201	364	1,749	100	226	25	1,382	.....
Total.....	83	124,488	21,032	28,585	185,454	13,420	12,590	8,919	136,932	11,343
SOUTH CAROLINA										
Abbeville.....	1	390	24	53	562	75	36	19	419	13
Aiken.....	2	788	115	84	1,043	100	38	56	746	104
Allendale.....	2	558	40	53	683	100	11	35	342	195
Anderson.....	3	2,748	257	538	3,651	525	185	57	2,884	.....
Bamberg.....	1	213	1	23	273	45	7	.....	137	85
Barnwell.....	1	257	52	6	337	50	2	50	85	149
Calhoun.....	1	601	51	74	815	160	74	.....	566	25
Charleston.....	4	13,147	7,273	3,475	26,102	2,400	1,733	1,528	17,531	1,680
Cherokee.....	2	1,957	461	304	2,795	275	238	135	2,091	50
Chester.....	2	1,322	268	310	2,035	150	165	98	1,622	.....
Chesterfield.....	1	222	52	92	382	50	21	50	261	.....
Clarendon.....	1	327	33	84	486	50	20	24	350	41
Colleton.....	1	468	77	44	630	75	18	75	372	90
Darlington.....	3	1,207	191	127	1,619	150	67	136	1,156	110
Dillon.....	1	538	57	109	767	100	13	12	596	46
Dorchester.....	1	335	2	57	415	50	22	.....	299	44
Florence.....	3	1,963	374	394	3,056	300	102	271	2,200	182
Greenville.....	6	13,137	1,810	2,492	18,362	1,300	1,953	700	13,566	277
Hampton.....	1	111	26	18	164	25	3	23	101	12
Horry.....	2	517	223	143	907	75	58	75	672	27
Kershaw.....	1	589	105	100	841	75	52	50	964	.....
Laurens.....	3	1,185	148	137	1,559	200	142	100	1,052	64
Lee.....	2	1,620	272	538	2,304	175	245	50	1,697	120
Lexington.....	3	1,644	504	227	2,461	225	119	125	1,918	74
Marion.....	2	1,098	196	195	1,572	150	75	125	1,162	59
Marlboro.....	3	911	144	178	1,307	175	62	125	881	64
Newberry.....	2	1,989	175	160	2,372	125	113	106	1,988	40
Orangeburg.....	7	5,225	1,057	680	7,507	510	547	889	5,988	74
Richland.....	4	13,670	3,140	5,586	26,991	1,500	1,282	1,227	21,369	1,461
Saluda.....	1	674	4	105	789	100	29	.....	660	.....
Spartanburg.....	5	6,849	1,137	1,542	10,036	1,300	739	988	6,660	349
Sumter.....	4	4,929	910	707	6,847	750	629	499	4,887	75
Union.....	1	655	31	45	791	100	8	25	496	161
York.....	5	3,341	1,038	954	5,528	490	367	180	4,388	48
Total.....	82	85,185	20,248	19,434	135,989	11,930	9,175	7,633	99,796	5,719

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 5—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VIRGINIA										
Accomac.....	4	1,717	801	204	2,809	235	366	184	1,573	451
Albemarle.....	5	8,101	2,421	883	12,106	950	757	818	9,145	418
Alleghany.....	4	4,958	1,193	711	7,280	400	374	397	5,773	331
City of Alexandria.....	3	4,566	1,740	774	7,434	500	741	398	5,599	196
Appomattox.....	1	420	124	30	588	50	15	50	377	35
Augusta.....	5	4,439	1,417	839	7,062	540	945	354	4,899	273
Bath.....	1	407	85	80	618	50	39	50	479	-----
Bedford.....	2	1,773	295	196	2,320	150	159	100	1,707	198
Botetourt.....	2	612	321	59	1,020	85	89	85	682	62
Brunswick.....	1	575	48	46	726	40	38	39	506	103
Buchanan.....	1	323	94	57	502	50	17	50	331	55
Buckingham.....	2	449	3	32	510	100	24	-----	344	42
Campbell.....	4	5,575	1,413	1,066	8,414	1,150	1,028	1,085	4,540	576
Clarke.....	1	425	62	42	535	-----	52	8	434	15
Craig.....	1	251	33	21	319	25	21	24	249	-----
Culpeper.....	2	2,587	296	255	3,260	200	195	100	2,409	356
Dinwiddie.....	2	7,464	1,986	769	10,587	1,600	517	1,600	6,380	486
Elizabeth City.....	3	1,341	1,246	334	3,080	200	212	200	2,439	26
Fairfax.....	3	839	514	146	1,548	125	90	83	1,236	14
Fauquier.....	3	2,333	218	295	2,957	200	292	138	2,245	61
Franklin.....	3	2,260	351	224	2,887	200	137	149	2,081	315
Frederick.....	2	5,091	862	407	6,582	600	929	600	4,278	175
Giles.....	2	1,117	235	128	1,516	150	118	150	1,022	75
Gloucester.....	1	128	130	19	297	35	12	35	214	-----
Grayson.....	4	1,296	122	123	1,692	150	105	93	1,167	177
Greensville.....	2	2,261	312	301	2,961	255	294	115	2,297	-----
Halifax.....	3	3,056	774	490	4,559	375	231	297	3,590	65
Hanover.....	2	668	70	87	844	75	22	20	668	28
Henrico.....	6	67,581	10,033	20,316	101,043	6,300	8,777	2,307	75,332	6,962
Henry.....	3	2,551	707	323	3,664	250	519	229	2,642	303
Highland.....	1	390	28	24	458	25	27	25	283	68
James City.....	1	311	102	111	641	30	45	-----	466	-----
Lancaster.....	1	285	105	50	458	25	32	25	376	-----
Lee.....	1	185	13	08	262	25	9	10	239	-----
Loudoun.....	6	4,024	1,507	567	6,404	365	531	337	5,094	74

17888°—24—33

Louisa	1	512	136	37	732	50	25	48	589	20
Lunenburg	2	386	78	31	524	71	20	64	312	57
Lynchburg	2	10,134	2,875	1,841	15,612	1,500	2,112	1,489	8,567	1,534
Mecklenburg	1	714	106	80	911	100	149	100	562	
Montgomery	4	2,159	300	345	2,921	335	219	173	2,059	136
Nansemond	1	1,692	585	434	2,876	500	220	343	1,713	100
Nelson	1	492	80	51	646	50	31	50	439	76
Norfolk	6	41,350	7,804	8,079	62,176	4,300	4,526	3,984	40,447	6,579
Nottawaway	2	1,224	245	126	1,669	170	120	150	1,114	115
Orange	3	1,672	513	254	2,496	225	234	225	1,778	35
Page	4	1,157	385	241	1,823	180	150	74	1,400	10
Patrick	1	191	91	34	338	50	9	50	210	19
Pittsylvania	3	7,992	1,634	855	10,779	600	1,042	600	8,087	395
Prince Edward	2	1,538	289	237	2,115	180	156	122	1,682	5
Prince William	3	842	182	235	1,312	97	81	53	1,050	10
Pulaski	2	1,419	374	209	2,131	250	160	206	1,253	262
Rappahannock	2	333	88	63	496	75	23	20	377	
Roanoke	6	15,960	4,325	4,870	26,768	1,925	2,229	1,566	20,900	148
Rockbridge	3	1,979	312	266	2,645	250	184	36	2,174	
Rockingham	4	4,054	892	431	5,715	575	506	555	3,688	391
Russell	2	827	117	60	1,055	95	47	85	735	93
Scott	2	788	131	117	1,061	54	50	53	872	30
Shenandoah	6	2,145	400	267	2,882	255	283	180	2,084	84
Smyth	4	1,788	353	223	2,489	214	224	224	1,751	50
Spotsylvania	2	1,130	722	262	2,151	150	123	125	1,754	
Sussex	1	228	26	44	313	25	14	25	249	
Tazewell	6	2,322	732	711	3,891	310	336	254	2,791	144
Warren	1	675	191	51	850	50	61	40	588	89
Warwick	3	7,189	2,527	992	11,323	500	637	494	8,827	834
Washington	3	3,814	780	462	5,376	600	319	447	3,689	321
Wise	7	4,305	1,138	554	6,313	525	421	486	4,552	324
Wythe	2	844	271	215	1,355	150	177	877		
York	2	372	338	81	813	50	41	48	673	
Total		182	262,595	58,591	52,844	392,420	29,997	32,498	22,653	278,957
WEST VIRGINIA										
Barbour	4	1,847	1,168	542	3,719	180	209	159	3,149	19
Berkeley	2	2,075	927	355	3,532	200	233	198	2,708	193
Boone	1	707	213	127	1,138	50	99	49	881	55
Braxton	1	677	102	117	933	60	28	60	785	
Cabell	2	13,361	2,983	2,131	19,065	1,700	1,070	1,421	12,981	1,674
Doddridge	1	418	110	80	653	50	10	49	539	5
Fayette	8	4,022	1,029	943	6,420	390	365	337	5,234	94
Grant	2	128	204	62	426	50	22	49	305	
Greenbrier	2	971	120	121	1,287	75	71	75	1,029	38
Hampshire	1	241	207	38	501	50	36	50	365	
Hardy	1	456	160	59	702	100	45	100	377	79
Harrison	6	11,240	3,924	2,157	18,060	1,050	1,275	952	14,660	123
Jackson	2	515	72	134	745	70	28	35	612	
Jefferson	1	247	205	55	515	50	48	49	368	
Kanawha	6	13,595	3,360	2,980	20,725	960	2,138	916	16,006	212

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 5—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WEST VIRGINIA—continued										
Lewis.....	1	1,123	271	171	1,723	60	186	59	1,417	-----
Lincoln.....	2	458	129	280	896	50	141	29	676	-----
Logan.....	1	2,250	262	144	2,884	150	223	13	2,399	100
McDowell.....	10	7,719	1,735	1,809	11,734	725	931	469	9,412	176
Marion.....	6	7,068	5,278	1,650	15,210	745	1,158	731	11,884	653
Mason.....	2	1,247	150	253	1,671	130	129	129	1,218	66
Mercer.....	5	10,016	1,195	1,516	13,320	1,150	1,122	487	9,927	635
Mineral.....	3	1,827	1,805	532	4,344	205	279	184	3,684	-----
Mingo.....	3	3,336	512	825	4,794	350	240	248	3,956	-----
Monongalia.....	1	2,006	298	236	2,589	80	209	78	2,102	119
Monroe.....	3	1,284	271	327	1,947	150	165	112	1,510	10
Nicholas.....	1	528	148	53	746	40	39	40	627	-----
Pleasants.....	1	1,109	294	104	1,535	100	86	97	1,202	50
Pocahontas.....	1	388	109	72	595	25	39	25	505	-----
Preston.....	5	1,299	623	250	2,246	125	115	104	1,888	15
Putnam.....	1	208	84	31	332	50	7	50	225	-----
Raleigh.....	2	2,024	171	480	3,007	300	214	130	2,362	-----
Randolph.....	3	1,754	616	439	2,908	225	207	37	2,429	-----
Ritchie.....	2	922	251	175	1,416	100	80	98	1,135	-----
Roane.....	2	907	190	202	1,335	75	105	66	1,088	-----
Summers.....	3	3,433	887	460	4,991	200	435	200	3,661	436
Taylor.....	1	1,635	748	513	3,116	200	276	99	2,524	-----
Tucker.....	3	538	705	129	1,400	125	126	87	1,040	22
Upshur.....	1	886	223	105	1,248	50	148	50	870	128
Wayne.....	2	719	173	268	1,203	90	81	90	942	-----
Webster.....	2	464	70	109	709	50	33	6	620	-----
Wood.....	5	10,280	2,872	1,291	14,875	796	1,347	776	10,567	1,389
Wyoming.....	2	469	30	107	631	50	28	25	528	-----
Total.....	114	116,977	34,884	22,438	181,826	11,431	13,826	9,018	140,387	6,291

FEDERAL RESERVE DISTRICT NO. 6

ALABAMA										
Autauga	1	511	25	42	597	50	35	13	440	59
Barbour	2	1,130	196	157	1,542	250	150	170	667	304
Blount	1	242	48	81	380	25	21	20	314	
Bullock	1	502	156	69	744	50	77	25	592	
Butler	1	720	266	236	1,303	125	170	100	902	
Calhoun	6	5,071	2,324	1,146	8,876	900	530	699	6,740	8
Chilton	1	354	42	78	478	50	17	30	381	
Clay	3	510	237	74	881	185	86	159	442	5
Coffee	3	1,070	272	236	2,286	325	277	249	1,149	285
Colbert	2	987	351	246	1,076	125	88	89	1,375	
Conecuh	1	335	83	50	490	25	22	25	408	10
Covington	4	3,260	735	427	4,718	600	360	550	2,747	411
Crenshaw	4	797	73	259	1,191	130	107	28	921	5
Cullman	1	456	111	171	749	100	24	99	513	
Dale	2	405	114	89	593	70	13	70	334	106
Dallas	2	2,957	1,354	901	5,366	600	609	593	3,042	439
Dekalb	2	697	115	169	1,023	100	40	100	783	
Elmore	2	616	346	384	1,375	50	139	44	1,142	
Escambia	1	147	32	49	247	50	12	92	163	
Etowah	2	2,283	811	507	3,929	225	253	219	3,026	205
Fayette	1	517	110	81	766	100	22	50	594	
Franklin	1	149	16	38	221	25	1	5	191	
Geneva	5	953	166	287	1,436	240	174	86	807	129
Greene	1	600	120	37	824	100	89	98	383	154
Hale	1	625	118	98	854	100	57	97	457	142
Henry	5	1,474	319	194	2,074	365	160	235	1,027	227
Houston	4	3,708	490	472	4,886	825	396	334	2,626	704
Jackson	3	645	109	142	995	100	73	69	741	12
Jefferson	6	28,245	7,860	10,460	48,179	2,300	3,792	1,832	30,159	600
Lee	4	2,624	787	525	4,081	561	475	545	2,262	234
Limestone	1	204	52	39	343	50	9	49	235	
Madison	2	2,022	424	562	3,110	200	414	200	2,102	137
Marengo	2	660	156	262	1,112	125	95	117	737	38
Marshall	4	1,011	291	407	1,767	200	101	124	1,341	
Mobile	1	9,150	3,553	2,373	15,171	300	1,432	300	13,139	
Montgomery	3	9,210	3,501	2,973	17,181	1,800	864	1,440	12,774	302
Morgan	5	2,306	1,303	754	4,605	725	707	707	2,976	10
Pike	3	1,832	1,248	614	3,738	300	556	278	2,593	
Talladega	6	2,580	921	696	4,280	380	413	378	2,963	71
Tallapoosa	1	809	83	276	1,190	100	88	50	952	
Tuscaloosa	2	3,565	973	677	5,508	300	402	293	4,483	30
Walker	1	498	230	168	961	100	37	49	775	
Wilcox	1	145	21	78	253	30	22	10	191	
Winston	1	227	3	16	260	25	5		173	56
Total	106	97,409	30,545	27,550	162,238	13,386	12,949	10,710	119,762	4,683

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
FLORIDA										
Alachua.....	2	951	1, 163	388	2, 532	125	159	123	2, 125	-----
Bay.....	1	920	158	203	1, 313	250	98	125	760	80
Broward.....	1	351	40	257	664	50	8	-----	606	-----
Charlotte.....	1	328	47	85	494	25	17	20	428	-----
Columbia.....	1	394	189	77	704	50	63	49	541	-----
Dade.....	2	8, 882	3, 252	6, 290	18, 686	400	347	-----	17, 938	-----
De Soto.....	2	1, 356	282	289	2, 022	175	145	120	1, 340	243
Duval.....	3	32, 119	16, 556	15, 080	66, 275	2, 650	1, 807	1, 895	59, 309	-----
Escambia.....	2	3, 236	3, 248	1, 300	8, 213	1, 000	364	692	6, 110	4
Gadsden.....	1	642	116	62	859	100	22	100	402	235
Hamilton.....	1	227	57	35	331	30	9	30	262	-----
Hardee.....	1	401	24	259	732	50	30	-----	604	48
Hernando.....	1	391	92	112	625	50	16	50	478	30
Highlands.....	2	861	126	243	1, 309	150	51	16	974	114
Hillsborough.....	3	12, 071	5, 239	4, 505	22, 578	2, 000	953	1, 099	18, 405	52
Jackson.....	2	634	157	104	936	85	32	85	675	61
Lake.....	2	571	398	373	1, 406	75	40	75	1, 216	-----
Lee.....	1	649	230	305	1, 261	100	121	50	990	-----
Manatee.....	1	721	510	316	1, 654	120	41	40	1, 447	-----
Marion.....	2	1, 127	1, 291	345	2, 882	125	108	125	2, 409	116
Monroe.....	1	654	374	592	1, 720	100	47	100	1, 473	-----
Nassau.....	1	653	579	147	1, 407	100	94	100	1, 113	-----
Orange.....	2	1, 034	134	794	2, 058	75	99	74	1, 793	16
Palm Beach.....	1	339	198	310	885	50	10	34	791	-----
Pinellas.....	3	8, 669	2, 849	3, 210	15, 379	450	684	415	13, 805	24
Polk.....	4	3, 720	304	1, 042	5, 269	475	243	165	4, 249	121
Putnam.....	1	862	235	196	1, 331	50	120	50	1, 087	25
St. Johns.....	2	2, 750	1, 587	1, 202	5, 644	180	159	173	4, 708	424
Santa Rosa.....	1	358	277	174	846	50	32	25	739	-----
Seminole.....	1	1, 019	278	514	2, 030	100	43	49	1, 839	-----
Suwanee.....	1	688	138	134	975	50	95	40	787	3
Taylor.....	1	473	182	87	776	50	50	50	626	-----
Volusia.....	1	794	380	205	1, 515	100	69	99	1, 247	-----

Walton	1	233	113	134	496	50	23	34	388	
Washington	1	196	69	39	330	50	20	50	191	19
Total	54	89,274	40,872	39,408	176,137	9,540	6,219	6,152	151,855	1,615
GEORGIA										
Baldwin	1	381	179	81	654	75	67	74	438	
Banks	1	180	34	15	240	25	25	25	141	14
Barrow	1	607	225	92	1,040	200	112	200	457	62
Bartow	1	631	233	190	1,061	100	70	50	841	
Ben Hill	2	1,805	266	317	2,657	225	277	200	1,795	70
Bibb	3	11,748	1,119	2,705	16,120	850	972	647	11,786	1,861
Brooks	2	884	293	124	1,367	200	128	175	844	20
Bryan	1	150	48	38	237	25	17	25	170	
Bulloch	1	500	115	51	725	100	144	100	365	16
Burke	1	667	56	119	853	50	118	50	635	
Butts	1	386	84	62	549	75	72	74	329	
Calhoun	1	111	11	14	147	30	8	10	66	33
Carroll	1	716	117	80	1,012	100	124	100	687	
Clarke	2	4,066	652	971	5,983	650	1,071	443	2,610	1,167
Clay	1	156	18	5	203	56	18	14	59	57
Cobb	2	1,245	187	311	1,822	200	106	75	1,440	
Colquitt	1	492	6	75	647	100	43		417	87
Coweta	2	1,291	343	329	2,050	375	456	143	1,067	
Decatur	1	478	152	88	785	125	71	125	439	25
Dougherty	2	3,102	499	450	4,526	450	297	249	2,845	538
Early	1	197	191	55	457	100	28	40	125	136
Elbert	1	439	92	83	825	120	46	80	518	61
Evans	1	235	9	20	279	50	20	6	132	51
Floyd	3	3,471	1,120	584	5,502	500	725	498	3,779	
Franklin	1	374	126	200	718	80	54	80	505	
Fulton	3	61,017	5,009	21,951	93,221	5,950	7,295	2,657	75,321	1,442
Glynn	1	1,284	509	238	2,112	150	237	148	1,576	
Gordon	1	546	117	118	842	75	32	50	685	
Greene	2	346	105	45	530	100	1	100	286	108
Gwinett	1	156	2	16	182	50	8		83	41
Habersham	1	189	32	18	256	30	12	30	171	13
Hall	2	1,005	330	142	1,432	225	143	90	965	
Hancock	1	168	66	42	286	25	5	25	203	28
Hart	1	332	80	52	486	75	54	75	282	
Henry	2	576	107	37	750	130	127	100	321	71
Irwin	1	263	67	46	415	75	27	50	205	57
Jackson	2	512	338	96	889	250	104	135	365	35
Jasper	2	325	562	195	1,111	100	121	100	791	
Jefferson	1	155	114	28	318	50	57	11	190	10
Jenkins	1	173	97	36	252	25	15	25	175	12
Lamar	2	569	189	89	893	100	148	49	569	27
Laurens	1	1,543	263	148	2,106	200	104	200	1,226	376
Lowndes	1	1,625	162	284	2,108	125	165	125	1,693	
McDuffie	1	276	101	55	467	90	45	27	285	20
Marion	1	192	52	13	286	50	18	50	115	53
Macon	1	328	17	39	410	100	30		198	78

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924.—Continued

FEDERAL RESERVE DISTRICT NO. 6—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
GEORGIA—continued										
Mitchell.....	1	236	33	34	308	40	27	20	202	19
Morgan.....	1	388	244	61	729	150	65	150	364	.....
Muscogee.....	3	4, 995	1, 343	860	7, 678	1, 000	952	982	3, 694	1, 048
Newton.....	1	199	43	25	286	50	20	40	154	22
Paulding.....	1	116	18	30	167	25	6	.....	137	.....
Polk.....	2	467	36	83	657	140	32	25	435	25
Randolph.....	1	108	64	15	196	35	35	24	90	11
Richmond.....	1	2, 082	702	492	4, 096	400	254	393	2, 979	50
Rockdale.....	1	205	58	10	350	75	15	30	153	76
Screven.....	1	168	81	87	342	25	10	25	282	.....
Spalding.....	2	613	184	113	950	170	59	169	537	15
Stewart.....	1	80	1	22	109	25	1	.....	77	6
Taylor.....	1	244	27	23	300	25	34	24	201	16
Tift.....	1	763	156	83	1, 045	100	103	50	553	237
Terrell.....	2	1, 007	223	130	1, 457	300	232	197	452	275
Thomas.....	1	317	97	103	524	100	59	49	316	.....
Toombs.....	2	634	67	81	816	60	43	60	635	18
Troup.....	2	2, 154	484	434	3, 224	400	445	190	1, 778	143
Ware.....	1	1, 268	185	157	1, 927	200	86	50	1, 468	123
Washington.....	1	375	73	110	562	50	66	50	426	.....
Whitfield.....	1	701	595	170	1, 506	100	45	99	1, 262	.....
Wilkes.....	2	711	171	124	1, 082	125	128	100	611	117
Worth.....	1	191	32	11	259	50	.....	30	52	127
Total.....	95	124, 514	19, 222	33, 975	188, 407	16, 491	16, 534	10, 296	135, 013	8, 892
LOUISIANA										
Acadia.....	1	1, 411	415	19	2, 169	250	3	150	788	979
Beauregard.....	1	891	123	386	1, 483	100	33	98	1, 252	.....
Calcasieu.....	4	11, 314	707	2, 034	14, 672	1, 250	535	323	11, 991	573
East Baton Rouge.....	1	1, 765	603	685	3, 139	150	244	149	2, 596	.....
Evangeline.....	1	114	28	32	183	25	4	24	129	.....
Iberia.....	4	1, 675	1, 081	602	3, 479	400	541	249	2, 290	.....
Jefferson Davis.....	2	644	113	66	920	150	18	100	385	205

Lafayette	1	1,234	228	349	1,964	200	135	96	1,389	144
Orleans	1	25,340	7,409	7,682	45,680	2,800	2,662	1,506	33,443	4,226
St. Mary	1	273	265	172	733	50	41	49	592	
Tangipahoa	1	423	168	48	719	100	30	100	353	136
Vermilion	1	586	137	173	910	50	130	32	698	
Total	19	45,670	11,277	12,248	76,051	5,525	4,376	2,876	55,906	6,326
MISSISSIPPI										
Forrest	2	4,267	857	966	6,156	450	165	193	5,080	317
Harrison	2	3,210	1,130	531	4,991	350	138	345	4,072	70
Hinds	3	5,356	2,068	2,304	10,075	500	627	299	8,489	60
Jackson	1	463	517	142	1,177	75	20	73	994	15
Jones	2	3,392	603	804	5,103	200	306	197	4,401	
Lamar	1	515	243	107	901	50	53	49	743	
Lauderdale	2	5,972	967	1,773	9,012	410	498	247	7,625	234
Lincoln	1	850	312	150	1,327	100	61	97	1,068	
Madison	1	573	205	133	934	65	71	49	686	44
Pike	1	489	347	213	1,067	50	36	49	882	
Warren	5	6,474	3,753	1,221	12,003	850	894	336	9,207	716
Total	21	31,561	11,002	8,344	52,746	3,100	2,869	1,934	43,197	1,456
TENNESSEE										
Anderson	2	409	101	151	687	65	50	49	523	
Bedford	2	1,302	263	228	1,834	200	158	198	1,248	30
Bledsoe	1	469	12	31	551	60	31	7	381	71
Blount	1	472	340	163	1,097	100	31	100	865	
Bradley	1	1,452	201	197	1,863	150	193	150	1,252	119
Campbell	3	1,276	89	333	1,754	150	85	37	1,482	
Carter	2	826	181	197	1,322	100	11	100	1,101	10
Cooke	1	430	64	107	650	50	11	50	539	
Coffee	3	874	375	284	1,579	125	163	111	1,181	
Cumberland	1	297	17	85	411	50	13	15	333	
Davidson	5	35,742	9,802	9,529	57,267	3,800	3,318	2,223	40,794	5,190
Dickson	2	1,232	328	340	1,956	150	63	97	1,631	
Franklin	3	876	246	205	1,381	110	79	104	1,070	
Greene	1	609	136	340	1,111	60	63	19	969	
Grundy	1	266	60	117	451	25	24	25	378	
Hamblen	2	1,738	305	154	2,354	250	229	225	1,510	139
Hamilton	2	21,456	4,171	5,846	33,329	2,500	1,937	2,487	25,799	
Hickman	2	456	24	121	618	80	53	20	426	38
Jefferson	1	198	27	26	257	25	10	25	176	21
Knox	5	24,325	5,122	4,419	35,687	2,900	2,095	2,479	26,842	836
Lawrence	1	815	98	64	1,028	75	21	60	797	50
Lewis	1	149	50	32	252	35	6	35	176	
Lincoln	4	1,763	249	225	2,299	215	159	214	1,545	166
London	2	732	118	156	1,053	150	34	74	775	20
McMinn	3	1,584	334	225	2,651	225	105	225	2,096	
Marion	1	556	317	180	1,066	100	36	25	905	
Marshall	1	538	99	151	803	80	102	80	541	
Maury	3	1,924	606	450	3,097	375	298	322	2,018	85

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 6—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TENNESSEE—continued										
Monroe.....	1	226	56	28	323	60	3	40	161	58
Montgomery.....	2	1, 638	484	432	2, 650	200	277	199	1, 814	160
Perry.....	1	116	41	52	216	25	17	25	149	-----
Polk.....	1	337	66	61	488	25	28	25	410	-----
Putnam.....	1	548	114	156	831	50	38	50	692	-----
Rhea.....	1	561	128	32	757	25	89	25	544	74
Roane.....	6	2, 572	403	545	3, 714	325	136	259	2, 806	187
Rutherford.....	2	934	103	201	1, 271	225	74	94	850	28
Scott.....	2	538	125	109	806	50	36	31	653	37
Sevier.....	1	109	4	73	196	54	6	-----	136	-----
Sullivan.....	2	2, 672	873	642	4, 415	300	287	300	3, 148	380
Sumner.....	1	696	170	164	1, 074	100	24	100	849	-----
Unicoi.....	1	372	57	58	516	25	12	-----	424	55
Warren.....	2	1, 200	636	662	2, 655	235	243	235	1, 942	-----
Washington.....	3	4, 716	865	761	6, 902	625	322	545	4, 640	770
White.....	2	907	218	275	1, 422	125	130	125	1, 041	-----
Williamson.....	2	1, 971	239	139	2, 434	175	140	175	1, 533	411
Wilson.....	2	1, 371	202	236	1, 880	130	51	105	1, 375	229
Total.....	90	124, 259	28, 519	29, 355	190, 967	14, 959	11, 291	11, 889	140, 520	9, 164

FEDERAL RESERVE DISTRICT NO. 7

ILLINOIS										
Boone.....	2	1, 156	431	160	1, 818	200	146	137	1, 273	30
Bureau.....	6	3, 066	802	360	4, 431	390	402	360	3, 179	100
Carroll.....	3	1, 493	635	232	2, 421	200	197	193	1, 825	-----
Cass.....	3	1, 795	982	219	3, 098	250	307	230	2, 282	5
Champion.....	8	3, 198	1, 411	1, 365	6, 293	370	475	249	4, 988	210
Christian.....	8	4, 271	1, 200	809	6, 678	742	336	615	4, 678	238
Clark.....	5	1, 672	776	406	2, 974	250	191	199	2, 283	50
Coles.....	6	5, 194	1, 063	830	7, 403	553	592	407	5, 364	478

Cook	46	603, 323	156, 389	233, 288	1, 031, 605	57, 875	69, 336	5, 373	867, 743	14, 202
Cumberland	4	1, 005	364	157	1, 585	200	64	178	1, 067	76
De Kalb	5	3, 928	1, 066	616	5, 749	325	406	219	4, 735	15
De Witt	3	1, 485	361	270	2, 171	240	216	223	1, 455	35
Douglas	6	1, 759	635	442	2, 978	295	256	273	2, 099	51
Du Page	5	2, 546	1, 085	646	4, 439	325	198	85	3, 814	18
Edgar	9	4, 301	1, 071	625	6, 357	555	641	516	4, 285	358
Ford	3	1, 003	816	243	2, 169	205	130	203	1, 556	75
Fulton	4	2, 837	1, 486	591	5, 084	325	523	298	3, 918	20
Grundy	7	3, 336	1, 443	945	5, 827	625	711	603	3, 848	34
Hancock	5	2, 362	513	295	3, 398	375	192	311	2, 358	156
Henderson	1	313	89	19	536	75	76	50	193	142
Henry	8	5, 750	1, 663	1, 103	8, 842	560	908	425	6, 789	160
Iroquois	5	1, 413	427	283	2, 193	200	113	187	1, 663	31
Jo Daviess	3	1, 322	1, 241	262	2, 878	250	374	90	2, 164	-----
Kane	15	16, 087	7, 117	4, 499	29, 197	1, 680	2, 225	1, 362	23, 907	20
Kankakee	3	1, 774	478	404	2, 907	175	289	146	2, 281	6
Kendall	1	172	59	61	301	25	38	12	226	-----
Knox	7	1, 186	1, 681	908	9, 207	530	1, 195	482	6, 713	287
Lake	6	4, 187	3, 356	1, 140	8, 907	460	609	436	7, 241	71
La Salle	16	12, 665	6, 331	2, 933	22, 753	1, 355	2, 077	801	18, 293	205
Lee	5	3, 788	1, 946	594	6, 655	528	528	274	5, 397	82
Livingston	7	2, 772	854	490	4, 311	265	283	252	3, 376	135
Logan	5	4, 104	1, 079	722	6, 161	490	630	348	4, 446	247
Macon	4	7, 960	3, 734	3, 656	16, 137	1, 075	863	1, 014	12, 967	228
Marshall	5	2, 205	473	311	3, 134	240	248	98	2, 479	68
Mason	1	758	615	274	1, 698	100	227	-----	1, 371	-----
McDonough	5	2, 337	945	516	3, 932	330	338	317	2, 855	92
McHenry	3	1, 374	505	292	2, 221	150	197	37	1, 835	-----
McLean	4	4, 542	524	709	6, 077	640	398	126	4, 489	424
Menard	2	646	181	107	955	125	125	84	606	15
Mercer	4	1, 959	168	209	2, 477	205	133	109	1, 654	377
Moultrie	1	375	84	55	561	50	22	50	400	40
Ogle	2	1, 022	159	143	1, 415	105	84	84	1, 105	7
Peoria	5	19, 226	7, 935	4, 784	33, 229	2, 125	4, 076	1, 851	25, 137	12
Pratt	5	1, 764	357	318	2, 551	235	177	197	1, 749	193
Putnam	1	388	132	77	612	50	40	521	-----	-----
Rock Island	1	818	109	139	1, 225	100	52	55	936	82
Sangamon	2	6, 193	2, 953	1, 654	10, 685	800	299	396	8, 548	486
Shelby	7	2, 059	477	351	3, 113	325	300	300	1, 964	392
Stark	1	468	63	31	572	50	28	50	409	36
Stephenson	2	2, 732	803	766	4, 721	300	586	148	3, 494	174
Tazewell	9	4, 204	2, 353	1, 500	8, 384	625	987	585	6, 159	20
Vermilion	15	8, 151	3, 922	2, 160	15, 077	1, 545	855	1, 886	10, 996	259
Warren	5	4, 549	1, 376	776	6, 950	435	649	383	5, 431	36
Whiteside	7	4, 067	1, 790	801	7, 060	575	591	347	5, 427	118
Will	8	9, 602	11, 926	4, 452	26, 689	965	1, 598	862	23, 183	76
Winnebago	7	18, 848	5, 884	4, 212	30, 621	2, 475	2, 394	1, 163	24, 417	100
Woodford	5	1, 372	280	218	2, 019	225	121	174	1, 332	167
Total	332	817, 882	245, 708	284, 437	1, 403, 441	84, 600	100, 001	25, 358	1, 154, 903	20, 948

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924.—Continued

FEDERAL RESERVE DISTRICT NO. 7—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA										
Adams.....	1	633	140	125	911	100	27	99	686	-----
Allen.....	3	17,728	7,178	4,017	31,018	1,800	1,545	1,646	24,532	1,138
Bartholomew.....	3	1,226	232	199	1,711	155	115	145	1,182	114
Benton.....	3	882	60	123	1,100	125	96	33	806	39
Blackford.....	2	700	277	134	1,160	125	48	99	888	-----
Boone.....	2	1,087	167	137	1,612	130	155	128	982	163
Carroll.....	2	710	272	141	1,150	100	32	94	923	-----
Cass.....	2	3,030	1,528	508	5,264	450	201	445	4,159	-----
Clay.....	5	1,425	1,192	500	3,264	300	174	295	2,440	55
Clinton.....	4	2,244	441	261	3,100	400	164	378	1,903	255
Dearborn.....	4	1,378	1,186	564	3,185	300	229	298	2,358	-----
Decatur.....	4	1,771	380	347	2,646	355	171	253	1,771	94
De Kalb.....	2	930	84	159	1,229	75	56	50	993	55
Delaware.....	2	4,726	1,516	1,574	8,213	700	472	664	6,064	313
Elkhart.....	4	3,085	1,838	982	6,183	265	309	261	5,312	35
Fayette.....	1	1,076	498	189	1,870	200	59	148	1,277	-----
Fountain.....	3	1,094	430	222	1,835	205	86	203	1,281	61
Franklin.....	3	916	436	269	1,672	175	169	150	1,174	4
Fulton.....	2	1,126	255	178	1,610	75	64	75	1,387	9
Grant.....	3	3,871	1,114	546	6,309	500	396	445	4,729	160
Hamilton.....	7	2,292	549	374	3,422	328	177	313	2,300	225
Hancock.....	2	329	97	55	503	50	43	50	305	55
Hendricks.....	4	827	290	168	1,359	175	138	173	873	-----
Henry.....	4	2,223	547	408	3,405	335	344	291	2,219	215
Howard.....	3	3,737	1,021	868	6,972	475	521	414	4,322	190
Huntington.....	2	1,879	516	388	2,849	225	155	123	2,311	35
Jasper.....	3	839	71	119	1,153	225	94	54	733	99
Jay.....	1	554	170	152	897	50	27	49	771	-----
Jennings.....	3	912	419	198	1,623	160	171	158	1,132	-----
Johnston.....	7	1,856	571	644	3,255	350	212	300	2,141	251
La Grange.....	1	741	60	81	918	100	27	49	645	97
Lake.....	12	12,188	9,111	3,551	25,780	1,275	1,147	1,061	21,923	290
Laporte.....	3	2,740	2,593	837	6,460	475	256	273	5,450	-----
Madison.....	2	1,052	412	215	1,728	150	68	143	1,367	-----

Marion.....	4	44,476	16,349	17,149	83,196	6,650	4,798	6,254	61,412	1,973
Marshall.....	2	1,287	111	213	1,769	90	155	90	1,337	25
Miami.....	3	2,178	376	524	3,289	240	199	198	2,635	6
Monroe.....	2	1,875	1,247	381	3,647	220	184	220	2,903	20
Montgomery.....	3	1,792	750	382	3,052	300	500	296	1,941	15
Morgan.....	5	2,064	701	211	3,187	315	237	284	1,841	328
Newton.....	1	204	58	34	308	50	15	50	189	4
Noble.....	1	259	13	46	342	25	22	10	285	-----
Ohio.....	1	425	190	88	761	100	37	100	524	-----
Owen.....	1	466	161	75	738	50	28	35	502	124
Parke.....	3	635	276	180	1,139	100	86	99	854	-----
Porter.....	1	807	162	182	1,279	100	81	100	998	-----
Pulaski.....	3	959	411	93	1,498	100	89	82	1,208	16
Putnam.....	3	1,338	602	298	2,383	225	140	203	1,693	123
Randolph.....	4	559	144	249	1,059	165	32	46	772	43
Ripley.....	2	296	368	105	795	55	55	55	631	-----
Rush.....	5	2,152	411	457	3,157	375	379	325	1,960	118
St. Joseph.....	5	8,294	2,629	2,850	14,647	1,975	923	943	10,387	417
Shelby.....	4	1,674	753	465	3,096	325	418	323	1,696	267
Steuben.....	2	916	281	105	1,387	100	112	75	1,065	36
Tippecanoe.....	3	4,045	2,618	1,521	8,527	525	443	492	6,932	75
Tipton.....	2	1,506	440	257	2,238	200	115	200	1,440	97
Union.....	1	754	186	86	1,034	50	161	50	773	-----
Vermilion.....	3	1,116	614	365	2,132	95	167	78	1,789	-----
Vigo.....	3	5,851	4,217	1,585	12,013	1,500	1,349	1,268	7,714	160
Wabash.....	3	2,206	1,031	372	3,797	450	268	442	2,546	90
Wayne.....	8	4,758	3,176	1,353	9,780	775	803	685	7,296	192
White.....	1	301	56	35	403	50	32	50	248	23
Whitley.....	1	997	223	113	1,489	100	3	100	1,163	122
Total.....	189	176,027	74,205	49,017	316,298	26,213	19,719	22,513	236,073	8,226
IOWA										
Adair.....	3	908	131	246	1,351	110	51	83	969	136
Adams.....	3	1,224	381	380	2,038	150	68	100	1,689	23
Allamakee.....	2	1,988	287	143	2,649	225	60	225	2,047	91
Appanoose.....	3	1,407	564	690	2,811	185	86	134	2,584	23
Audubon.....	3	1,149	392	279	1,884	185	72	46	1,349	120
Benton.....	4	2,562	276	374	3,442	200	140	170	2,842	90
Black Hawk.....	7	10,050	3,000	2,130	15,799	1,215	649	995	12,486	445
Boone.....	3	2,093	783	356	3,589	350	111	109	2,946	71
Bremer.....	2	1,750	497	290	2,628	150	207	146	2,125	-----
Buchanan.....	2	1,899	293	488	2,958	175	309	174	2,300	-----
Buena Vista.....	7	2,486	274	450	3,485	300	138	193	2,503	346
Butler.....	1	351	63	33	489	50	10	50	237	82
Calhoun.....	5	1,912	310	321	2,727	230	157	162	2,103	45
Carroll.....	3	1,799	537	443	2,847	150	107	149	2,441	-----
Cass.....	3	1,600	213	589	2,652	175	90	86	2,210	92
Cedar.....	2	909	89	142	1,216	89	105	75	1,609	86
Cerro Gordo.....	6	6,143	752	1,798	9,355	466	430	427	7,861	163
Cherokee.....	4	2,149	369	313	3,035	225	171	174	2,243	222
Chickasaw.....	4	2,526	533	425	3,623	230	96	230	3,050	-----

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 7—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IOWA—continued										
Clarke	1	201	31	21	289	25	5	25	185	49
Clay	6	2,681	250	346	3,637	350	128	173	2,500	416
Clayton	3	1,247	558	328	2,229	125	93	72	1,905	25
Clinton	6	8,006	1,966	1,582	11,786	650	842	617	9,431	245
Crawford	4	1,794	243	247	2,366	190	108	174	1,772	122
Dallas	3	1,657	395	371	2,690	175	33	174	2,243	65
Davis	1	668	78	76	867	55	30	55	708	19
Decatur	2	570	100	72	835	60	39	60	675	—
Delaware	1	639	127	124	906	50	15	49	792	—
Des Moines	1	1,860	320	290	2,544	100	104	100	1,993	247
Dickinson	5	2,221	304	451	3,296	185	139	174	2,380	417
Dubuque	3	5,698	3,789	1,786	11,579	750	512	432	9,831	54
Emmet	2	1,283	167	184	1,811	150	26	150	1,026	459
Fayette	5	1,582	564	362	2,644	225	135	161	2,124	—
Floyd	6	2,653	821	764	4,345	325	207	210	3,534	69
Franklin	2	1,270	401	373	2,149	140	148	103	1,758	—
Fremont	4	1,647	205	298	2,258	160	101	108	1,641	248
Greene	3	931	134	458	1,306	100	60	62	1,002	81
Grundy	3	1,079	212	273	1,631	125	104	124	1,207	60
Guthrie	5	2,561	338	462	3,526	225	132	188	2,895	48
Hamilton	4	3,092	513	488	4,355	200	318	183	3,053	571
Hancock	6	2,581	263	484	3,753	250	124	199	2,967	179
Hardin	7	3,243	704	1,146	5,516	350	301	248	4,539	77
Harrison	4	1,613	521	372	2,713	190	133	179	2,174	37
Henry	3	1,743	281	268	2,529	175	142	143	2,044	25
Howard	2	440	183	149	850	75	52	73	651	—
Humboldt	4	988	163	223	1,465	125	44	42	1,153	100
Ida	1	242	61	34	373	50	6	49	228	40
Iowa	1	810	55	99	1,089	65	46	50	912	18
Jackson	3	1,469	286	186	2,070	150	194	55	1,619	61
Jasper	5	2,672	449	559	3,966	250	196	121	3,324	75
Jefferson	1	919	418	184	1,550	100	112	99	1,239	—
Johnson	1	1,146	1,101	240	2,556	100	112	99	2,245	—
Jones	3	1,558	241	124	2,001	175	86	174	1,434	132
Keokuk	3	959	245	411	1,664	150	83	149	1,276	6

Kossuth.....	7	2,600	390	378	3,695	240	129	238	2,665	424
Lee.....	1	871	407	639	2,030	150	171	45	1,658	
Linn.....	3	12,181	5,762	6,265	24,789	1,050	1,129	827	21,780	
Loutsa.....	1	242	53	66	376	50	36	49	241	
Lucas.....	2	1,682	302	256	2,333	150	93	99	1,841	152
Lyon.....	7	2,885	470	494	4,178	365	150	329	2,904	429
Madison.....	3	1,101	379	306	1,763	273	75	256	1,108	50
Mahaska.....	3	2,035	479	404	3,089	250	201	199	2,387	52
Marion.....	6	4,106	603	491	5,563	360	380	358	3,837	507
Marshall.....	2	2,001	416	513	3,083	225	87	60	2,711	
Mills.....	4	1,404	254	167	2,081	190	134	90	1,468	181
Mitchell.....	4	1,345	780	553	2,730	150	218	87	2,275	
Monona.....	2	287	50	69	432	75	19	25	313	
Monroe.....	2	544	363	242	1,204	125	99	124	906	
Montgomery.....	6	4,178	548	690	6,163	385	348	312	4,689	401
Muscatine.....	1	892	232	324	1,536	100	110	25	1,300	
O'Brien.....	5	2,803	542	859	4,420	375	175	248	3,406	210
Osceola.....	3	993	34	178	1,276	100	97	25	1,047	8
Page.....	10	5,212	656	775	7,053	550	482	324	4,524	1,063
Palo Alto.....	5	2,719	154	338	3,418	180	213	106	2,728	
Plymouth.....	5	2,910	703	770	4,539	255	280	185	3,773	46
Pocahontas.....	5	1,476	161	262	2,000	200	79	99	1,427	380
Polk.....	4	25,905	5,120	8,029	40,059	2,725	1,816	671	31,993	2,405
Pottawattamie.....	3	5,145	1,249	1,404	8,210	420	350	401	6,644	395
Poweshiek.....	5	3,881	389	465	5,076	275	196	239	4,113	251
Ringgold.....	1	133	100	59	310	25	31	24	230	
Sac.....	2	1,785	179	211	2,253	190	172	149	1,563	180
Scott.....	2	6,634	1,423	1,062	9,886	350	713	349	8,069	405
Shelby.....	1	668	15	120	824	50	40	13	584	137
Sioux.....	5	1,647	210	366	2,397	210	149	131	1,891	16
Story.....	7	3,548	638	679	5,193	400	222	386	3,687	494
Tama.....	7	3,408	641	757	5,109	405	179	382	4,042	99
Taylor.....	4	1,407	226	363	2,076	150	85	112	1,729	
Union.....	4	1,448	347	713	2,661	210	81	189	2,178	
Van Buren.....	2	748	45	91	954	125	29	32	683	85
Wapello.....	4	2,840	1,182	1,176	5,408	525	383	423	4,077	
Warren.....	1	370	77	106	613	50	22	50	492	
Washington.....	1	1,403	128	147	1,729	100	111	99	1,533	86
Wayne.....	5	1,324	348	171	2,001	240	52	227	1,418	61
Webster.....	6	6,306	1,507	1,225	9,652	585	531	573	7,058	471
Winnebago.....	6	2,559	391	256	3,553	300	103	273	2,480	397
Winnesiek.....	1	455	106	69	663	50	23	50	469	55
Woodbury.....	5	19,535	4,460	7,766	33,047	1,650	861	960	28,292	1,279
Worth.....	1	433	75	88	657	50	23	50	535	
Wright.....	1	412	94	80	602	50	15	50	487	
Total.....	346	255,188	58,919	64,067	398,415	26,350	19,279	18,775	316,209	16,699

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 7—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MICHIGAN										
Allegan	1	675	167	170	1,063	50	18	50	945	-----
Alpena	1	1,330	1,229	364	2,977	50	93	49	2,785	-----
Barry	1	722	288	98	1,120	50	126	50	874	-----
Bay	1	2,995	2,110	639	5,721	300	339	193	5,089	-----
Berrien	5	4,591	2,794	1,245	9,145	530	363	297	7,785	169
Branch	5	2,275	1,027	579	4,027	415	295	397	2,868	44
Calhoun	4	11,703	10,145	2,965	25,525	1,100	985	1,068	22,352	-----
Cass	2	865	670	270	1,807	100	94	70	1,573	-----
Charlevoix	1	244	242	53	591	50	-----	50	471	-----
Cheboygan	1	415	639	112	1,204	50	39	49	1,066	20
Clinton	1	351	83	95	576	50	70	14	442	-----
Eaton	2	1,224	477	249	2,006	150	125	87	1,644	-----
Emmet	1	447	771	172	1,495	100	57	96	1,182	-----
Genesee	1	2,248	2,644	570	5,916	200	439	50	5,167	60
Grand Traverse	1	1,047	380	214	1,725	100	41	-----	1,525	30
Gratiot	2	796	312	227	1,349	60	64	59	1,166	-----
Hillsdale	1	951	173	120	1,310	55	30	55	1,170	-----
Ingham	2	9,438	5,614	1,991	17,853	850	1,267	846	14,809	-----
Ionia	1	1,581	239	388	2,302	100	104	98	1,889	111
Jackson	2	7,626	2,425	1,859	12,450	550	524	536	10,601	234
Kalamazoo	2	9,153	2,190	1,722	13,644	800	721	140	11,983	-----
Kent	3	19,513	6,066	6,390	33,807	2,100	2,244	1,984	26,377	784
Lapeer	1	766	245	168	1,270	75	88	25	1,082	-----
Lenawee	3	1,551	725	311	2,778	210	103	183	2,116	166
Livingston	1	349	176	95	623	100	20	-----	504	-----
Macomb	2	866	504	167	1,566	75	75	73	1,342	-----
Manistee	1	737	308	167	1,261	100	7	25	1,129	-----
Mason	1	964	426	141	1,685	100	42	49	1,490	4
Monroe	1	1,111	1,093	212	2,470	200	81	50	2,079	60
Montcalm	1	295	102	60	468	50	6	49	363	-----
Muskegon	3	6,760	3,678	1,783	13,231	1,050	982	595	10,464	140
Oakland	3	4,937	1,718	1,018	8,553	550	266	522	7,112	102
Oceana	1	246	259	88	601	30	56	30	486	-----
Osceola	2	1,426	421	191	2,072	75	69	50	1,873	6
Saginaw	2	7,754	5,454	2,223	15,640	1,050	1,214	375	13,001	-----

St. Clair	5	3,537	2,680	1,735	8,209	290	314	230	7,301	62
St. Joseph	3	1,310	683	163	2,228	185	115	183	1,709	36
Tuscola	1	138	7	42	199	25	9	6	150	
Van Buren	3	757	777	142	1,705	150	76	62	1,348	69
Washtenaw	3	2,370	1,812	938	5,336	400	315	246	4,374	
Wayne	4	98,871	23,574	31,983	163,906	8,600	9,950	1,975	142,039	79
Total	82	214,935	85,327	62,119	381,584	21,125	21,826	10,986	323,734	2,196
WISCONSIN										
Brown	4	7,608	2,082	1,385	11,453	1,150	767	678	8,551	307
Calumet	2	877	280	103	1,333	100	58	99	1,039	37
Clark	1	244	228	140	636	50	17	49	510	
Columbia	3	1,310	1,610	381	3,392	175	114	99	3,004	
Dane	6	10,189	1,834	2,097	15,350	1,155	436	627	12,705	20
Dodge	4	1,408	1,841	449	3,810	260	219	230	3,100	
Fond du Lac	5	7,610	3,755	2,523	14,459	1,025	853	890	11,545	146
Grant	3	1,305	308	215	1,901	175	96	99	1,463	68
Green	1	1,192	524	192	2,018	100	161	90	1,658	
Green Lake	1	700	494	193	1,479	100	64	25	1,280	
Iowa	1	824	264	194	1,380	100	84	100	1,066	
Jackson	1	928	166	182	1,298	50	64	12	1,173	
Jefferson	3	1,669	1,506	581	3,900	375	320	263	2,911	
Kenosha	2	6,789	3,773	2,533	13,370	600	524	120	12,083	
Lafayette	4	1,796	681	785	3,405	200	252	193	2,761	
Lafayette	2	2,042	902	442	3,538	200	218	197	2,921	
Langlade	1	1,336	897	492	2,808	200	173	200	2,235	
Manitowoc	1	6,566	574	663	8,055	650	413	307	6,073	522
Marathon	4	2,256	2,082	589	5,087	250	390	218	4,224	
Marinette	7	103,885	18,182	28,518	156,138	9,200	9,442	3,336	128,298	4,486
Milwaukee	1	279	228	39	601	50	35	40	446	30
Monroe	2	1,275	542	288	2,151	125	60	68	1,898	
Oconto	5	7,284	2,074	2,118	11,890	885	532	582	9,882	
Outagamie	1	218	390	76	704	50	51	50	553	
Ozaukee	2	2,019	1,193	610	4,054	300	150	168	3,429	
Portage	3	8,780	3,115	3,004	15,432	850	892	146	13,543	148
Racine	1	679	54	59	924	50	54	50	645	27
Richland	4	4,389	1,875	1,235	7,733	400	578	272	6,456	
Rock	1	990	226	212	1,474	100	71	99	1,203	
Sauk	3	1,442	249	353	2,157	215	123	123	1,719	44
Shawano	1	4,212	1,066	1,306	6,983	500	623	57	5,857	
Sheboygan	1	390	230	111	770	50	10	49	661	
Vernon	4	2,206	1,000	503	3,805	250	250	236	3,110	20
Walworth	2	1,243	540	218	2,096	125	134	124	1,711	
Washington	3	4,601	2,874	1,095	8,909	550	553	498	7,306	
Waukesha	6	2,719	951	716	4,611	260	151	196	4,005	
Waupaca	5	9,429	4,707	1,911	17,282	1,105	1,020	654	14,384	115
Winnebago	5	5,916	1,553	1,112	9,367	700	448	697	7,369	153
Wood										
Total	107	218,595	64,850	57,623	355,813	22,680	20,334	12,513	292,765	6,123

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 8

[Amount in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARKANSAS										
Arkansas.....	3	1,185	209	392	2,006	200	113	75	1,557	51
Benton.....	7	2,283	478	626	3,528	310	230	294	2,610	88
Boone.....	2	864	137	319	1,379	75	50	50	1,170	34
Carroll.....	3	775	231	231	1,272	135	70	96	971	-----
Chicot.....	1	402	90	108	638	50	20	50	516	-----
Clark.....	1	256	43	54	372	50	14	40	267	-----
Clay.....	2	640	77	145	909	75	80	25	729	-----
Cleburne.....	1	161	4	131	302	25	7	-----	270	-----
Conway.....	1	654	65	129	855	50	82	50	598	75
Craighead.....	2	887	59	79	1,123	150	20	40	770	142
Crawford.....	1	448	293	167	945	100	32	100	713	-----
Cross.....	1	142	54	78	281	25	17	-----	239	-----
Dallas.....	1	450	233	113	825	100	51	24	648	-----
Garland.....	2	1,658	686	1,050	3,583	300	232	25	2,916	50
Greene.....	2	1,075	373	297	1,819	175	204	99	1,291	50
Hempstead.....	2	1,621	177	271	2,208	350	121	137	1,539	61
Hot Springs.....	1	239	44	140	435	25	9	25	376	-----
Howard.....	1	89	2	31	132	25	1	-----	106	-----
Independence.....	2	887	314	135	1,402	150	69	124	954	105
Jackson.....	2	1,103	128	189	1,455	100	245	43	1,035	32
Jefferson.....	2	3,723	1,624	1,188	6,626	300	540	245	5,404	132
Johnson.....	3	964	107	140	1,244	185	61	70	883	45
LaFayette.....	1	185	67	50	317	25	29	25	238	-----
Lawrence.....	2	253	79	71	416	50	12	24	320	10
Lee.....	1	426	38	100	595	80	49	-----	466	-----
Little River.....	1	355	58	41	483	25	36	25	342	54
Logan.....	1	263	246	136	662	80	35	80	467	-----
Madison.....	1	320	48	130	513	50	26	19	419	-----
Miller.....	1	2,778	756	722	4,605	400	145	195	3,065	200
Mississippi.....	1	616	7	146	862	150	38	-----	644	30
Monroe.....	1	86	15	36	139	25	7	10	97	-----
Ouachita.....	1	786	233	330	1,367	100	25	13	1,229	-----
Phillips.....	2	3,338	289	665	4,426	700	551	50	2,846	275
Poinsett.....	2	374	61	36	591	85	10	49	274	173

Polk.....	1	229	73	55	400	50	10	50	274	17
Prairie.....	1	78	2	21	122	25	9	66	21	
Pulaski.....	3	5,478	1,061	1,671	8,901	700	332	370	6,314	1,185
St. Francis.....	2	446	168	270	934	80	83	49	722	
Saline.....	1	283	5	64	357	25	6		326	
Scott.....	1	174	64	70	328	25	17	19	267	
Sebastian.....	8	9,583	4,266	2,884	16,939	1,357	1,170	1,302	13,080	28
Sevier.....	2	275	62	78	454	50	30	30	278	46
Union.....	4	5,092	1,469	2,020	8,819	500	320	69	7,880	
Washington.....	5	1,912	425	712	3,164	325	114	300	2,402	12
Woodruff.....	1	93	2	19	120	25	3		85	7
Yell.....	1	123	31	83	247	25	7	24	191	
Total.....		88	54,052	14,933	16,440	89,100	7,912	5,412	4,315	2,923
ILLINOIS										
Adams.....	1	3,775	1,768	788	6,661	500	164	493	5,485	
Alexander.....	2	1,660	692	478	2,995	200	168	115	2,215	289
Bond.....	3	825	437	216	1,542	165	59	140	1,173	5
Brown.....	1	813	155	63	1,129	100	79	100	670	181
Clay.....	3	761	348	180	1,379	140	93	137	922	37
Clinton.....	3	324	969	169	1,534	125	53	118	1,164	73
Crawford.....	5	1,713	607	333	2,777	225	158	151	2,186	77
Edwards.....	3	1,069	338	98	1,564	125	60	124	1,058	154
Effingham.....	3	671	334	155	1,195	100	68	75	941	11
Fayette.....	5	1,071	732	200	2,105	200	135	144	1,613	13
Franklin.....	6	2,997	1,373	848	5,550	270	378	191	4,624	82
Gallatin.....	4	743	209	115	1,131	110	54	97	797	73
Greene.....	4	1,958	762	236	3,032	305	159	163	2,397	97
Hamilton.....	3	1,139	323	241	1,765	105	65	79	1,479	
Jackson.....	6	1,968	1,355	539	4,028	260	219	233	3,233	74
Jasper.....	1	433	137	50	829	50	40	50	626	62
Jefferson.....	4	2,224	938	551	3,991	280	263	253	3,121	73
Jersey.....	1	497	95	38	664	50	12	25	458	120
Johnson.....	2	400	140	67	670	85	53	58	474	
Lawrence.....	4	1,740	899	574	3,340	245	225	150	2,705	15
Macoupin.....	9	3,272	2,987	976	7,543	395	271	271	6,387	22
Madison.....	12	7,740	10,055	4,107	22,735	1,392	1,392	649	19,637	2
Marion.....	6	2,034	1,904	536	4,720	365	337	289	3,702	25
Massac.....	4	1,337	797	280	2,504	185	201	174	1,820	30
Monroe.....	2	662	628	207	1,523	75	81	74	1,292	
Montgomery.....	12	4,017	1,963	928	7,269	695	378	624	5,353	163
Morgan.....	2	4,226	2,552	736	7,584	300	501	296	6,255	138
Perry.....	4	1,903	1,202	417	3,578	165	245	125	3,080	14
Pike.....	4	1,924	479	344	2,811	260	464	145	1,916	25
Pope.....	1	227	95	48	391	50	15	50	276	
Pulaski.....	3	361	193	75	715	41	27	27	573	
Randolph.....	3	493	599	259	1,392	100	77	90	1,113	
Richland.....	2	628	327	120	1,136	100	77	99	850	10
St. Clair.....	13	18,284	12,204	5,854	37,207	2,310	1,870	1,481	30,376	1,130
Saline.....	4	1,852	1,492	448	4,058	250	114	248	3,118	165
Union.....	5	1,118	863	220	2,311	200	131	115	1,765	100

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ILLINOIS—continued										
Wabash.....	3	1,544	1,582	467	3,975	225	222	223	2,948	284
Washington.....	4	062	1,676	391	2,768	225	106	225	2,126	-----
Wayne.....	3	842	413	161	1,515	160	97	97	1,099	55
White.....	7	1,720	846	344	3,133	295	183	270	2,293	91
Willams.....	4	3,129	2,469	768	6,578	250	462	248	5,523	95
Total.....	171	84,756	58,120	23,732	173,287	11,355	10,145	8,716	138,703	3,765
INDIANA										
Clark.....	2	1,170	330	177	1,772	175	132	173	1,289	-----
Crawford.....	1	206	48	35	297	25	14	16	242	-----
Daviess.....	3	1,385	735	419	2,666	250	309	239	1,803	64
Dubois.....	3	484	244	90	867	100	54	87	591	32
Floyd.....	2	2,505	1,201	445	4,191	400	319	395	2,968	100
Gibson.....	6	3,373	922	463	4,929	350	260	343	3,578	208
Green.....	2	1,021	948	437	2,515	150	127	149	2,088	-----
Jackson.....	3	1,537	648	295	2,567	250	194	248	1,855	20
Jefferson.....	2	969	1,288	426	2,714	250	276	247	1,936	-----
Knox.....	3	5,058	1,376	1,252	8,088	730	429	423	5,886	333
Lawrence.....	3	1,352	1,178	464	3,100	225	226	222	2,417	10
Martin.....	1	221	41	29	304	25	23	12	244	-----
Orange.....	2	622	141	273	1,074	105	68	39	838	25
Perry.....	4	1,257	897	158	2,419	200	119	198	1,722	150
Pike.....	3	893	543	178	1,664	100	85	60	1,417	-----
Posey.....	6	2,065	796	406	3,370	275	183	273	2,597	37
Spencer.....	1	167	144	53	374	35	21	35	282	-----
Sullivan.....	4	1,484	358	486	2,451	235	98	185	1,883	46
Switzerland.....	1	174	174	38	397	50	26	49	239	5
Vanderburg.....	3	11,761	8,586	2,967	24,805	1,500	688	1,480	20,186	851
Warrick.....	4	1,460	632	260	2,397	200	96	200	1,646	130
Total.....	59	39,164	21,230	9,351	72,961	5,630	3,750	5,073	55,707	2,011

KENTUCKY									
Adair	1	271	56	75	421	25	72	25	209
Allen	1	389	4	163	580	50	9		521
Anderson	2	1,609	445	245	2,345	225	363	220	1,511
Barren	4	2,425	646	334	3,486	285	162	239	2,714
Boyle	2	1,144	1,011	283	2,498	200	263	200	1,835
Caldwell	2	1,686	849	342	2,965	375	211	359	2,050
Calloway	1	737	233	111	1,002	50	50	50	919
Carlisle	1	240	28	40	320	25	31	25	229
Carroll	2	1,657	561	247	2,489	160	137	119	1,973
Christian	1	809	148	162	1,182	100	49	74	869
Davless	2	2,819	1,246	619	4,931	463	370	449	3,445
Franklin	2	1,541	1,297	350	3,260	250	383	250	2,369
Fulton	2	703	223	221	1,181	130	87	130	821
Graves	2	1,482	671	173	2,398	250	417	230	1,501
Hardin	1	1,394	282	267	2,019	150	107	150	1,610
Hart	2	442	136	104	720	50	32	50	488
Henderson	1	1,409	452	157	2,130	200	80	198	1,599
Hickman	1	219	88	74	389	50	25	49	265
Hopkins	2	657	630	274	1,596	75	36	71	1,402
Jefferson	4	66,623	17,249	15,039	100,200	4,500	7,202	4,154	76,815
La Rue	2	992	214	116	1,379	135	48	115	1,082
Logan	2	355	115	121	618	50	41	50	463
McCracken	2	4,729	2,203	1,331	8,841	450	518	398	7,412
Marion	3	1,484	769	242	2,566	300	232	295	1,632
Mercer	2	1,290	265	298	1,908	200	109	150	1,401
Muhlenberg	2	1,543	1,044	532	3,167	90	193	79	2,805
Owen	2	712	132	120	997	123	70	122	682
Russell	1	163	28	32	231	25	5	25	176
Taylor	1	222	98	47	369	25	18	25	301
Union	1	378	151	59	646	100	26	98	402
Warren	2	3,053	457	538	4,230	375	285	337	3,222
Washington	1	437	136	106	692	50	91	50	501
Wayne	1	200	60	54	324	25	25	25	248
Webster	3	545	438	302	1,322	90	74	90	1,067
Total	61	104,339	32,365	23,158	163,522	9,651	11,830	8,901	124,629
MISSISSIPPI									
Alcorn	1	1,128	54	115	1,308	100	24	34	1,007
Bolivar	1	296	71	28	411	85	12	25	201
Choctaw	1	90	1	31	155	25			129
Clay	1	475	206	85	799	100	72	98	486
Coahoma	1	2,189	658	558	3,495	500	101		2,285
Lafayette	1	170	272	31	487	50	9	30	397
Leflore	2	4,016	337	517	5,044	450	244	300	2,670
Lowndes	2	1,045	709	360	2,221	200	102	147	1,721
Monroe	1	420	535	172	1,154	100	63	97	890
Pontotoc	1	553	428	41	1,069	125	30	125	535
Washington	1	1,357	269	207	1,868	100	250	100	1,418
Total	13	11,739	3,540	2,145	18,011	1,835	907	956	11,739

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSOURI										
Adair.....	2	1,288	419	253	2,033	150	133	149	1,600	-----
Audrain.....	1	393	153	139	699	50	70	49	529	-----
Barry.....	3	972	287	236	1,561	135	45	109	1,270	-----
Boone.....	3	1,871	1,007	409	3,433	250	469	246	2,122	250
Caldwell.....	3	1,237	266	171	1,777	255	111	209	1,045	157
Calloway.....	1	485	118	68	723	100	46	100	388	89
Camden.....	2	253	81	40	389	50	35	25	279	-----
Cape Girardeau.....	2	910	401	214	1,634	140	29	119	1,343	-----
Carroll.....	2	781	277	243	1,350	150	129	130	891	-----
Cedar.....	1	307	52	43	421	50	11	50	302	9
Chariton.....	1	279	27	59	380	50	15	12	291	12
Cole.....	1	2,040	1,156	347	3,585	200	99	197	3,059	30
Cooper.....	1	1,279	240	171	1,782	200	84	175	1,291	32
Crawford.....	1	249	52	53	361	25	34	6	296	-----
Davies.....	1	266	27	36	343	25	30	25	249	14
Dent.....	1	103	38	24	182	25	13	13	145	-----
Dunklin.....	2	311	18	80	505	90	16	7	335	57
Franklin.....	1	179	563	89	837	25	38	-----	774	-----
Greene.....	2	4,353	1,514	2,137	8,172	200	369	196	7,407	-----
Grundy.....	1	431	198	121	793	75	38	74	605	-----
Harrison.....	3	701	136	91	993	125	68	94	655	48
Henry.....	3	1,142	193	331	1,720	150	114	147	1,282	26
Howell.....	1	461	107	171	775	50	34	12	678	-----
Johnson.....	2	474	287	198	983	105	88	104	686	-----
Laclede.....	1	203	90	47	357	30	16	-----	311	-----
Lawrence.....	1	259	77	79	433	50	18	50	316	-----
Linn.....	1	438	18	55	534	25	38	15	435	20
Livingston.....	4	2,132	946	478	3,686	285	247	283	2,374	476
Marion.....	1	594	1,401	239	2,260	200	157	200	1,702	-----
Monteau.....	1	241	119	58	429	50	51	20	309	-----
Monroe.....	1	311	246	71	658	70	53	69	467	-----
Montgomery.....	1	262	43	37	355	75	16	-----	264	-----
Morgan.....	1	333	59	41	478	50	23	49	293	63
Pemiscot.....	2	544	98	155	819	75	40	49	654	-----
Perry.....	1	89	7	13	113	25	3	-----	74	11

Pettis.....	3	3, 041	622	1, 303	5, 114	300	514	299	3, 923	78
Phelps.....	1	462	126	54	674	50	62	49	513	
Polk.....	1	166	46	32	266	25	15	24	202	
Putnam.....	2	595	151	246	1, 024	100	28	99	796	
St. Charles.....	1	552	717	79	1, 395	100	118	99	1, 068	10
St. Clair.....	1	402	52	80	557	55	68	36	359	40
St. Louis.....	15	172, 854	63, 418	55, 501	302, 606	27, 587	14, 798	10, 610	236, 442	9, 527
Saline.....	1	112	27	53	199	50	5	24	120	
Scotland.....	1	84	52	58	228	50	20	22	136	
Scott.....	1	241	90	61	417	50	22	25	320	
Stoddard.....	1	226	173	81	511	50	27	49	386	
Sullivan.....	3	685	57	123	942	125	57	50	621	90
Webster.....	1	145	29	17	199	25	1	23	137	13
Wright.....	1	221	15	20	282	50	1	13	163	56
Total.....	89	205, 957	76, 296	64, 705	359, 967	32, 227	18, 503	14, 405	279, 907	11, 108
TENNESSEE										
Benton.....	1	208	130	128	480	25	8	25	422	
Dyer.....	1	610	178	207	1, 076	100	141	100	699	
Gibson.....	2	285	121	100	526	100	11	51	329	34
Hardin.....	1	150	105	112	381	50	24	30	277	
Henderson.....	1	85	2	74	166	25	6		135	
Henry.....	1	627	54	214	908	50	30	50	778	
Lauderdale.....	1	258	28	57	358	25	13	15	275	30
McNairy.....	1	119	137	95	360	30	34	8	288	
Madison.....	3	3, 310	1, 080	1, 422	5, 916	400	242	392	4, 881	
Obion.....	2	748	289	273	1, 373	159	63	79	1, 067	5
Shelby.....	3	11, 685	2, 489	3, 878	19, 253	1, 400	1, 424	746	15, 128	515
Total.....	17	18, 085	4, 613	6, 560	30, 797	2, 364	1, 996	1, 496	24, 279	584

FEDERAL RESERVE DISTRICT NO. 9

MICHIGAN										
Alger.....	1	939	518	252	1, 791	100	158	98	1, 429	
Baraga.....	1	261	237	130	642	50	18	6	568	
Chippewa.....	1	1, 203	714	319	2, 291	100	100	98	1, 993	
Delta.....	3	3, 232	1, 433	1, 029	5, 870	250	325	250	5, 045	
Dickinson.....	3	2, 490	1, 736	662	5, 173	275	321	223	4, 330	25
Gogebie.....	5	3, 420	3, 232	1, 127	8, 071	425	283	199	7, 164	
Houghton.....	8	10, 012	5, 071	2, 757	18, 373	950	1, 465	820	15, 115	
Iron.....	5	1, 448	1, 523	553	3, 714	300	151	159	3, 104	
Mackinac.....	1	447	438	269	1, 173	50	72	50	1, 001	
Marquette.....	5	7, 038	5, 265	2, 068	14, 669	600	921	590	12, 518	
Menominee.....	3	1, 126	1, 953	629	3, 867	325	123	287	3, 133	
Ontonagon.....	2	433	214	172	896	75	51	49	722	
Schoolcraft.....	1	349	155	76	646	100	23	60	461	
Total.....	39	32, 398	22, 489	10, 043	67, 176	3, 600	4, 011	2, 889	56, 583	25

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MINNESOTA										
Aitkin.....	3	1,296	467	318	2,233	100	113	25	1,995	-----
Anoka.....	1	863	84	147	1,131	50	16	12	1,053	-----
Becker.....	4	1,809	391	285	2,733	165	75	164	2,323	6
Beltrami.....	3	1,241	537	371	2,285	125	37	125	1,972	20
Benton.....	3	895	61	95	1,118	75	26	25	961	31
Big Stone.....	5	1,582	355	319	2,381	125	58	109	2,051	38
Blue Earth.....	8	7,092	1,642	1,956	11,229	685	406	515	9,584	33
Brown.....	3	983	440	245	1,749	115	68	115	1,451	-----
Carlton.....	3	1,012	1,632	351	3,065	150	120	118	2,677	-----
Carver.....	4	830	655	201	1,716	100	57	50	1,509	-----
Cass.....	3	484	319	135	1,026	75	25	42	853	30
Chippewa.....	1	824	58	102	1,113	50	15	30	888	130
Chisago.....	1	433	88	31	576	50	10	49	440	26
Clay.....	6	3,176	372	503	4,373	235	220	191	3,169	553
Clearwater.....	3	640	148	167	1,027	75	21	75	797	59
Cottonwood.....	4	2,075	708	444	3,520	165	237	135	2,984	-----
Crow Wing.....	5	1,777	1,113	593	3,704	205	148	145	3,186	5
Dakota.....	6	4,481	1,380	1,649	7,655	535	183	94	6,784	32
Dodge.....	4	1,980	357	242	2,765	150	86	135	2,195	199
Douglas.....	4	2,663	359	263	3,571	210	111	209	2,916	126
Faribault.....	7	2,368	412	559	3,575	310	138	214	2,860	54
Fillmore.....	9	2,329	1,020	534	4,050	250	149	247	3,391	12
Freeborn.....	4	3,036	653	462	4,351	240	161	203	3,694	52
Goodhue.....	4	2,429	1,202	407	4,213	350	245	185	3,415	18
Grant.....	3	830	129	114	1,156	125	38	70	866	56
Hennepin.....	9	118,640	36,178	37,480	204,826	12,250	9,912	3,412	172,147	1,686
Houston.....	1	204	48	36	312	25	27	12	248	-----
Hubbard.....	1	463	178	74	750	50	15	-----	685	-----
Isanti.....	3	875	267	131	1,364	100	20	100	1,135	10
Itasca.....	8	1,476	1,410	572	3,726	225	155	223	3,122	-----
Jackson.....	5	2,369	423	252	3,416	306	110	149	2,831	15
Kanabec.....	1	501	111	142	775	25	27	25	698	-----
Kandiyohi.....	3	1,570	194	180	2,181	150	64	116	1,801	50
Kittson.....	1	491	43	61	672	60	20	25	529	38
Koochiching.....	2	471	383	152	1,049	75	19	75	880	-----

Lac qui Parle.....	2	752	86	125	1,015	55	59	54	817	30
Lake.....	1	422	371	88	899	50	20	50	778	
Lake of the Woods.....	1	285	70	64	474	25	9	25	393	22
Le Sueur.....	6	1,046	795	353	2,904	175	92	50	2,582	5
Lincoln.....	7	2,419	309	521	3,499	185	139	184	2,946	45
Lynn.....	2	779	78	152	1,055	50	23	50	932	
Lyon.....	5	3,282	630	600	4,908	220	128	144	4,277	40
Marshall.....	4	1,434	246	151	2,135	175	73	124	1,299	464
Martin.....	11	4,784	1,521	825	7,885	555	226	373	6,707	24
McLeod.....	2	1,217	385	374	2,059	100	34	75	1,828	
Mille Laes.....	2	403	161	152	749	55	23	55	616	
Morrison.....	5	2,212	608	324	3,354	225	83	181	2,832	32
Mower.....	6	3,921	1,789	976	6,852	280	443	235	5,882	10
Murray.....	5	1,277	225	283	2,013	125	59	75	1,754	
Nicollet.....	1	377	257	140	816	50	61	15	690	
Nobles.....	8	2,535	320	323	3,563	210	161	150	2,790	251
Norinan.....	4	1,242	195	288	1,842	125	70	56	1,553	37
Olmsted.....	4	3,509	719	1,051	5,633	250	303	125	4,950	
Otter Tail.....	8	3,337	1,587	832	6,025	350	181	350	5,131	13
Pennington.....	1	447	158	215	937	50	54	49	784	
Pine.....	2	439	158	88	732	75	13	50	594	
Pipestone.....	6	2,238	466	635	3,572	180	92	140	3,023	136
Polk.....	5	2,146	583	547	3,510	210	79	192	3,029	
Pope.....	3	731	116	66	994	85	15	60	834	
Ramsey.....	8	70,941	26,541	28,540	129,951	7,125	8,265	1,986	111,740	83
Red Lake.....	1	184	86	33	316	25	6	25	221	34
Redwood.....	2	779	125	151	1,193	120	30	50	940	53
Renville.....	3	978	162	241	1,535	75	44	56	1,277	83
Rice.....	4	4,827	1,173	1,121	7,408	455	337	321	6,293	
Rock.....	5	3,142	209	405	4,048	255	206	110	3,214	257
Roseau.....	2	391	82	84	608	55	10	40	504	
St. Louis.....	19	38,412	19,583	11,649	72,053	6,990	5,846	1,899	57,022	250
Scott.....	4	1,060	714	261	2,102	125	98	19	1,849	
Sherburne.....	2	508	124	108	801	50	13	45	687	6
Sibley.....	1	277	34	68	415	25	18	25	347	
Stearns.....	7	5,176	1,326	697	7,683	575	213	457	5,901	536
Steele.....	3	2,270	884	641	4,318	225	52	225	3,786	
Stevens.....	3	908	202	166	1,387	90	40	73	1,174	10
Swift.....	3	737	288	103	1,229	75	38	75	960	82
Todd.....	7	2,182	431	559	3,319	175	119	175	2,851	
Travers.....	3	809	227	153	1,242	75	38	57	1,055	17
Wabasha.....	2	1,204	297	204	1,725	75	91	75	1,459	25
Wadena.....	4	1,544	393	449	2,493	200	82	99	2,110	
Waseca.....	3	1,914	358	232	2,670	225	102	100	2,243	
Washington.....	2	2,622	1,357	424	4,564	375	401	173	3,611	
Watsonwan.....	3	1,418	195	289	2,055	155	90	99	1,697	15
Wilkin.....	3	959	64	111	1,294	100	64	44	1,051	35
Winona.....	3	3,517	2,330	1,174	7,380	350	527	233	6,215	38
Wright.....	3	936	197	130	1,352	80	19	31	1,222	
Yellow Medicine.....	3	1,033	270	219	1,620	100	67	100	1,354	
Total.....	338	364,860	123,302	106,959	627,472	40,016	32,389	16,873	525,894	5,912

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MONTANA										
Beaverhead.....	2	2,490	120	642	3,311	225	219	74	2,793	-----
Big Horn.....	2	500	63	78	699	90	23	25	485	76
Blaine.....	4	896	183	140	1,406	180	93	32	914	186
Broadwater.....	1	138	29	15	218	50	-----	13	110	45
Carbon.....	2	626	497	172	1,360	105	46	59	1,133	18
Carter.....	1	80	5	10	107	25	3	-----	80	-----
Cascade.....	5	4,398	1,663	3,038	9,994	605	441	273	8,525	150
Chouteau.....	1	68	29	13	127	25	6	25	50	21
Custer.....	2	1,860	443	473	2,963	185	121	154	2,137	367
Daniels.....	2	405	44	35	578	55	17	30	309	163
Dawson.....	4	1,134	268	383	1,885	150	126	25	1,544	41
Deer Lodge.....	1	771	481	267	1,586	100	44	25	1,306	110
Fallon.....	1	75	3	11	98	25	2	-----	43	27
Fergus.....	4	351	133	47	607	105	10	85	282	124
Flathead.....	3	2,395	828	642	4,187	475	158	447	3,106	-----
Gallatin.....	3	1,670	385	490	2,965	235	338	77	2,315	-----
Garfield.....	1	113	32	35	187	25	2	-----	160	-----
Glacier.....	1	72	18	22	140	25	2	-----	96	17
Hill.....	2	185	29	59	351	75	17	-----	245	12
Judith Basin.....	3	263	94	81	529	90	15	55	357	8
Lewis and Clark.....	2	3,484	1,550	1,944	7,179	450	420	350	5,958	-----
Lincoln.....	1	255	46	58	390	40	10	24	316	-----
McCone.....	1	155	3	21	192	25	5	-----	136	27
Madison.....	1	86	42	29	185	25	3	25	133	-----
Meagher.....	1	153	179	111	458	50	57	25	327	-----
Missoula.....	2	2,668	1,276	1,491	5,656	400	243	281	4,731	-----
Musselshell.....	1	51	31	12	102	25	4	-----	73	-----
Park.....	3	2,919	385	1,017	4,408	225	412	24	3,632	114
Phillips.....	3	436	148	67	778	140	16	58	403	162
Pondera.....	2	499	113	59	731	100	17	56	310	248
Powder River.....	1	38	27	23	99	25	4	-----	70	-----
Powell.....	1	488	137	124	788	100	33	12	643	-----
Ravalli.....	2	296	116	68	580	75	18	47	415	24
Richland.....	3	400	17	45	518	80	16	-----	293	123

Roosevelt	3	418	58	70	618	100	24	428	66
Sanders	1	183	98	86	393	25	10	353	
Sheridan	2	127	50	17	226	50	5	99	32
Silver Bow	1	3,890	4,113	2,060	10,107	300	737	8,758	
Stillwater	3	518	71	41	718	100	6	466	121
Teton	2	224	74	104	427	75	17	326	
Treasure	1	148	60	48	288	50	7	231	
Valley	4	668	393	226	1,458	175	89	963	105
Wheatland	2	134	53	36	273	50	8	170	20
Wibaux	2	370	13	44	477	100	25	297	49
Yellowstone	4	2,597	363	1,114	4,343	350	129	3,687	30
Total	94	39,695	14,763	15,568	74,690	5,985	3,998	3,003	2,486
NORTH DAKOTA									
Adams	3	626	110	201	1,029	75	53	714	112
Barnes	6	2,157	411	471	3,329	250	154	2,680	70
Benson	3	599	97	41	809	75	15	537	107
Bottineau	4	575	81	98	860	100	30	602	83
Bowman	2	545	49	165	820	50	47	688	
Burke	1	121	150	100	376	25	6	338	
Burleigh	2	2,449	259	746	3,641	150	286	3,011	71
Cass	11	9,970	2,278	2,747	15,792	955	310	13,080	250
Cavalier	4	883	146	138	1,257	125	24	926	118
Dickey	6	1,571	287	373	2,382	175	144	1,792	121
Divide	2	266	31	30	361	50	10	228	66
Dunn	1	199	34	32	311	50	7	254	
Eddy	2	490	186	159	863	50	43	670	50
Emmons	2	581	28	83	753	50	36	628	33
Foster	2	623	66	60	803	75	40	564	74
Grand Forks	6	4,210	1,204	1,595	7,582	525	179	6,417	27
Griggs	3	814	130	67	1,147	100	86	775	99
Hettinger	2	616	73	172	967	50	37	800	36
Kidder	2	354	75	45	513	50	25	302	86
La Moure	6	1,575	291	268	2,419	275	74	1,745	148
Logan	1	219	33	37	319	25	13	282	
McHenry	2	466	60	75	648	50	32	439	79
McIntosh	1	130	28	25	210	25	14	159	10
McKenzie	1	229	43	8	321	25	6	199	65
McLean	5	1,062	99	151	1,395	125	68	1,051	95
Morton	2	1,709	397	663	2,968	125	75	2,718	
Mountrail	4	819	97	144	1,207	100	53	752	227
Nelson	6	970	273	264	1,614	150	62	1,238	89
Pembina	8	2,086	547	369	3,311	225	118	2,661	108
Ramsey	7	2,021	796	626	3,553	250	189	2,784	154
Ransom	1	566	68	86	781	50	25	656	
Renville	1	159	30	7	224	25	5	111	56
Richland	11	3,535	623	523	5,160	415	185	3,981	317
Rolette	2	431	58	71	619	50	29	479	24
Sargent	2	545	59	124	805	50	25	675	41
Sheridan	2	328	43	63	465	50	23	337	27
Slope	1	195	38	42	330	25	25	239	16

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NORTH DAKOTA—continued										
Stark.....	6	1,730	1,351	678	3,966	275	125	182	3,280	104
Steele.....	4	1,067	182	114	1,579	195	57	150	1,032	142
Stutsman.....	6	2,048	342	463	3,044	250	133	56	2,530	75
Towner.....	4	1,222	106	141	1,592	100	70	51	1,125	247
Trail.....	9	2,191	625	399	3,533	300	123	203	2,826	81
Walsh.....	3	1,516	561	380	2,567	175	137	175	2,049	31
Ward.....	8	2,732	1,250	927	5,279	350	188	216	4,489	37
Wells.....	2	1,080	81	163	1,397	75	86	49	1,113	74
Williams.....	1	1,128	202	157	1,563	75	27	37	1,117	306
Total.....	170	59,428	13,978	14,291	94,473	6,815	3,985	4,567	75,032	3,965
SOUTH DAKOTA										
Aurora.....	1	445	39	52	545	25	31	10	479	..
Beadle.....	2	1,079	395	549	2,099	75	78	75	1,859	12
Bon Homme.....	1	494	39	198	766	40	21	25	680	..
Brookings.....	4	1,688	298	625	2,807	125	70	105	2,451	56
Brown.....	6	3,727	1,887	1,955	7,951	276	422	209	7,011	34
Brule.....	2	651	125	224	1,034	75	21	74	755	109
Butte.....	1	906	24	102	1,065	25	60	6	551	423
Campbell.....	1	205	7	38	282	25	5	..	230	22
Clark.....	2	325	117	71	529	50	32	50	397	..
Clay.....	2	1,347	175	437	2,057	100	93	47	1,816	..
Codington.....	5	2,595	1,156	815	4,746	350	207	247	3,937	5
Corson.....	1	179	33	9	256	25	6	25	102	99
Custer.....	1	164	25	36	264	25	6	12	176	45
Davison.....	2	2,003	214	607	3,048	150	128	124	2,358	283
Day.....	4	1,026	224	472	1,802	125	35	55	1,521	65
Deuel.....	6	2,035	176	251	2,719	150	125	99	2,230	115
Fall River.....	1	193	21	39	270	25	11	6	218	10
Faulk.....	1	105	2	27	144	25	11	..	109	..
Grant.....	2	1,349	157	305	1,879	125	28	51	1,641	33
Gregory.....	2	711	147	56	1,016	100	13	99	615	188
Haukon.....	1	252	19	61	349	25	11	12	280	20

Hamlin	2	378	56	94	644	60	18	35	470	61
Hand	1	509	206	193	932	50	72	50	759	
Hanson	4	1,018	105	210	1,409	105	47	60	1,179	18
Hughes	3	1,546	514	727	2,991	200	42	179	2,570	
Hutchinson	2	571	120	97	849	60	47	31	711	
Hyde	1	484	131	132	764	50	36	25	653	
Kingsbury	4	1,397	143	253	2,021	150	55	100	1,482	233
Lake	2	1,347	215	203	1,886	125	69	96	1,287	309
Lawrence	3	2,124	1,352	1,139	4,765	275	230	156	4,095	
Lincoln	2	938	102	170	1,295	80	88	80	964	83
Lyman	1	178	37	24	287	50	10	25	129	73
McCook	3	827	50	262	1,237	75	69	38	1,027	28
McPherson	1	99	26	13	147	25	8	25	78	12
Marshall	3	906	77	73	1,118	115	25	40	697	242
Meade	1	336	117	149	626	50	59	25	493	
Miner	1	473	44	119	674	50	17	595		
Minnehaha	5	5,915	1,409	2,979	10,948	485	366	413	9,634	50
Moody	3	1,153	170	396	1,838	90	53	90	1,529	75
Pennington	1	1,233	271	486	2,043	100	113	100	1,562	167
Perkins	1	428	52	71	630	50	16	25	418	122
Potter	1	251	35	76	398	25	19	25	328	
Roberts	4	1,092	105	238	1,664	175	70	84	1,258	77
Sanborn	2	543	45	119	757	75	31	40	563	48
Spink	3	1,714	293	613	2,733	115	125	57	2,332	97
Stanley	1	221	43	44	340	25	7	10	298	
Tripp	1	141	2	12	172	60	6		77	29
Turner	4	1,702	150	429	2,415	190	77	58	2,059	31
Union	3	1,519	100	416	2,157	125	67	50	1,903	12
Walworth	3	841	184	137	1,283	130	26	95	856	176
Yankton	2	1,022	253	243	1,727	150	79	150	1,296	52
Total	116	52,385	11,777	17,046	86,378	5,255	3,360	3,506	70,718	3,514
WISCONSIN										
Ashland	2	2,723	835	674	4,652	200	278	200	3,970	
Barron	2	1,138	276	130	1,658	75	62	50	1,471	
Bayfield	1	340	46	91	503	35	19	25	434	
Buffalo	3	1,309	313	135	1,796	100	36	37	1,574	49
Burnett	1	371	117	543	724	25	29	7	483	
Chippewa	2	1,338	1,107	402	3,157	200	276	175	2,506	
Douglas	2	2,804	2,444	1,174	6,603	400	346	216	5,639	
Dunn	3	2,643	688	689	4,191	250	99	79	3,763	
Eau Claire	3	4,589	707	1,106	6,699	375	164	354	5,731	75
Forest	1	583	55	32	724	50	11	50	571	42
Iron	1	239	381	71	702	50	12	50	590	
La Crosse	2	6,088	3,309	1,827	11,614	900	969	897	8,742	
Lincoln	1	1,089	505	121	1,786	100	97	98	1,391	100
Oncida	2	1,147	276	206	1,837	200	93	149	1,394	
Pepin	2	858	152	207	1,285	100	64	39	1,072	10
Pierce	3	769	223	116	1,136	75	42	31	988	
Polk	2	465	124	75	689	50	15	50	574	
Price	2	794	477	329	1,620	50	35	50	1,485	

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WISCONSIN—continued										
Rusk.....	1	214	47	54	342	50	1	29	261	-----
St. Croix.....	5	1,609	591	443	2,740	175	113	71	2,373	9
Sawyer.....	1	52	12	18	92	25	6	18	56	5
Taylor.....	2	653	126	123	939	60	30	60	789	-----
Trempealeau.....	1	197	47	27	287	25	6	25	231	-----
Vilas.....	1	157	164	29	385	25	7	25	327	-----
Total.....	46	32,329	13,091	8,183	55,880	3,595	2,804	2,773	46,405	290

FEDERAL RESERVE DISTRICT NO. 10

COLORADO										
Adams.....	2	758	42	305	1,140	65	24	24	1,027	-----
Alamosa.....	2	734	198	361	1,353	75	60	56	1,162	-----
Arapahoe.....	5	1,344	420	381	2,239	125	85	73	1,928	27
Archuleta.....	1	78	5	12	129	25	1	-----	83	19
Baca.....	1	161	16	82	274	25	11	-----	238	-----
Bent.....	1	239	80	112	447	50	3	50	344	-----
Boulder.....	8	4,815	1,899	1,103	8,519	550	627	314	6,886	141
Chaffee.....	3	725	681	338	1,800	175	49	47	1,530	-----
Clear Creek.....	1	206	176	36	439	50	13	50	326	-----
Conejos.....	1	195	25	62	291	40	13	6	231	-----
Crowley.....	1	163	172	152	502	25	45	10	422	-----
Delta.....	4	942	269	254	1,552	125	58	124	1,169	75
Denver.....	9	71,475	38,249	28,392	140,869	5,150	6,913	746	127,734	290
Douglas.....	1	421	70	45	57	50	26	13	389	92
Eagle.....	1	145	82	126	357	50	1	25	281	-----
Elbert.....	2	166	3	30	228	50	8	-----	153	17
El Paso.....	5	8,291	3,235	3,055	14,748	775	816	419	12,733	2
Fremont.....	4	2,216	1,309	1,077	4,804	225	115	181	4,283	-----
Garfield.....	4	1,512	621	496	2,706	225	198	148	2,081	55
Gilpin.....	1	39	230	53	329	25	10	24	270	-----

Gunnison	1	290	258	424	990	50	71	48	821	
Huerfano	1	979	583	477	2,069	60	139		1,868	
Jackson	1	63	1	21	101	25			75	
Jefferson	2	815	285	275	1,414	75	83	18	1,238	
Kiowa	1	396	12	30	462	25	59		253	125
Kit Carson	3	297	51	80	441	80	12		336	13
Lake	2	241	892	1,078	2,246	200	47	198	1,801	
La Plata	2	1,211	453	596	2,336	200	49	179	1,906	
Larimer	8	5,965	1,092	1,398	8,906	650	466	627	6,587	417
Las Animas	2	3,088	1,963	1,259	6,516	300	150	299	5,712	55
Lincoln	4	770	122	172	1,126	115	76	60	801	72
Logan	4	1,728	356	249	2,749	305	92	265	1,601	485
Mesa	3	1,567	466	470	2,672	150	72	150	2,224	75
Moffat	2	453	89	171	779	50	32	10	643	38
Montezuma	3	693	198	252	1,182	105	65	99	897	15
Montrose	3	1,133	371	522	2,118	114	114	113	1,667	
Morgan	4	1,945	250	415	2,849	210	192	184	2,177	85
Otero	3	888	226	566	1,781	127	127	108	1,421	
Phillips	2	507	85	73	766	100	28	63	471	105
Prowers	3	916	200	383	1,566	125	106	75	1,254	5
Pueblo	2	5,999	4,595	7,585	18,564	600	1,281	397	16,275	
Rio Blanco	1	488	18	58	598	40	25	10	494	29
Rio Grande	1	371	40	47	512	50	2	25	345	90
Routt	2	772	39	104	933	50	45	10	777	51
Saguache	2	329	36	82	481	90	51	15	245	81
San Juan	1	280	179	125	587	50	63	13	461	
San Miguel	1	269	145	218	662	75	30	49	508	
Sedgwick	3	653	105	105	984	100	25	100	584	175
Teller	1	366	945	591	1,922	50	10	50	1,762	
Washington	3	650	54	157	922	95	68	44	649	66
Weld	11	4,951	1,193	1,242	7,946	615	618	400	6,135	174
Yuma	3	784	193	264	1,343	120	72	84	962	105
Total	142	134,482	63,257	55,961	261,819	12,990	13,347	6,003	226,220	2,979
KANSAS										
Allen	3	971	237	254	1,508	105	72	104	1,222	
Anderson	2	469	141	146	803	50	33	50	671	
Atchison	3	1,935	438	608	3,217	400	210	200	2,390	
Barber	2	457	53	87	646	50	29	25	532	10
Barton	5	1,838	293	463	2,830	375	111	273	1,955	114
Bourbon	2	1,414	404	457	2,329	200	146	100	1,883	
Brown	3	846	148	209	1,310	130	36	104	1,030	
Butler	5	2,688	362	592	3,918	175	238	127	3,325	53
Chase	2	911	245	69	1,319	175	108	175	617	212
Chautauqua	3	818	178	192	1,300	150	96	131	803	120
Cherokee	4	988	554	672	2,304	175	127	150	1,853	
Cheyenne	1	181	2	58	284	25	40		220	
Clark	2	518	4	60	1,646	75			468	67
Clay	3	1,122	205	284	1,750	150	234	125	1,209	32
Cloud	3	1,015	188	309	1,581	175	103	148	1,155	
Coffee	4	1,367	376	368	2,230	180	80	150	1,711	89

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
KANSAS—continued										
Comanche.....	1	165	27	36	250	25	26	25	148	26
Cowley.....	4	5,517	1,300	1,539	8,833	450	501	397	7,285	200
Crawford.....	6	3,718	1,002	1,552	6,606	500	512	262	5,322	11
Decatur.....	3	1,044	213	345	1,641	125	114	124	1,274	-----
Dickinson.....	5	1,377	286	857	2,631	200	196	145	2,091	-----
Doniphan.....	2	464	77	108	676	75	53	31	516	-----
Douglas.....	3	2,691	738	849	4,432	300	377	296	3,343	106
Edwards.....	2	223	64	130	437	55	41	54	256	31
Elk.....	5	1,096	214	237	1,616	200	79	161	1,004	171
Ellis.....	3	606	48	83	826	125	12	-----	585	103
Ellsworth.....	2	1,135	46	152	1,454	125	117	25	1,066	120
Finney.....	2	896	40	122	1,121	100	22	25	794	180
Ford.....	2	855	94	128	1,141	130	30	69	873	38
Franklin.....	3	1,591	1,018	658	3,342	225	96	220	2,785	-----
Geary.....	2	1,591	336	323	2,384	175	231	175	1,752	24
Gove.....	1	133	16	14	173	25	9	-----	128	10
Greeley.....	1	89	4	11	110	25	-----	-----	85	-----
Greenwood.....	5	1,448	184	346	2,059	175	112	90	1,588	89
Hamilton.....	1	185	65	31	300	50	12	25	187	25
Harper.....	4	835	374	244	1,570	250	45	112	1,139	25
Harvey.....	2	906	223	218	1,473	100	108	99	1,126	40
Jackson.....	2	443	104	116	696	75	36	56	519	10
Jefferson.....	2	203	72	89	472	50	25	47	349	-----
Jewell.....	6	1,112	277	352	1,830	225	152	184	1,270	-----
Johnson.....	1	533	87	176	849	50	61	50	687	-----
Kingman.....	2	386	59	114	591	75	12	-----	448	14
Kiowa.....	2	390	82	92	634	90	21	10	468	20
Labette.....	4	719	272	298	1,511	125	51	125	1,191	9
Lane.....	1	335	28	15	391	40	36	25	180	111
Leavenworth.....	4	3,592	2,305	1,997	8,023	425	518	322	6,739	-----
Lincoln.....	2	443	58	128	692	50	51	50	541	-----
Linn.....	1	140	18	43	211	25	11	6	169	-----
Logan.....	1	383	14	52	468	40	68	10	303	48
Lyon.....	4	2,743	461	861	4,218	350	275	348	3,156	18

McPherson	1	297	55	27	396	50	17	50	241	37
Marion	4	855	172	227	1,367	125	116	62	1,047	18
Marshall	6	1,247	160	254	1,877	225	86	75	1,360	116
Meade	2	392	70	44	534	50	67	50	321	38
Miami	4	1,792	601	408	2,861	225	179	174	2,283	
Mitchell	1	777	121	151	1,080	75	78	75	851	
Montgomery	8	9,381	2,976	3,089	16,427	1,015	943	876	13,532	
Morris	2	490	206	163	884	75	89	70	634	16
Morton	1	98	7	24	149	25	5		111	7
Nemaha	5	1,379	299	413	2,204	198	149	163	1,674	20
Neosho	2	1,083	169	206	1,542	125	159	125	1,087	46
Ness	1	496	27	59	624	25	38	25	416	120
Norton	3	1,126	176	399	1,759	150	79	124	1,374	7
Osage	3	777	112	159	1,106	100	42	76	888	
Osborne	5	1,209	196	210	1,813	205	150	172	1,139	140
Ottawa	3	837	174	232	1,293	135	102	114	884	57
Pawnee	1	501	123	140	842	100	23	49	570	161
Phillips	5	1,105	128	243	1,551	175	144	92	1,092	49
Pattawatomie	4	1,081	179	286	1,638	200	67	90	1,281	
Pratt	2	648	399	133	1,257	130	25	26	1,050	27
Rawlins	1	174	24	71	296	25	8		263	
Reno	3	2,279	902	857	4,283	425	176	341	3,232	107
Republic	2	624	105	168	954	90	29	90	745	
Rice	2	454	67	113	652	100	35	34	483	
Riley	2	1,401	332	389	2,321	200	116	149	1,856	
Rooks	4	1,143	171	137	1,610	215	129	114	931	221
Russell	2	387	69	44	523	90	31	64	294	44
Saline	3	2,942	363	912	4,763	425	341	224	3,674	86
Scott	1	303	27	32	370	50	18	25	263	14
Sedgwick	6	16,608	4,051	6,890	30,250	2,525	1,480	144	25,049	529
Seward	1	385	29	57	500	60	27	25	264	134
Shawnee	4	5,209	3,291	4,255	13,125	900	371	592	11,245	
Sheridan	1	318	62	43	437	50	68	49	270	
Sherman	3	759	109	253	1,174	100	70	50	954	
Smith	4	1,048	128	200	1,423	125	122	68	1,108	
Stafford	3	1,187	74	295	1,616	100	113	62	1,306	36
Stevens	1	123	5	24	167	25	5		111	25
Sumner	4	1,198	178	336	1,819	200	105	89	1,409	8
Thomas	1	121	28	18	184	40	9		134	
Trego	1	122	8	67	201	50	13		137	
Wabauasee	3	463	69	204	776	100	50	44	583	
Washington	5	1,050	242	357	1,722	125	84	67	1,446	
Wilson	2	814	171	137	1,190	100	66	99	925	
Woodson	1	204	28	54	292	25	20	25	221	
Wyandotte	3	6,409	1,935	2,666	11,311	825	518	820	9,147	
Total	264	126,882	32,842	42,680	214,799	18,013	12,271	11,093	168,305	4,129

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSOURI										
Andrew.....	1	356	54	135	570	50	10	50	460	
Atchison.....	1	316	48	74	449	50	56	45	275	22
Barton.....	3	504	435	191	1,197	150	41	150	857	
Bates.....	1	88	1	23	126	25			68	33
Buchanan.....	4	17,382	3,015	6,895	27,894	1,100	1,255	828	24,584	
Cass.....	2	378	35	68	500	60	25	16	399	
Clay.....	3	877	314	307	1,670	100	185	63	1,323	
Clinton.....	2	997	255	129	1,428	150	157	123	856	109
DeKalb.....	1	240	76	76	405	50	58	49	247	
Gentry.....	3	869	253	168	1,388	180	85	179	899	46
Jackson.....	12	81,506	14,970	34,688	134,987	7,350	6,973	2,146	115,267	2,124
Jasper.....	6	3,767	1,467	1,537	7,033	600	346	599	5,202	25
Newton.....	2	707	143	242	1,192	75	113	75	861	18
Nodaway.....	2	864	133	230	1,287	125	64	106	935	56
Vernon.....	2	1,573	644	396	2,654	200	136	200	1,926	192
Total.....	45	110,424	21,843	45,159	182,780	10,265	9,504	4,629	154,159	2,625
NEBRASKA										
Adams.....	3	2,943	654	799	4,787	400	179	346	3,459	402
Antelope.....	1	202	56	34	307	50	11	50	191	6
Boone.....	3	1,345	152	184	1,775	160	144	101	1,361	9
Box Butte.....	3	1,420	203	333	2,001	115	109	100	1,648	29
Boyd.....	2	475	63	92	660	75	22	60	433	70
Brown.....	1	259	38	23	368	35	15	35	210	73
Buffalo.....	3	2,733	153	601	3,674	175	91	124	3,091	193
Burt.....	6	2,409	583	538	3,723	325	152	325	2,773	123
Butler.....	3	1,271	299	305	1,959	175	113	150	1,499	23
Cass.....	3	924	160	148	1,296	125	57	124	932	58
Cedar.....	10	3,475	509	523	4,948	450	232	352	3,443	468
Chase.....	1	162	27	47	258	25	10	25	199	
Cherry.....	2	350	36	46	493	85	15	25	302	66
Colfax.....	2	1,155	90	97	1,478	100	52	86	1,143	97
Cuming.....	6	2,776	726	376	4,012	275	360	206	2,995	171

Lawes.....	2	1, 183	111	239	1, 565	125	112	57	1, 215	56
Dixon.....	2	770	98	160	1, 115	80	56	79	765	135
Dodge.....	6	4, 267	723	592	6, 047	600	389	533	4, 133	391
Douglas.....	9	67, 545	9, 339	31, 116	112, 483	6, 450	5, 404	1, 627	96, 773	2, 217
Furnas.....	1	507	34	62	627	25	45	25	468	64
Gage.....	4	2, 156	638	690	3, 618	300	197	258	2, 853	10
Gosper.....	1	207	26	55	297	25	18	25	228	-----
Greeley.....	1	469	9	47	559	25	33	7	394	100
Hall.....	2	1, 944	432	514	2, 997	140	269	109	2, 433	46
Hamilton.....	3	992	142	136	1, 322	105	66	41	1, 009	100
Hayes.....	1	145	41	26	222	25	10	25	159	3
Holt.....	4	1, 455	836	725	3, 068	175	278	124	2, 491	-----
Jefferson.....	1	1, 002	193	247	1, 551	100	45	100	1, 305	-----
Kearney.....	3	592	76	327	1, 037	125	60	52	801	-----
Knox.....	4	2, 241	119	153	2, 665	150	117	106	1, 920	372
Lancaster.....	7	14, 142	4, 178	5, 603	25, 086	1, 790	1, 192	610	21, 250	242
Lincoln.....	2	860	225	336	1, 513	125	97	98	1, 193	-----
Madison.....	8	4, 099	754	802	6, 100	550	290	308	4, 683	269
Merrick.....	1	515	32	95	686	50	61	25	497	54
Morrill.....	1	122	125	21	291	50	10	25	172	34
Nance.....	4	1, 247	268	355	1, 970	200	87	175	1, 508	-----
Nemaha.....	3	691	265	298	1, 237	135	92	876	2, 388	-----
Otoe.....	5	1, 294	859	825	3, 075	275	158	247	2, 388	-----
Phelps.....	3	1, 310	102	452	1, 932	110	267	67	1, 460	25
Pierce.....	1	503	51	87	710	40	35	40	527	67
Platte.....	4	2, 440	434	689	3, 884	285	237	258	3, 103	-----
Polk.....	3	693	167	211	1, 122	100	58	100	864	-----
Red willow.....	2	855	332	449	1, 699	125	77	100	1, 397	-----
Richardson.....	2	620	143	301	1, 100	80	44	77	880	18
Rock.....	1	135	1	14	154	30	6	-----	110	7
Saline.....	2	1, 104	296	285	1, 755	100	135	99	1, 321	85
Saunders.....	3	1, 650	334	341	2, 535	190	162	162	1, 879	112
Scotts Bluff.....	5	1, 992	163	507	2, 919	215	133	122	2, 180	273
Seward.....	3	1, 324	332	218	2, 003	130	123	129	1, 487	135
Sheridan.....	3	1, 134	101	404	1, 703	110	161	70	1, 363	-----
Sherman.....	2	892	51	110	1, 088	50	121	17	842	58
Stanton.....	4	1, 401	598	319	2, 566	200	431	198	1, 587	149
Thurston.....	4	1, 025	195	144	1, 424	150	72	150	892	140
Valley.....	1	749	167	75	1, 044	100	56	100	747	40
Washington.....	1	147	31	57	244	25	7	25	187	-----
Wayne.....	2	1, 194	149	168	1, 543	135	86	78	1, 107	137
Webster.....	1	246	33	63	345	50	27	12	235	22
York.....	5	2, 270	452	409	3, 403	330	432	318	2, 257	66
Total.....	176	152, 028	27, 410	52, 804	244, 043	16, 750	13, 338	8, 921	197, 618	7, 215

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEW MEXICO										
Colfax.....	4	2,648	619	802	4,264	225	300	160	3,329	246
Harding.....	1	121	2	24	175	50	1		90	35
McKinley.....	1	371	169	80	665	50	10	50	526	29
San Juan.....	1	171	78	82	353	25	25		294	
San Miguel.....	1	865	289	159	1,477	200	50	192	964	71
Santa Fe.....	1	1,873	410	504	2,864	150	87	147	2,478	
Union.....	1	73	15	20	126	25	10		91	
Total.....	10	6,122	1,582	1,671	9,924	725	468	574	7,772	381
OKLAHOMA										
Adair.....	2	239	170	87	532	50	16	49	417	
Alfalfa.....	7	1,028	274	296	1,712	195	49	65	1,330	35
Beaver.....	2	309	33	35	408	50	13		268	76
Beckham.....	8	2,016	364	967	3,483	260	92	87	3,044	
Blaine.....	4	829	95	161	1,147	125	22	31	922	46
Caddo.....	11	2,127	567	1,084	3,924	305	567	100	3,333	27
Canadian.....	6	1,429	469	675	2,709	200	78	149	2,272	
Carter.....	5	4,342	1,514	1,335	7,625	650	300	111	6,369	193
Cherokee.....	4	671	446	138	1,323	180	56	125	901	8
Cimarron.....	1	196	45	14	266	25	10	10	150	91
Cleveland.....	5	1,475	588	503	2,761	250	130	81	2,271	
Comanche.....	5	1,672	643	558	3,055	300	111	98	2,532	
Cotton.....	6	1,100	313	316	1,877	205	52	80	1,308	232
Craig.....	3	934	354	313	1,667	130	74	149	1,254	9
Creek.....	10	3,408	947	1,190	5,758	400	176	75	4,862	246
Custer.....	8	1,677	389	492	2,732	250	68	112	2,175	114
Delaware.....	1	97	61	10	183	25	4	20	105	29
Dewey.....	4	504	81	122	842	100	20	31	618	56
Ellis.....	1	270	19	108	406	30	11	7	358	
Garfield.....	7	3,816	1,662	2,152	8,082	705	438	255	6,341	225
Garvin.....	9	2,198	860	997	4,259	465	224	320	3,210	40
Grady.....	11	3,447	1,516	1,104	6,489	770	261	401	4,989	64
Grant.....	3	480	141	128	791	75	19	74	571	27

Greer.....	4	722	253	636	1, 637	180	100	62	1, 295	
Harmon.....	3	461	64	91	680	85	19	15	521	31
Harper.....	3	540	41	63	692	75	6	10	382	219
Haskell.....	3	507	298	139	1, 011	105	34	74	712	86
Hughes.....	7	1, 950	389	628	3, 186	245	82	97	2, 692	69
Jackson.....	6	1, 586	354	759	2, 838	235	192	106	2, 285	
Jefferson.....	8	971	608	385	2, 080	250	66	157	1, 530	43
Kay.....	12	4, 154	1, 542	1, 560	7, 590	530	192	176	6, 501	51
Kingfisher.....	5	976	424	360	1, 872	165	60	114	1, 375	156
Kiowa.....	6	1, 087	227	422	1, 822	175	39	88	1, 471	49
Le Flore.....	7	1, 171	448	224	1, 980	175	56	57	1, 553	114
Lincoln.....	10	1, 577	1, 098	1, 016	3, 844	300	91	162	3, 255	10
Logan.....	2	1, 047	695	637	2, 519	125	93	124	2, 095	50
Love.....	3	487	357	306	1, 188	135	54	27	972	
McClain.....	5	1, 041	215	307	1, 606	205	111	148	1, 138	
McIntosh.....	4	1, 196	354	348	2, 002	175	80	150	1, 499	91
Major.....	1	206	25	26	279	25	6	6	215	27
Mayes.....	3	391	153	125	710	100	38	20	517	34
Murray.....	4	646	301	313	1, 326	150	37	74	1, 066	
Muskogee.....	11	10, 972	2, 739	3, 106	17, 659	1, 200	502	940	14, 079	801
Noble.....	3	849	191	387	1, 474	100	22	24	1, 327	
Norvata.....	2	500	311	264	1, 148	100	54	99	895	
Oktuskee.....	5	1, 433	492	468	2, 472	160	86	84	2, 045	93
Oklahoma.....	16	27, 769	12, 776	16, 647	60, 330	4, 550	1, 660	1, 107	52, 710	75
Okmulgee.....	8	6, 046	2, 153	1, 906	10, 534	900	374	220	8, 870	169
Osage.....	16	7, 417	1, 163	3, 987	13, 230	735	384	297	11, 760	33
Ottawa.....	6	3, 165	925	1, 416	5, 746	350	112	287	4, 996	
Pawnee.....	6	1, 686	840	746	3, 443	250	102	198	2, 870	20
Payne.....	8	2, 604	1, 294	1, 104	5, 314	350	166	80	4, 692	25
Pittsburg.....	6	2, 805	1, 725	834	5, 628	355	101	313	4, 790	61
Pontotoc.....	6	1, 434	428	372	2, 421	240	57	194	1, 628	292
Pottowatomie.....	9	4, 106	1, 347	1, 192	7, 054	575	152	342	5, 632	261
Rogers Mills.....	1	171	17	37	236	25	5		196	
Rogers.....	3	973	455	524	2, 043	125	42	69	1, 776	
Seminole.....	3	901	178	195	1, 332	90	36	38	1, 050	118
Sequoyah.....	4	888	374	136	1, 508	130	52	130	1, 147	49
Stephens.....	10	3, 077	577	1, 069	4, 953	510	155	88	4, 128	29
Texas.....	8	1, 365	198	370	2, 061	215	136	58	1, 434	211
Tillman.....	4	1, 008	297	205	1, 709	200	30	87	1, 301	91
Tulsa.....	13	44, 188	7, 276	16, 192	71, 642	5, 150	1, 746	1, 060	63, 066	606
Wagoner.....	6	948	450	286	1, 732	205	77	100	1, 350	
Washington.....	6	4, 869	1, 508	2, 027	9, 086	750	469	173	7, 393	
Washita.....	5	734	207	470	1, 498	135	67	49	1, 257	20
Woods.....	3	1, 268	173	325	1, 862	125	31	31	1, 478	159
Woodward.....	1	327	132	182	657	50	14	50	542	
Total.....	388	186, 663	57, 621	75, 577	337, 685	26, 795	10, 380	10, 215	283, 176	5, 661

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WYOMING										
Albany.....	2	3,121	416	718	4,429	200	389	197	3,643	-----
Big Horn.....	3	517	251	234	1,131	90	59	45	930	----- 7
Carbon.....	4	2,536	608	660	3,998	315	325	225	3,084	----- 50
Converse.....	1	387	157	211	775	50	10	50	665	-----
Fremont.....	2	508	151	197	890	100	51	74	665	-----
Goshen.....	2	470	75	108	713	75	23	6	566	----- 43
Hot Springs.....	1	800	161	125	1,146	100	20	49	812	----- 166
Johnson.....	1	453	55	106	630	50	53	49	477	-----
Laramie.....	4	11,414	1,357	3,935	17,071	850	648	423	14,475	----- 674
Lincoln.....	1	1,208	868	495	2,595	100	152	98	2,245	-----
Natrona.....	5	8,060	1,405	3,103	12,940	575	435	568	11,209	----- 151
Park.....	4	813	204	404	1,525	110	107	78	1,166	----- 63
Sheridan.....	2	1,542	384	325	2,349	175	95	147	1,919	-----
Sweetwater.....	3	3,919	545	766	5,636	280	364	268	4,723	-----
Uinta.....	2	811	341	313	1,532	100	112	98	1,222	-----
Washakie.....	1	256	22	66	382	25	26	10	322	-----
Weston.....	1	534	102	100	829	25	54	25	650	----- 65
Total.....	39	37,349	7,102	11,866	58,571	3,220	2,923	2,410	48,773	----- 1,219

FEDERAL RESERVE DISTRICT NO. 11

ARIZONA										
Cochise.....	2	992	347	285	1,793	125	92	70	1,506	-----
Pima.....	2	3,391	993	1,324	5,992	200	351	199	5,156	----- 75
Santa Cruz.....	2	1,794	685	850	3,509	150	166	55	3,074	-----
Total.....	6	6,177	2,025	2,459	11,294	475	609	324	9,736	----- 75

LOUISIANA										
Bienville.....	2	563	117	94	863	125	48	56	601	33
Caddo.....	4	21,238	3,940	5,734	32,224	2,350	1,155	1,188	27,394	50
Clairbourne.....	2	985	356	448	1,945	200	110	79	1,555	
Desota.....	1	190	4	16	220	50	9		160	
East Carroll.....	1	377	308	224	957	50	107	49	740	
Lincoln.....	1	663	28	201	922	50	58	25	790	
Ouachita.....	1	2,888	331	393	4,878	600	346	110	3,185	.638
Richland.....	1	145	27	55	245	25	9	12	199	
Webster.....	1	578	90	143	826	50	20	40	707	
Winn.....	1	406	2	43	465	25	22		418	
Total.....	15	28,033	5,203	7,351	43,545	3,525	1,884	1,568	35,758	721
NEW MEXICO										
Bernalillo.....	2	4,811	846	1,630	8,035	650	205	395	6,739	
Chaves.....	2	1,876	185	515	2,677	125	168	124	2,147	112
Curry.....	3	436	106	165	764	100	43	50	559	12
Dona Ana.....	1	398	155	142	736	50	31		642	
Eddy.....	3	1,425	110	307	1,901	175	134	74	1,234	283
Guadalupe.....	1	181	55	26	332	50	1	50	180	52
Hidalgo.....	1	352	50	76	499	35	39	25	291	88
Lincoln.....	1	143	2	15	208	50	10		112	35
Quay.....	3	764	65	226	1,190	175	59	18	787	151
Roosevelt.....	2	424	95	91	662	75	22	75	422	63
Sierra.....	1	104	14	12	138	25	8		66	39
Valencia.....	1	466	110	68	683	50	36	50	494	53
Total.....	21	11,380	1,793	3,273	17,825	1,560	756	874	13,673	888
OKLAHOMA										
Atoka.....	1	126	37	10	199	25	9	25	135	5
Bryan.....	11	2,726	864	607	4,586	575	162	262	3,108	474
Choctaw.....	5	1,917	507	260	2,993	405	57	75	2,104	340
Coal.....	2	165	48	25	253	50	11	25	152	15
Johnston.....	5	826	256	172	1,351	150	39	98	825	231
McCurtain.....	6	1,174	263	229	1,908	265	43	19	1,423	118
Marshall.....	5	802	202	222	1,338	210	70	65	946	46
Pushmataha.....	1	481	133	240	897	100	44	41	712	
Total.....	36	8,217	2,310	1,765	13,525	1,780	435	610	9,405	1,229
TEXAS										
Anderson.....	2	1,355	393	478	2,341	175	317	171	1,678	
Angelina.....	1	878	133	364	1,438	100	71	72	1,194	
Aransas.....	1	77	35	34	177	25	16	23	113	
Armstrong.....	1	119	27	14	195	25	27	25	70	49
Atascosa.....	1	161	14	85	284	50	16	13	206	
Austin.....	2	430	132	122	747	110	22	99	511	5
Bandera.....	1	31	1	21	61	25			36	
Bastrop.....	3	1,063	358	420	1,985	125	247	62	1,551	

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924.—Continued

FEDERAL RESERVE DISTRICT NO. 11—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued										
Baylor.....	2	636	55	212	952	125	144	37	046	-----
Bee.....	2	1,037	123	103	1,392	200	266	99	800	28
Bell.....	8	3,386	927	1,625	6,485	650	281	342	5,200	-----
Bexar.....	8	26,908	6,749	11,179	49,330	4,730	2,527	3,986	36,181	1,549
Blanco.....	1	148	107	63	329	25	37	25	242	-----
Bosque.....	4	439	53	182	772	140	45	47	520	21
Bowie.....	0	6,539	3,049	2,251	12,199	710	685	246	10,527	7
Brazoria.....	1	152	84	186	442	50	26	12	354	-----
Brazos.....	2	1,511	399	871	2,989	250	346	196	2,186	-----
Brewster.....	2	759	102	114	1,002	105	102	90	705	-----
Briscoe.....	2	306	11	112	518	55	157	8	298	-----
Brooks.....	1	327	16	96	470	50	6	10	403	-----
Brown.....	3	2,019	658	518	3,441	300	556	222	2,362	-----
Burleson.....	1	432	121	192	777	100	65	100	512	-----
Burnet.....	2	178	69	39	295	55	23	54	158	6
Caldwell.....	2	982	150	523	1,736	300	205	49	1,183	-----
Callahan.....	3	812	62	328	1,249	100	73	37	1,038	-----
Cameron.....	4	2,852	1,078	1,705	5,895	425	397	397	4,606	65
Camp.....	3	713	345	153	1,348	225	60	225	789	50
Carson.....	2	170	2	23	210	70	-----	-----	94	35
Cass.....	4	939	454	407	1,871	175	234	119	1,343	-----
Cherokee.....	1	627	114	179	938	75	141	75	696	-----
Clay.....	2	307	75	84	494	55	50	54	335	-----
Coleman.....	3	1,424	430	496	2,614	340	189	299	1,690	95
Collin.....	9	4,030	1,634	1,323	7,441	670	388	405	5,858	28
Collingsworth.....	2	685	63	285	1,113	125	138	6	829	-----
Colorado.....	1	393	26	57	492	75	25	21	372	-----
Comal.....	1	387	286	296	977	100	150	50	677	-----
Comanche.....	3	1,071	339	290	1,788	250	75	185	1,277	-----
Cooke.....	3	1,913	471	780	3,253	475	367	120	2,290	-----
Coryell.....	2	900	267	404	1,626	200	188	122	1,115	-----
Cottle.....	1	332	327	50	737	50	81	40	567	-----
Crockett.....	1	416	79	77	585	100	109	75	276	25
Crosby.....	2	314	32	88	507	100	38	23	323	24
Dallam.....	1	299	81	45	528	75	48	75	280	50

Dallas	10	69,655	20,542	24,761	119,558	9,400	5,239	4,708	98,851	1,129
Dawson	1	368	8	345	787	50	35	6	695	
Deaf Smith	2	444	105	83	692	100	68	99	424	
Delta	2	539	147	189	955	125	47	96	685	
Denton	7	1,840	466	744	3,381	345	329	186	2,521	
De Witt	3	1,038	179	277	1,572	175	168	50	1,179	
Dickens	2	905	49	185	1,206	140	90	35	941	
Donley	1	220	53	51	343	50	33	50	210	
Eastland	3	515	75	273	928	105	37	55	716	15
Ector	1	127	38	64	240	50	15	35	140	
Edwards	1	94	1	10	136	35			82	16
Ellis	8	4,815	1,293	1,681	8,247	1,015	609	705	5,918	
El Paso	5	19,696	2,947	5,264	30,407	2,025	498	836	25,964	912
Erath	2	427	153	219	847	110	108	65	564	
Falls	5	1,863	674	855	3,577	350	501	287	2,418	
Fannin	9	3,453	824	1,100	5,711	870	419	357	3,729	336
Fayette	3	1,198	622	616	2,493	125	144	109	2,114	
Fisher	1	356	17	46	461	50	21	12	368	
Floyd	2	699	27	141	946	75	84	22	717	49
Fort Bend	1	436	210	181	832	50	45	25	709	
Franklin	2	498	54	250	852	200	62	42	547	
Freestone	3	882	101	288	1,371	135	200	57	979	
Frio	2	361	202	155	751	125	65	125	436	
Galveston	6	14,817	5,069	4,232	24,774	1,675	763	387	21,949	
Garza	1	500	54	98	723	50	82	50	541	
Goliad	1	285	65	65	440	50	73	40	268	
Gonzales	2	923	185	456	1,717	150	130	150	1,240	47
Gray	2	438	13	66	582	75	39	6	407	56
Grayson	12	7,860	2,919	2,049	13,417	1,639	1,244	1,157	9,237	64
Gregg	3	960	436	348	1,921	260	92	110	1,449	10
Grimes	3	1,124	251	400	1,935	250	294	114	1,277	
Guadalupe	2	407	26	200	695	75	52	18	550	
Hale	2	1,034	142	290	2,541	200	118	123	2,052	41
Hall	3	633	181	335	1,316	175	171	100	809	
Hamilton	4	864	472	488	1,963	310	233	52	1,369	
Hansford	1	181	1	33	240	25	28		187	
Hardeman	3	1,120	89	486	1,794	175	162	50	1,407	
Hardin	1	317	51	311	772	50	1	49	672	
Harris	10	69,194	17,471	26,044	118,761	7,625	6,301	4,128	98,372	1,680
Harrison	2	2,282	1,207	808	4,479	300	344	198	3,629	
Hartley	1	113	1	15	163	25	5		123	
Haskell	2	502	61	154	759	90	60	52	557	
Hays	2	393	172	257	869	90	62	90	627	
Hemphill	2	468	44	85	691	200	58	25	408	
Henderson	3	932	165	342	1,520	175	90	62	1,188	
Hidalgo	4	730	154	334	1,425	210	7	108	1,078	21
Hill	10	3,032	800	1,205	5,333	630	655	477	3,566	
Hood	3	683	192	113	1,084	175	143	171	594	
Hopkins	2	1,616	168	568	2,336	200	395	125	1,591	25
Houston	2	1,163	233	268	1,705	125	219	104	1,257	
Howard	2	1,008	110	367	1,575	100	195	100	1,800	
Hunt	10	5,880	1,041	1,834	9,193	895	653	648	6,910	86

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 11—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued										
Irion.....	1	152	11	75	245	25	60	6	151	
Jack.....	3	847	297	370	1,596	225	93	169	1,109	
Jasper.....	1	153	33	39	246	25	19		201	
Jefferson.....	7	10,294	4,144	7,804	28,942	1,375	1,633	568	25,290	
Johnson.....	7	1,920	569	902	3,844	430	215	291	2,908	
Jones.....	3	1,101	296	782	2,283	190	198	120	1,775	
Karnes.....	5	1,508	183	467	2,282	325	183	116	1,541	116
Kaufman.....	10	4,609	1,028	1,650	7,540	925	1,017	793	4,676	125
Kent.....	1	185	12	133	353	40	18	10	288	
Kimble.....	1	191	2	41	245	40	12		132	60
Knox.....	4	934	120	312	1,475	140	139	71	1,091	33
Lamar.....	7	4,495	1,257	1,032	7,448	827	644	644	5,307	187
Lampasas.....	3	756	249	307	1,405	125	115	125	1,032	7
La Salle.....	1	314	96	77	502	75	91	60	277	
Lavaca.....	3	1,708	418	674	2,944	210	204	149	2,380	
Lee.....	1	143	161	108	426	60	61	15	290	
Leon.....	1	124	40	59	234	25	24	25	160	
Liberty.....	1	142	17	46	233	25	7	6	192	3
Limestone.....	6	2,276	1,127	1,481	5,073	425	251	240	4,135	23
Lipscomb.....	5	784	28	122	1,019	125	68	20	766	39
Llano.....	1	140	58	125	371	75			296	
Lubbock.....	1	644	32	108	893	100	36	25	672	60
Lynn.....	1	387	17	395	829	50	50	12	716	
McCulloch.....	2	873	220	208	1,399	230	180	50	885	54
McLennon.....	13	14,642	3,071	6,425	25,214	2,380	1,434	2,018	19,336	40
Madison.....	1	194	34	54	310	50	6	12	241	
Marion.....	2	393	77	90	591	55	50	27	457	
Martin.....	2	266	54	124	467	50	94	50	261	10
Mason.....	1	148	49	60	306	50	45	25	180	
Matagorda.....	1	429	42	148	661	100	22	25	514	
Maverick.....	1	1,200	467	978	2,893	150	332	100	2,299	
Medina.....	3	481	357	271	1,190	125	93	125	839	9
Menard.....	2	480	5	82	633	125	82		374	52
Midland.....	2	773	75	142	1,035	175	131	65	603	60
Milam.....	4	1,508	758	756	3,202	300	274	240	2,386	

Mills	1	76	66	129	287	75	33	25	155	
Mitchell	2	1,281	371	484	2,235	160	232	39	1,804	
Montague	8	1,915	284	608	2,950	405	241	224	2,080	
Morris	2	238	185	82	528	80	78	58	312	
Motley	1	109	53	58	235	30	9		195	
Nacogdoches	1	685	266	132	1,124	75	100	25	857	67
Navarro	11	6,330	3,355	2,950	13,134	1,255	1,097	862	9,855	65
Nolan	2	936	222	595	1,828	180	51	120	1,478	
Nueces	3	3,774	1,619	2,925	8,634	500	241	198	7,695	
Ochiltree	2	399	10	44	485	55	54	7	357	12
Orange	2	3,750	440	1,449	5,865	300	399	74	5,017	
Palo Pinto	5	1,024	354	225	1,791	235	95	101	1,210	150
Panola	1	174	31	152	396	50	27	12	307	
Parker	2	985	445	345	1,865	200	148	198	1,317	
Pecos	1	368	36	32	452	50	29	25	282	66
Polk	2	564	22	205	811	75	64	12	660	
Potter	3	4,610	667	1,210	7,015	550	358	472	5,361	274
Presidio	1	428	89	75	612	70	80	69	333	61
Rains	1	109	31	128	278	25	48	6	198	
Randall	1	375	58	76	568	50	15	50	315	117
Red River	9	3,025	311	399	4,048	922	312	177	2,187	444
Reeves	1	220	54	64	353	50	50	50	188	5
Refugio	2	423	70	165	668	125	18		525	
Robertson	1	237	80	147	475	50	53	50	323	
Rockwall	2	552	82	242	924	100	41	61	721	
Runnels	4	1,137	54	515	1,804	200	109	25	1,470	
Rusk	2	742	281	282	1,370	150	119	148	914	40
Sabine	1	248	95	143	513	25	29	25	435	
San Augustine	1	307	29	51	418	65	6	16	330	
San Patricia	4	532	31	128	717	138	59	22	487	11
San Saba	3	781	48	220	1,145	185	102	39	778	35
Schleicher	1	261	49	60	378	75	34	19	250	
Scurry	2	1,002	89	156	1,336	160	80	74	1,022	
Shackelford	2	689	171	206	1,154	155	64	82	850	2
Shelby	1	271	52	62	409	50	19	49	291	
Sherman	1	87	1	32	125	25	5		95	
Smith	2	1,684	654	786	3,267	275	524	209	2,259	
Somervell	1	291	34	38	368	25	62	6	274	
Starr	1	77	16	15	117			10	82	
Stephens	2	2,261	193	1,327	4,152	225	161	10	3,756	
Sterling	1	226	18	31	295	60	76	15	144	
Stonewall	2	324	24	105	473	50	53	6	365	
Sutton	1	528	78	108	732	100	135	69	428	
Swisher	1	301	55	46	428	50	63	50	265	
Tarrant	9	36,253	9,512	15,498	64,985	4,125	3,332	2,046	53,777	1,620
Taylor	3	3,783	573	1,570	6,159	450	225	155	5,317	
Terry	1	170	2	93	306	50	14		242	
Throckmorton	1	230	86	51	397	75	40	49	233	
Titus	3	700	136	157	1,093	175	37	110	704	66
Tom Green	3	3,542	1,110	851	5,877	850	815	682	3,154	376
Travis	4	13,424	3,308	4,736	21,976	740	1,064	718	18,850	
Trinity	2	838	118	221	1,218	150	127	67	874	
Upshur	2	721	206	236	1,282	150	65	75	993	

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924.—Continued

FEDERAL RESERVE DISTRICT NO. 11—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued										
Uvalde.....	2	1,080	156	102	1,498	200	137	108	788	253
Valverde.....	2	2,180	340	508	3,193	250	190	173	2,222	352
Van Zandt.....	5	1,122	201	443	1,867	240	155	122	1,350	-----
Victoria.....	2	1,806	835	604	3,369	550	245	486	2,076	-----
Waller.....	2	423	246	343	1,054	100	59	99	796	-----
Washington.....	2	2,168	1,024	591	3,984	250	260	248	3,211	-----
Webb.....	2	3,426	413	1,063	5,237	450	331	317	3,909	210
Wharton.....	1	445	106	187	772	100	110	100	460	-----
Wheeler.....	1	368	11	185	581	25	85	8	458	-----
Wichita.....	6	15,631	2,943	3,953	23,884	2,500	1,238	1,828	18,032	285
Wilbarger.....	2	1,326	173	496	2,081	225	252	123	1,481	-----
Williamson.....	9	3,828	620	1,593	6,318	720	586	354	4,657	-----
Wilson.....	3	647	207	485	1,379	125	86	105	1,063	-----
Wise.....	6	1,440	244	418	2,199	260	181	133	1,616	10
Wood.....	5	1,199	294	363	1,980	295	302	118	1,225	41
Young.....	4	1,214	522	494	2,482	250	151	93	1,988	-----
Total.....	574	502,639	130,504	185,969	865,323	74,542	54,436	43,382	679,015	11,964

FEDERAL RESERVE DISTRICT NO 12.

ARIZONA										
Cococino.....	1	282	168	180	664	50	21	48	537	-----
Gila.....	1	890	246	294	1,488	100	56	98	1,100	134
Maricopa.....	6	6,912	1,498	2,479	11,907	750	456	407	10,194	82
Navajo.....	1	74	35	41	154	25	21	10	98	-----
Pinal.....	2	150	136	52	378	50	1	22	270	8
Yuma.....	2	1,388	589	197	2,555	200	28	149	2,087	90
Total.....	13	9,696	2,672	3,243	17,146	1,175	583	734	14,286	314

CALIFORNIA

Alameda	9	23,707	9,833	7,395	42,319	2,775	1,864	2,619	32,001	2,954
Butte	2	1,722	1,010	580	3,461	160	120	62	3,130	
Contra Costa	6	1,219	1,081	382	2,820	325	53	296	2,126	20
Eldorado	1	133	247	44	438	50	9	50	329	
Fresno	14	5,991	1,797	807	9,169	975	350	689	6,103	1,071
Glenn	2	569	454	98	1,160	125	56	125	828	25
Humboldt	3	3,055	1,592	542	5,261	410	493	325	3,896	146
Imperial	3	3,915	780	1,114	6,220	550	278	360	4,979	33
Inyo	1	636	148	100	893	50	23		747	23
Kern	4	1,311	484	220	2,390	250	41	183	1,681	236
Kings	5	3,322	1,113	488	5,384	425	418	118	4,140	232
Lassen	1	515	102	115	735	50	20		664	
Los Angeles	68	209,466	58,667	72,131	351,942	19,807	14,662	8,454	298,311	5,553
Madera	3	1,073	297	226	1,790	175	49	58	1,476	31
Marin	2	587	255	260	1,079	100	28	50	901	
Mendocino	3	1,255	1,149	309	2,835	260	97	125	2,338	23
Merced	1	1,131	250	103	1,590	100	36	100	1,095	230
Modoc	1	462	178	60	749	85	43	84	522	15
Monterey	1	839	208	174	1,351	100	51	25	1,124	50
Napa	3	2,276	1,662	383	4,447	175	169	174	3,875	50
Nevada	1	60	157	15	264	50	5	50	159	
Orange	18	16,354	4,521	2,909	24,797	1,975	1,170	1,293	18,558	1,762
Placer	3	510	517	214	1,307	150	39	149	969	
Riverside	13	6,499	2,607	2,092	11,621	825	653	463	9,358	319
Sacramento	4	19,063	9,295	6,208	36,689	2,200	2,377	2,184	28,794	1,078
San Benito	2	439	333	166	984	125	153	99	607	
San Bernardino	14	7,776	3,256	1,806	13,435	825	767	769	10,827	213
San Diego	6	13,412	5,851	2,954	23,983	1,450	964	1,431	19,930	135
San Francisco	4	157,940	45,095	53,467	283,941	18,500	21,841	9,215	207,676	14,281
San Joaquin	6	3,970	2,076	892	7,847	825	952	577	5,238	256
San Luis Obispo	1	139	66	28	283	50	10	50	155	15
San Mateo	4	1,595	1,498	337	3,487	325	319	150	2,660	33
Santa Barbara	3	6,561	2,365	1,497	10,847	650	624	542	8,660	340
Santa Clara	6	6,887	5,801	1,298	14,543	825	791	510	11,606	800
Santa Cruz	5	3,491	1,816	1,278	6,913	550	598	298	5,427	40
Shasta	2	1,113	733	260	2,249	200	97	196	1,745	10
Siskiyou	3	1,065	1,093	482	2,671	125	149	100	2,297	
Solano	7	2,804	2,799	787	6,662	550	444	372	5,126	168
Sonoma	9	5,305	2,010	691	8,486	1,075	552	529	5,299	873
Stanislaus	6	2,223	946	493	3,968	400	190	153	3,050	154
Sutter	1	973	152	177	1,336	50	98	25	1,112	50
Tehama	1	541	325	102	1,014	100	22	96	759	87
Tulare	12	5,567	1,374	897	8,387	700	480	253	6,145	808
Tuolumne	2	1,427	1,116	438	3,059	175	125	163	2,587	10
Ventura	1	913	467	91	1,608	300	70	160	875	139
Yolo	2	1,132	204	128	1,546	275	113	74	810	275
Yuba	1	384	565	74	1,032	50	34	25	923	
Total	270	531,277	179,540	165,207	928,932	60,252	52,487	33,892	731,618	32,508

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 12—Continued

[Amounts in thousands of dollars]

State and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IDAHO										
Ada.....	4	8,410	2,279	3,048	14,506	890	700	882	12,026	7
Bannock.....	4	2,244	596	553	3,559	300	240	12	3,006	-----
Bear Lake.....	1	575	40	55	701	50	50	13	491	98
Benewah.....	1	286	207	168	673	25	20	25	603	-----
Bingham.....	3	848	174	174	1,313	75	66	70	740	354
Blaine.....	2	523	182	91	842	100	35	99	567	40
Bonner.....	2	1,226	493	290	2,049	100	60	25	1,864	243
Bonneville.....	2	1,302	351	289	2,156	250	50	124	1,480	-----
Boundary.....	1	343	128	43	565	25	17	24	452	48
Butte.....	1	77	104	98	295	50	1	-----	244	-----
Camas.....	1	157	2	40	214	25	8	-----	181	-----
Canyon.....	7	2,453	550	890	4,177	475	160	129	3,322	91
Cassia.....	2	397	204	205	888	100	27	-----	762	-----
Clark.....	1	154	41	20	230	25	7	25	110	64
Custer.....	1	70	15	22	113	25	3	-----	85	-----
Elmore.....	1	371	96	94	624	100	50	24	427	22
Franklin.....	1	290	48	51	407	50	9	25	287	36
Fremont.....	2	524	87	127	826	75	21	55	559	116
Gem.....	1	170	40	47	289	30	3	-----	256	-----
Gooding.....	3	357	106	162	772	90	20	46	616	-----
Idaho.....	1	165	30	44	253	25	19	25	184	-----
Jefferson.....	3	1,045	97	142	1,499	145	37	16	765	535
Jerome.....	2	471	118	194	897	100	64	49	684	-----
Kootenai.....	1	636	322	124	1,141	100	14	97	901	-----
Latah.....	1	684	145	227	1,140	50	40	20	1,030	-----
Lemhi.....	1	246	151	53	529	100	3	95	233	98
Lincoln.....	2	278	152	146	604	70	43	69	422	-----
Madison.....	1	620	96	57	863	50	60	50	266	437
Minidoka.....	2	209	152	168	581	75	23	49	434	-----
Nez Perce.....	5	4,617	848	1,517	7,283	450	292	449	6,054	38
Oneida.....	1	238	57	26	338	30	26	29	222	30
Payette.....	1	348	146	146	693	80	1	60	493	59
Shoshone.....	3	1,685	890	902	3,593	150	129	112	3,202	-----
Teton.....	1	278	56	15	445	50	8	25	169	193

Twin Falls.....	5	2, 203	478	419	3, 588	425	105	148	2, 292	617
Washington.....	1	873	94	62	1, 186	75	19	65	699	328
Total.....	72	35, 373	9, 665	10, 709	50, 832	4, 835	2, 430	2, 936	46, 137	3, 454
NEVADA										
Elko.....	1	585	451	283	1, 373	100	134	100	1, 039	
Eureka.....	1	278	44	121	452	25	13		414	
Humboldt.....	1	2, 072	134	309	2, 564	100	203	81	2, 180	
Nye.....	1	400	142	144	727	100	45	25	556	
Pershing.....	1	424	42	152	649	60	30	32	528	
Washoe.....	2	3, 926	2, 200	1, 536	8, 162	900	288	856	6, 118	
White Pine.....	4	1, 334	761	453	2, 603	175	111	122	2, 195	
Total.....	11	9, 019	3, 774	2, 998	16, 530	1, 460	824	1, 216	13, 030	
OREGON										
Baker.....	3	2, 009	914	1, 185	4, 232	325	216	282	3, 392	17
Benton.....	1	563	714	306	1, 730	50	111	50	1, 517	
Clackamas.....	3	475	664	274	1, 457	100	42	37	1, 270	8
Clatsop.....	2	2, 317	487	546	3, 662	300	124	87	2, 764	388
Columbia.....	3	394	428	145	1, 021	75	14	49	862	21
Coos.....	5	1, 718	1, 363	844	4, 301	325	127	176	3, 636	37
Crook.....	1	416	75	157	675	50	62	8	544	
Deschutes.....	2	1, 327	196	270	1, 960	125	31	23	1, 737	44
Douglas.....	3	1, 155	812	514	2, 579	175	115	58	2, 231	
Gilliam.....	2	868	122	106	1, 223	125	72	25	857	145
Grant.....	2	263	89	94	457	65	19	6	367	
Harney.....	2	684	294	209	1, 220	100	111	83	778	149
Hood River.....	1	536	264	151	1, 029	100	25	100	761	43
Jackson.....	3	1, 883	1, 544	571	4, 257	300	129	298	3, 530	
Jefferson.....	1	80	13	11	117	25	5		79	8
Josephine.....	1	524	467	159	1, 188	50	67	50	1, 021	
Klamath.....	3	1, 965	771	923	3, 806	325	42	225	3, 214	
Lake.....	3	933	108	165	1, 294	240	143	72	721	118
Lane.....	5	3, 743	1, 913	1, 185	7, 133	300	462	226	6, 139	
Lincoln.....	1	98	27	46	184	25	2		157	
Linn.....	5	1, 683	508	382	2, 827	285	86	164	2, 239	53
Malheur.....	3	806	252	245	1, 482	160	85	72	1, 164	
Marion.....	7	2, 048	2, 067	841	5, 283	365	190	151	4, 572	5
Morrow.....	2	746	96	154	1, 106	150	55	23	841	37
Multnomah.....	6	54, 492	26, 771	18, 532	108, 140	6, 825	4, 216	1, 756	89, 537	
Polk.....	3	489	391	302	1, 295	110	73	52	1, 059	1
Tillamook.....	2	980	356	232	1, 590	75	61	25	1, 400	28
Umatilla.....	5	6, 638	1, 347	892	9, 145	675	851	594	5, 583	1, 442
Union.....	4	2, 570	880	526	4, 299	400	110	359	3, 430	
Wallowa.....	2	678	149	140	1, 050	100	91	37	801	20
Wasco.....	2	1, 527	898	341	2, 931	260	192	98	2, 262	119
Washington.....	3	860	614	402	2, 024	135	106	133	1, 650	
Yamhill.....	6	2, 165	1, 306	695	4, 344	300	319	269	3, 451	5
Total.....	97	97, 633	46, 900	31, 545	184, 041	13, 020	8, 354	5, 588	153, 566	2, 688

TABLE NO. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

FEDERAL RESERVE DISTRICT NO. 12—Continued

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
UTAH										
Box Elder.....	1	1,175	101	146	1,541	100	35	20	1,387	-----
Cache.....	2	1,217	386	369	2,069	125	90	122	1,732	-----
Carbon.....	1	495	197	107	843	50	71	50	672	-----
Davis.....	1	290	41	51	391	25	35	25	306	-----
Grand.....	1	172	55	36	301	50	13	50	188	-----
Juab.....	2	888	274	104	1,288	100	102	100	936	50
Morgan.....	1	142	47	42	239	25	16	24	174	-----
Salt Lake.....	6	18,264	6,795	7,446	34,093	2,100	1,336	1,914	28,718	-----
Summit.....	2	876	384	163	1,442	100	29	74	1,239	-----
Weber.....	3	4,824	1,899	2,178	9,737	850	470	773	7,642	-----
Total.....	20	28,343	10,179	10,642	51,944	3,525	2,197	3,152	42,994	50
WASHINGTON										
Adams.....	3	957	158	113	1,317	185	53	90	929	45
Benton.....	1	421	97	148	704	50	26	25	603	-----
Chelan.....	1	1,081	166	443	1,859	100	64	50	1,623	-----
Challam.....	1	592	393	195	1,227	75	25	75	1,052	-----
Clarke.....	3	1,895	1,701	788	4,717	250	119	250	4,098	-----
Columbia.....	2	1,298	298	167	1,810	200	186	111	1,139	174
Cowlitz.....	2	1,051	756	526	2,425	175	48	50	2,009	143
Franklin.....	1	433	121	127	712	50	24	50	587	-----
Garfield.....	1	167	60	32	283	50	9	20	189	15
Grant.....	1	109	41	9	168	25	-----	-----	118	25
Grays Harbor.....	4	2,649	2,783	1,133	6,727	275	328	133	5,991	-----
Jefferson.....	1	428	929	171	1,566	75	37	12	1,441	-----
King.....	18	64,098	33,494	29,626	132,004	6,400	4,705	2,163	116,750	447
Kitsap.....	2	573	956	194	1,762	125	36	20	1,574	8
Kittitas.....	3	1,240	1,007	445	2,824	175	81	157	2,347	33
Klickitat.....	1	227	11	70	322	50	5	-----	267	-----
Lewis.....	1	550	406	245	1,295	50	52	35	1,128	30
Lincoln.....	5	2,338	259	284	3,086	270	99	44	2,489	183
Okanogan.....	4	757	247	167	1,269	150	39	97	932	51
Pacific.....	2	552	426	195	1,195	125	31	50	990	-----

Pierce.....	3	12,421	6,704	4,201	24,703	1,325	459	691	22,085	-----	7
Skagit.....	7	1,953	1,577	707	4,402	300	107	177	3,810	-----	7
Snohomish.....	6	6,708	5,356	2,089	14,538	775	330	159	13,025	-----	608
Spokane.....	8	27,181	6,336	7,279	42,901	3,000	1,046	2,618	35,734	-----	17
Stevens.....	2	808	195	229	1,308	85	28	84	1,094	-----	400
Thurston.....	2	2,612	728	1,117	4,879	200	262	82	4,334	-----	276
Walla Walla.....	4	5,430	1,977	1,197	9,106	450	719	242	7,295	-----	14
Whatcom.....	5	4,214	3,189	1,599	9,248	475	612	125	8,036	-----	
Whitman.....	10	5,772	1,951	1,542	9,905	825	513	513	7,777	-----	
Yakima.....	9	5,091	1,431	1,671	9,192	875	361	192	7,706	-----	
Total.....	113	153,606	73,807	56,709	297,484	17,165	10,404	8,215	257,152	-----	2,471

RECAPITULATION

[Amounts in thousands of dollars]

States	Num- ber of banks	Loans and discounts	Bonds and securities	Due from banks in- cluding law- ful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills pay- able and rediscounts
Maine.....	60	60,971	52,231	12,065	128,515	7,345	9,630	5,622	103,853	2,060
New Hampshire.....	55	34,698	24,716	8,674	70,763	5,340	7,284	5,038	48,722	4,239
Vermont.....	46	30,295	21,561	5,388	58,955	5,060	4,762	4,152	42,401	2,199
Massachusetts.....	156	711,061	223,839	167,384	1,200,060	67,517	87,256	21,908	944,657	28,037
Rhode Island.....	17	40,894	22,663	8,562	73,748	6,320	9,446	4,708	52,779	272
Connecticut.....	51	113,445	47,306	27,446	199,578	16,774	21,204	10,477	147,662	3,206
Total District No. 1.....	385	991,364	392,316	229,519	1,731,619	108,356	139,582	51,905	1,340,074	40,013
Connecticut.....	11	24,210	17,753	7,034	52,011	3,533	4,653	2,248	40,774	265
New York.....	523	2,434,708	1,169,765	1,193,711	5,068,691	224,933	399,330	79,129	4,124,755	106,890
New Jersey.....	163	247,142	207,606	56,471	528,471	28,049	32,462	12,978	442,981	9,910
Total District No. 2.....	697	2,706,060	1,395,124	1,257,216	5,049,173	256,515	436,025	94,355	4,008,510	117,065
Pennsylvania.....	556	831,031	522,930	264,645	1,682,658	85,549	177,702	51,369	1,314,198	36,656
New Jersey.....	82	97,694	59,968	20,073	185,206	8,600	15,237	5,960	145,462	9,590
Delaware.....	18	10,797	8,118	2,656	22,308	1,710	2,852	1,124	15,950	647
Total District No. 3.....	656	939,492	591,016	287,374	1,890,172	95,859	195,791	58,453	1,475,610	46,893

TABLE No. 62-a.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State by Federal reserve districts, March 31, 1924—Continued

RECAPITULATION—Continued

[Amounts in thousands of dollars]

States	Number of banks	Loans and discount	Bonds and securities	Due from banks including lawful reserve, and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
Pennsylvania.....	307	454,953	365,717	146,462	1,014,390	54,317	91,042	43,862	809,760	10,762
Ohio.....	363	503,172	240,386	132,831	914,820	63,910	72,440	47,300	697,791	19,591
West Virginia.....	11	14,093	7,269	3,026	25,204	1,655	1,813	1,592	18,533	1,511
Kentucky.....	77	66,335	18,727	12,294	101,821	8,870	7,886	7,355	73,679	3,375
Total District No. 4.....	758	1,038,553	632,099	294,613	2,056,235	128,752	173,181	100,109	1,599,763	35,239
Maryland.....	85	146,225	65,037	45,934	267,075	16,754	23,014	9,437	209,133	7,302
District of Columbia.....	14	68,418	30,125	21,294	130,412	9,527	8,184	5,693	102,315	4,068
Virginia.....	182	262,595	58,591	52,844	392,420	29,997	32,408	22,653	278,957	23,806
North Carolina.....	83	124,488	21,032	28,585	185,454	13,420	12,590	8,919	136,932	11,343
South Carolina.....	82	85,185	20,248	19,434	135,989	11,930	9,175	7,633	99,796	5,719
West Virginia.....	114	116,977	34,884	22,438	181,826	11,431	13,826	9,018	140,387	6,291
Total District No. 5.....	560	803,888	229,917	190,529	1,293,176	93,059	99,197	63,353	967,520	58,529
Alabama.....	106	97,409	30,545	27,550	162,238	13,386	12,949	10,710	119,762	4,683
Florida.....	54	89,274	40,872	39,408	176,137	9,540	6,219	6,152	151,855	1,615
Georgia.....	95	124,514	19,222	33,975	188,407	16,491	16,534	10,296	135,013	8,892
Louisiana.....	19	45,670	11,277	12,248	76,051	5,525	4,376	2,876	55,906	6,326
Mississippi.....	21	31,561	11,002	8,344	52,746	3,100	2,869	1,934	43,197	1,456
Tennessee.....	90	124,259	28,519	29,355	190,967	14,959	11,291	11,889	140,520	9,164
Total District No. 6.....	385	512,687	141,437	150,880	846,546	63,001	54,238	43,857	646,253	32,136
Illinois.....	332	817,882	245,708	284,437	1,403,441	84,600	100,001	25,358	1,154,903	20,948
Indiana.....	189	176,027	74,205	49,017	316,298	26,213	19,719	22,513	236,073	8,226
Iowa.....	346	255,188	58,919	54,067	398,415	26,350	19,279	18,775	316,209	16,699
Michigan.....	82	214,935	85,327	62,119	381,584	21,125	21,826	10,986	323,734	2,196
Wisconsin.....	107	218,595	64,850	57,623	355,813	22,680	20,334	12,513	292,765	6,123
Total District No. 7.....	1,056	1,682,627	529,009	517,263	2,855,551	180,988	181,159	90,145	2,323,684	54,192

Arkansas.....	88	54,052	14,933	16,440	89,100	7,912	5,412	4,815	68,454	2,923
Illinois.....	171	84,756	58,129	23,732	173,287	11,355	10,145	8,716	138,703	3,765
Indiana.....	59	39,164	21,230	9,351	72,961	5,630	3,750	5,073	55,707	2,011
Kentucky.....	61	104,339	32,365	23,158	163,522	9,651	11,830	8,901	124,629	6,769
Mississippi.....	13	11,739	3,540	2,143	18,011	1,835	907	956	11,739	2,543
Missouri.....	89	205,937	76,296	64,705	359,967	32,227	18,503	14,405	279,907	11,108
Tennessee.....	17	18,085	4,613	6,560	30,797	2,364	1,996	1,496	24,279	584
Total District No. 8.....	498	518,092	211,097	146,091	907,645	70,974	52,543	43,862	703,418	29,703
Michigan.....	39	32,398	22,489	10,043	67,176	3,600	4,011	2,889	56,583	25
Minnesota.....	338	364,860	123,302	106,959	627,472	40,016	32,389	16,873	525,894	5,912
Montana.....	94	39,695	14,763	15,568	74,699	5,985	3,998	3,003	59,188	2,486
North Dakota.....	170	59,428	13,978	14,291	94,473	6,815	4,567	75,032	73,032	3,965
South Dakota.....	116	52,385	11,777	17,046	86,378	5,255	3,360	3,506	70,718	3,514
Wisconsin.....	46	32,329	13,091	8,183	55,880	3,595	2,804	2,773	46,405	290
Total District No. 9.....	803	581,095	199,400	172,090	1,006,069	65,266	50,547	33,611	833,820	16,192
Colorado.....	142	134,482	63,257	55,961	261,819	12,990	13,347	6,003	226,220	2,979
Kansas.....	264	126,882	32,842	42,680	214,799	18,013	12,271	11,093	168,305	4,129
Nebraska.....	176	152,028	27,410	52,804	244,043	16,750	13,335	8,921	197,618	7,215
Wyoming.....	39	37,349	7,102	11,866	58,571	3,220	2,923	2,410	48,773	1,219
Missouri.....	45	110,424	21,843	45,159	182,780	10,265	9,504	4,629	154,159	2,625
New Mexico.....	10	6,122	1,582	1,671	9,924	725	468	574	7,772	381
Oklahoma.....	388	186,663	57,621	75,577	337,685	26,795	10,380	10,215	283,176	5,661
Total District No. 10.....	1,064	753,950	211,657	285,718	1,309,621	88,758	62,231	43,845	1,086,023	24,200
Texas.....	574	502,639	130,504	185,969	865,323	74,542	54,436	43,382	679,015	11,964
Arizona.....	6	6,177	2,025	2,459	11,294	475	609	324	9,736	75
Louisiana.....	15	28,033	5,203	7,351	43,545	3,525	1,884	1,568	35,758	721
New Mexico.....	21	11,380	1,703	3,273	17,825	1,560	756	874	13,673	888
Oklahoma.....	36	8,217	2,310	1,765	13,525	1,780	435	610	9,405	1,229
Total District No. 11.....	652	556,446	141,835	200,817	951,512	81,882	58,120	46,758	747,587	14,877
California.....	270	531,277	179,540	165,207	928,932	60,252	52,487	33,892	731,618	32,508
Idaho.....	72	35,373	9,665	10,709	59,832	4,835	2,430	2,936	46,137	3,454
Nevada.....	11	9,019	3,774	2,998	16,530	1,460	824	1,216	13,030	-----
Oregon.....	97	97,633	46,900	31,545	184,041	13,020	8,354	5,588	153,566	2,688
Utah.....	20	28,343	10,179	10,642	51,944	3,525	2,197	3,152	42,994	50
Washington.....	113	153,606	73,807	56,709	297,545	17,165	10,404	8,215	257,152	2,471
Arizona.....	13	9,696	2,672	3,243	17,146	1,175	563	734	14,286	314
Total District No. 12.....	596	864,947	326,537	281,053	1,555,879	101,432	77,279	55,733	1,258,783	41,485
Grand total.....	8,110	11,949,201	5,001,444	4,013,163	22,053,198	1,334,822	1,580,493	725,986	17,591,045	510,533

TABLE No. 63.—*Abstract of reports of savings and State banks in the District of Columbia at date of each report during the year ended October 10, 1924*

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	28 banks	25 banks	25 banks	24 banks
RESOURCES				
Loans and discounts (including rediscounts).....	22,505	22,298	22,718	23,065
Overdrafts.....	16	19	19	10
Customer's liability account of "acceptances".....		7		
United States Government securities.....	969	940	722	728
Other bonds, stocks, securities, etc.....	5,683	5,273	5,305	5,590
Banking house, furniture, and fixtures.....	2,364	2,104	2,243	2,244
Other real estate owned.....	86	72	113	141
Cash in vault and amount due from national banks.....	2,153	2,313	2,340	3,495
Amount due from State banks, bankers, and trust companies.....	310	325	331	332
Exchanges for clearing house.....	316	258	323	188
Checks on other banks in the same place.....	93	67	100	41
Outside checks and other cash items.....	57	24	24	25
Redemption fund and due from United States Treasurer.....	20			
Other assets.....	185	439	386	350
Total	34,757	34,139	34,624	36,209
LIABILITIES				
Capital stock paid in.....	2,638	2,419	2,426	2,332
Surplus fund.....	1,180	1,164	1,196	1,121
All other undivided profits, less expenses and taxes paid.....	373	451	471	574
Amount due to national banks.....	83	80	104	72
Amount due to State banks, bankers, and trust companies.....	81	35	38	56
Certified checks outstanding.....	34	43	61	31
Cashier's checks outstanding.....	96	87	85	74
Demand deposits.....	12,058	12,254	12,497	13,719
Time deposits (including postal savings deposits).....	16,855	16,745	17,008	17,677
United States deposits.....	9	2		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,042	636	576	236
Notes and bills rediscounted.....	16	16	16	
Acceptances executed for customers, etc.....		7		
Liabilities other than those above stated.....	292	200	146	177
Total	34,757	34,139	34,624	36,209

TABLE No. 64.—Abstract of reports of loan and trust companies in the District of Columbia at date of each report during the year ended October 10, 1924

[In thousands of dollars]

	Dec. 31, 1923	Mar. 31, 1924	June 30, 1924	Oct. 10, 1924
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	49,417	49,833	48,810	48,741
Overdrafts.....	23	12	33	19
Customer's liability account of "acceptances".....	128	70	115	116
United States Government securities.....	6,119	5,867	5,954	6,115
Other bonds, stocks, securities, etc.....	13,927	13,718	11,472	11,907
Banking house, furniture, and fixtures.....	8,053	8,211	8,376	8,337
Other real estate owned.....	430	430	426	422
Lawful reserve with Federal reserve bank.....	121	186	215	178
Items with Federal reserve bank in process of collection.....	20	31	35	21
Cash in vault and amount due from national banks.....	5,081	5,542	5,876	7,185
Amount due from State banks, bankers, and trust companies.....	3,624	3,637	2,971	4,530
Exchanges for clearing house.....	1,093	984	994	469
Checks on other banks in the same place.....	377	356	410	94
Outside checks and other cash items.....	307	245	335	153
Redemption fund and due from United States Treasurer.....	1	1	-----	1
Other assets.....	720	626	539	523
Total.....	90,040	89,752	89,531	92,141
LIABILITIES				
Capital stock paid in.....	11,400	11,400	11,400	11,400
Surplus fund.....	6,150	6,150	6,300	6,300
All other undivided profits, less expenses and taxes paid.....	3,754	3,821	2,992	3,053
Amount due to national banks.....	87	175	242	472
Amount due to State banks, bankers, and trust companies.....	681	762	1,198	1,325
Certified checks outstanding.....	34	149	169	50
Cashier's checks outstanding.....	276	179	749	179
Demand deposits.....	44,479	42,529	41,554	42,924
Time deposits (including postal savings deposits).....	22,258	23,790	23,911	25,227
United States deposits.....	126	128	47	-----
Bonds and securities, other than United States, borrowed.....	40	-----	-----	-----
Bills payable (including all obligations representing money borrowed other than rediscounts).....	554	150	-----	205
Notes and bills rediscounted.....	6	-----	-----	-----
Letters of credit and travelers' checks sold for cash and outstanding.....	46	52	94	12
Acceptances executed by other banks for account of this bank.....	128	70	115	116
Liabilities other than those above stated.....	21	297	940	878
Total.....	90,040	89,752	89,531	92,141

TABLE No. 65.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, October 10, 1924

[Amounts in even dollars]

Title	President	Cashier	Loans, discounts, and overdrafts	United States Government securities	Other bonds, investments, and real estate	Cash and exchange
Anacostia Bank.....	Maurice Otterback.....	C. V. Etyler.....	782, 875	—	301, 121	60, 542
Bank of Commerce and Savings.....	M. D. Rosenburg.....	John M. Riordan.....	966, 805	224, 805	266, 016	262, 176
Bank of Brightwood.....	William P. Killeen.....	R. L. Schreiner.....	221, 884	400	121, 703	28, 417
Chevy Chase Savings Bank.....	Edw. H. Jones.....	J. Ezra Troth.....	208, 092	15, 000	114, 883	44, 683
Citizens Savings Bank.....	L. E. Breuninger.....	Fernand Petit.....	940, 510	9, 352	268, 409	248, 023
Departmental Bank.....	J. T. Exnicious.....	H. C. Bock.....	533, 112	27, 698	122, 183	36, 804
East Washington Savings Bank.....	John C. Yost.....	Chas. A. McCarthy.....	807, 294	50, 463	215, 136	69, 451
Fidelity Savings Co.....	Henry P. Blair.....	W. Clark Taylor ¹	752, 003	—	66, 079	24, 556
Industrial Savings Bank.....	Walter S. Carter.....	W. A. Bowie.....	206, 605	2, 150	251, 549	90, 080
International Exchange Bank.....	J. Schiavone.....	—	392, 886	100	163, 766	45, 042
McLachlen Banking Corporation.....	L. P. McLachlen.....	J. A. Massie.....	747, 603	7, 200	848, 801	193, 197
Mount Vernon Savings Bank.....	Wm. G. Muchleisen.....	Wm. R. Baum.....	2, 292, 556	9, 871	522, 195	399, 164
North Capitol Savings Bank.....	Theodore Michael.....	E. S. Burgess ¹	948, 798	10, 520	378, 468	121, 829
Northeast Savings Bank.....	L. P. Stewart.....	W. R. Lewis.....	435, 540	1, 267	687, 849	153, 837
Northwest Savings Bank.....	F. M. Savage.....	G. C. Burns.....	590, 820	—	288, 298	128, 802
Park Savings Bank.....	T. Somerville.....	R. S. Stunz.....	1, 985, 240	128, 163	231, 494	460, 051
Potomac Savings Bank.....	G. W. Offutt.....	B. A. Bowles.....	2, 640, 075	—	607, 787	338, 623
Prudential Bank.....	John R. Hawkins.....	C. W. Banton.....	107, 375	200	107, 070	56, 250
Security Savings and Commercial Bank.....	J. I. Peyser.....	S. R. Baulisr.....	3, 125, 498	141, 815	920, 277	469, 852
Seventh Street Savings Bank.....	S. R. Waters.....	J. D. Howard.....	1, 348, 318	175, 856	450	174, 445
United States Savings Bank.....	Wade H. Cooper.....	Wm. R. De Lashmutt.....	1, 431, 893	—	703, 640	209, 927
Washington Mechanic's Savings Bank.....	Ezra Gould.....	R. H. Bagby.....	1, 019, 367	98, 133	223, 998	266, 692
Washington Savings Bank.....	J. D. Jarrell.....	J. D. Leonard.....	394, 724	—	260, 135	85, 479
Woodridge-Langdon Savings and Commercial Bank.....	A. S. Henderson.....	Eppa L. Norris.....	190, 115	—	128, 998	52, 499

Title	Other assets	Total resources and liabilities	Capital	Surplus and undivided profits	Due to banks	Demand deposits (including United States)	Time deposits	Other liabilities
Anacostia Bank.....		1, 144, 538	50, 000	72, 711	5, 587	285, 638	730, 412	190
Bank of Commerce and Savings.....		1, 719, 802	100, 000	122, 621	33, 590	658, 085	805, 506	
Bank of Brightwood.....	4, 769	377, 173	88, 133	17, 882	374	119, 749	139, 041	11, 994
Chevy Chase Savings Bank.....	885	383, 543	50, 000	14, 843	11, 679	177, 475	129, 546	
Citizens Savings Bank.....	582	1, 466, 876	200, 000	88, 017	10, 178	667, 240	501, 441	
Departmental Bank.....	68	719, 865	103, 850	40, 077	2, 800	119, 194	403, 276	50, 668
East Washington Savings Bank.....		1, 142, 344	100, 000	102, 038			940, 306	
Fidelity Savings Co.....		842, 638	100, 000	21, 601			652, 083	68, 954
Industrial Savings Bank.....		550, 384	46, 380	11, 470	2, 047	160, 092	330, 395	
International Exchange Bank.....	123, 017	724, 811	102, 950	23, 079	13, 131	245, 793	290, 105	49, 753
McLachlen Banking Corporation.....		1, 796, 801	150, 000	127, 390	2, 314	979, 880	537, 217	
Mount Vernon Savings Bank.....	16, 531	3, 240, 317	160, 000	117, 822	22, 567	1, 340, 254	1, 584, 623	15, 051
North Capitol Savings Bank.....		1, 459, 615	90, 000	66, 089	863	545, 359	757, 304	
Northeast Savings Bank.....		1, 278, 493	100, 000	39, 727	5, 373	282, 515	850, 878	
Northwest Savings Bank.....		1, 013, 920	100, 000	62, 629	2, 343	391, 000	457, 858	
Park Savings Bank.....		2, 804, 948	50, 000	156, 118	6, 038	1, 179, 055	1, 413, 737	
Potomac Savings Bank.....	177	3, 586, 662	100, 000	108, 557	16, 509	1, 276, 528	1, 950, 068	135, 000
Prudential Bank.....	2, 601	273, 496	41, 064		869	137, 614	68, 949	25, 000
Security Savings and Commercial Bank.....	201, 019	4, 858, 461	200, 000	196, 927	20, 535	1, 961, 117	2, 409, 882	70, 000
Seventh Street Savings Bank.....		1, 699, 069	100, 000	100, 225	3, 621	646, 224	848, 999	
United States Savings Bank.....		2, 405, 460	100, 000	191, 647	33, 632	672, 999	1, 407, 182	
Washington Mechanic's Savings Bank.....	142	1, 008, 332	50, 000	55, 762	17, 895	1, 459, 875	21, 667	3, 233
Washington Savings Bank.....		740, 358	100, 000	27, 552	140	250, 613	329, 533	32, 500
Woodridge-Langdon Savings and Commercial Bank.....		371, 612	50, 000	20, 264	21, 460	162, 434	117, 454	

¹ Secretary and manager.

TABLE No. 66.—Principal items of resources and liabilities of each loan and trust company in the District of Columbia, October 10, 1924

[Amounts in even dollars]

Title	President	Treasurer	Loans, discounts, and overdrafts	United States Government securities	Other bonds, investments, and real estate	Cash and exchange
American Security & Trust Co.....	Chas. J. Bell.....	C. E. Howe.....	15,845,658	4,535,579	7,903,797	4,427,040
Continental Trust Co.....	Wade H. Cooper.....	Chas. W. Warden.....	2,221,646	65,433	1,382,231	610,089
Merchants Bank & Trust Co.....	Peter A. Drury.....	Edwin W. Popkins.....	6,210,245		1,675,416	567,248
Munsey Trust Co.....	Frank A. Munsey.....	C. H. Pope.....	4,351,463	6,396	3,423,135	676,013
National Savings & Trust Co.....	Wm. D. Hoover.....	C. C. Lamborn.....	8,024,617	411,650	2,322,099	3,057,461
Union Trust Co.....	E. J. Stellwagen.....	E. B. Olds.....	3,541,396	445,309	3,598,539	1,822,829
Washington Loan & Trust Co.....	J. B. Larner.....	Harry G. Meem.....	8,680,852	680,707	3,361,572	1,768,656

Title	Other assets	Total resources and liabilities	Capital	Surplus and undivided profits	Due to banks	Demand deposits (including United States)	Time deposits	Other liabilities
American Security & Trust Co.....	258,820	32,970,894	3,400,000	3,162,626	479,411	13,216,102	12,706,698	6,057
Continental Trust Co.....	113,081	4,392,480	1,000,000	154,725	313,737	1,217,277	1,592,006	114,735
Merchants Bank & Trust Co.....	70,849	8,523,758	1,000,000	308,027	651,926	3,932,121	2,428,326	203,358
Munsey Trust Co.....	9,508	8,466,515	2,000,000	553,991	196,251	4,101,131	848,484	766,658
National Savings & Trust Co.....	339	13,816,166	1,000,000	2,303,059	108,670	7,501,021	2,903,416	-----
Union Trust Co.....	1,983	9,410,086	2,000,000	906,888	83,217	4,602,732	1,709,249	108,060
Washington Loan & Trust Co.....	69,430	14,561,217	1,000,000	1,963,597	192,867	8,353,464	3,039,296	11,983

TABLE NO. 67.—*Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914, to 1924*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of companies	Loans and discounts ¹	United States Gov- ernment securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	6	23,648	-----	1,404	10,000	4,600	³ 28,150
1915.....	6	24,736	-----	837	10,000	4,800	³ 29,972
1916.....	6	27,130	-----	931	10,000	4,900	³ 33,310
1917.....	6	28,592	771	1,127	10,000	5,000	³ 35,396
1918.....	6	30,280	4,971	977	10,000	4,900	40,461
1919.....	6	39,271	6,273	1,584	10,400	4,900	53,333
1920.....	6	42,789	4,208	1,884	10,400	5,000	54,698
1921.....	6	41,353	3,470	1,618	10,400	5,300	52,763
1922.....	6	42,039	4,666	1,419	10,400	5,400	57,309
1923.....	7	48,552	6,392	1,601	11,400	5,750	64,951
1924.....	7	48,760	6,145	1,642	11,400	6,300	68,151

¹ Includes overdrafts.² Includes dividends unpaid and postal savings deposits.³ Includes certified checks and cashiers' checks.TABLE NO. 68.—*Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914, to 1924*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of banks	Loans and discounts ¹	United States Gov- ernment securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	18	9,332	1	448	1,380	293	³ 11,331
1915.....	18	9,865	1	378	1,398	262	³ 12,128
1916.....	21	11,118	-----	431	1,513	371	³ 14,143
1917.....	22	12,172	547	578	1,607	417	³ 16,139
1918.....	24	14,369	3,904	602	2,013	553	22,979
1919.....	24	11,898	2,816	650	2,260	523	21,222
1920.....	25	15,970	1,533	791	2,619	679	24,124
1921.....	27	19,425	1,511	871	2,969	859	27,964
1922.....	29	24,355	997	975	3,695	1,270	31,981
1923.....	29	22,763	1,040	896	2,700	1,105	29,401
1924.....	24	23,075	728	963	2,332	1,211	31,396

¹ Includes overdrafts.² Includes dividends unpaid and postal savings deposits.³ Includes certified checks and cashiers' checks.

TABLE No. 69.—*Summary of resources and liabilities, receipts and disbursements of the 22 building and loan associations in the District of Columbia for the six months period ended on or about December 31, 1923*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	36,943	Installment dues paid in on stock.....	31,619
Loans on stock pledged.....	345	Installment dues paid in advance.....	7
Interest and fines due and unpaid.....	75	Installment dues due and unpaid.....	10
Installment on stock due and unpaid.....	80	Interest due on installment stock.....	1,165
Real estate:		Advance stock.....	1,954
Office building.....	\$226	Advance payments.....	8
Other.....	78	Special deposits.....	20
	304	Special payments.....	209
Real estate sold on contract.....	2	Interest due on special payments.....	4
Bills receivable.....	1	Interest paid in advance.....	1
Insurance premiums advanced.....	5	Bills payable.....	553
Taxes advanced.....	5	Matured stock.....	133
Furniture.....	17	Due treasurer.....	6
Cash in hands of treasurer.....	383	Profit (divided).....	63
Cash in hands of secretary.....	95	Profit (undivided).....	1,203
United States securities.....	346	Surplus.....	1,816
Time deposits.....	170		
Total assets.....	38,771	Total liabilities.....	38,771

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of six months.....	323	Loans on real estate.....	5,640
Cash in hands of secretary at commencement of six months.....	93	Loans on stock pledged.....	171
Installment dues received during six months.....	7,337	Installment dues withdrawn.....	6,705
Advance stock.....	249	Installment stock matured.....	24
Advance payments.....	64	Advance stock withdrawn.....	292
Special deposits.....	20	Special deposits withdrawn.....	2
Special payments.....	20	Special payments withdrawn.....	17
Interest received during six months.....	1,110	Interest or profit on stock withdrawn.....	261
Transfer fees.....	3	Bills payable.....	391
Loans repaid.....	4,648	Interest on bills payable.....	15
Loans matured.....	24	Real estate.....	1
Taxes repaid.....	1	Taxes advanced.....	2
Insurance premiums repaid.....	16	Insurance premiums advanced.....	15
Rents.....	8	Matured stock.....	6
Bills payable.....	405	Dividends.....	158
Matured stock.....	13	Expenses:	
Commission on insurance.....	3	General.....	\$44
Other receipts.....	10	Salaries.....	116
Total receipts.....	14,347	Stationery, postage, printing.....	7
		Cash in hands of treasurer.....	167
		Cash in hands of secretary.....	375
		Other disbursements.....	102
		Total disbursements.....	3
			14,347

TABLE No. 70.—*Summary of resources and liabilities, receipts and disbursements of the 23 building and loan associations in the District of Columbia for the six months period ended on or about June 30, 1924*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	38,603	Installment dues paid in on stock.....	33,505
Loans on stock pledged.....	365	Installment dues paid in advance.....	9
Interest and fines due and unpaid.....	40	Installment dues due and unpaid.....	11
Installment on stock due and unpaid.....	11	Interest due on installment stock.....	1,250
Real estate:		Advance stock.....	1,927
Office building.....	\$358	Interest due on advanced stock.....	29
Other.....	9	Advance payments.....	9
	367	Special deposits.....	20
Real estate sold on contract.....	3	Special payments.....	184
Bills receivable.....	1	Interest due on special payments.....	4
Insurance premiums advanced.....	4	Interest paid in advance.....	1
Taxes advanced.....	4	Bills payable.....	481
Furniture.....	16	Matured stock.....	187
Cash in hands of treasurer.....	368	Due treasurer.....	3
Cash in hands of secretary.....	130	Profit (divided).....	92
United States securities.....	324	Profit (undivided).....	822
Time deposits.....	230	Surplus.....	1,933
Other assets.....	1		
Total assets.....	40,467	Total liabilities.....	40,467

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of six months.....	376	Loans on real estate.....	5,908
Cash in hands of secretary at commencement of six months.....	101	Loans on stock pledged.....	143
Installment dues received during six months.....	7,661	Installment dues withdrawn.....	6,218
Advance stock.....	190	Installment stock matured.....	86
Advance payments.....	59	Advance stock withdrawn.....	264
Special deposits.....	25	Special payments withdrawn.....	20
Special payments.....	60	Interest or profit on stock withdrawn.....	297
Interest received during six months.....	1,161	Bills payable.....	429
Transfer fees.....	3	Interest on bills payable.....	11
Loans repaid.....	4,182	Real estate.....	2
Loans matured.....	143	Taxes advanced.....	25
Taxes repaid.....	4	Insurance premiums advanced.....	19
Insurance premiums repaid.....	22	Matured stock.....	21
Real estate.....	8	Bills receivable.....	25
Rents.....	10	Dividends.....	274
Bills payable.....	356	Expenses:	
Bills receivable.....	25	General.....	\$55
Matured stock.....	5	Salaries.....	122
Commission on insurance.....	5	Stationery, postage, printing.....	4
United States securities.....	83	Cash in hands of treasurer.....	368
Other receipts.....	75	Cash in hands of secretary.....	130
		United States securities.....	60
Total receipts.....	14,554	Other disbursements.....	73
		Total disbursements.....	14,554

TABLE NO. 71.—Abstract of reports of condition of 17,436 State (commercial) banks at close of business June 30, 1924

[In thousands of dollars]

States, Territories, etc.	Resources												
	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments (including premium on bonds)	Banking house, furniture, and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank and other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources and liabilities
Rhode Island.....	12	3,250	-----	1,229	119	30	233	204	39	-----	205	9	5,318
Connecticut.....	2	13,216	4	4,406	535	-----	1,880	2	746	-----	543	20	21,352
Total New England States.....	4	16,466	4	5,635	654	30	2,113	206	785	-----	748	29	26,670
New York.....	258	846,247	313	372,143	28,794	-----	19,561	140,694	201,516	-----	41,510	55,315	1,709,093
New Jersey.....	32	41,987	15	23,988	2,221	267	2,257	3,387	282	589	1,944	393	77,330
Pennsylvania.....	303	224,388	90	173,342	14,662	2,688	11,372	26,208	860	1,793	10,408	1,724	467,535
Delaware.....	9	6,598	1	8,550	406	88	321	658	20	40	229	5	16,916
Maryland.....	119	74,700	44	30,153	3,388	483	1,394	5,552	568	664	2,607	230	119,783
Total Eastern States.....	721	1,193,920	463	608,176	49,471	3,526	34,905	176,499	206,246	3,086	56,098	57,667	2,390,657
Virginia.....	341	173,514	163	16,668	7,425	1,867	16,751	-----	1,686	-----	4,122	13,409	235,605
West Virginia.....	186	106,161	337	13,032	4,921	872	14,754	-----	174	703	3,275	533	144,762
North Carolina.....	1,535	210,071	500	17,563	9,198	2,269	30,911	-----	417	2,561	6,383	746	280,619
South Carolina.....	630	110,870	1,004	11,494	3,567	2,762	15,009	-----	809	383	2,322	1,889	150,109
Georgia.....	1,562	197,802	339	15,799	9,933	5,311	22,714	7,301	532	2,594	4,594	3,778	270,697
Florida.....	197	58,488	91	10,138	3,070	1,003	18,311	-----	825	-----	2,917	981	95,824
Alabama.....	1,257	98,550	102	9,916	3,856	2,033	18,023	-----	-----	1,542	4,361	849	139,232
Mississippi.....	322	102,851	1,542	21,849	2,981	1,379	22,249	-----	33	561	3,089	2,852	159,386
Louisiana.....	218	236,658	1,193	34,277	15,065	3,822	42,062	8,521	1,906	6,828	6,203	854	357,389
Texas.....	867	159,887	596	13,681	9,347	4,811	33,106	-----	-----	-----	10,518	7,742	239,688
Arkansas.....	394	114,680	511	8,859	5,198	2,871	20,890	2,799	315	1,058	3,554	872	161,007
Kentucky.....	474	177,947	581	36,991	6,042	1,058	27,839	-----	432	1,494	5,900	1,416	259,700
Tennessee.....	1,461	180,427	646	19,238	8,450	2,953	34,904	-----	4,476	-----	5,045	11,584	267,723
Total Southern States.....	5,144	1,927,906	7,605	229,505	89,053	33,011	317,523	18,621	11,605	17,724	62,283	47,505	2,762,341
Ohio.....	603	1,091,744	488	307,413	56,604	13,747	46,765	112,410	1,775	21,074	31,064	44,742	1,727,826
Indiana.....	547	176,167	378	37,091	8,799	2,023	28,843	-----	2,020	-----	6,932	429	262,682
Illinois.....	1,404	1,364,951	1,132	489,265	50,456	6,659	232,280	70,000	8,020	69,119	42,093	16,873	2,350,848
Michigan.....	581	373,719	326	565,401	32,188	4,101	2,139	108,025	8,582	13,652	23,055	20,971	1,152,159
Wisconsin.....	817	336,749	429	94,755	11,220	2,897	2,938	53,923	515	3,444	10,526	739	518,135

Minnesota.....	1,056	268,724	610	35,121	10,598	9,525	\$ 29,291	1,224	2,150		\$ 15,271	1,370	373,884
Iowa.....	393	188,940	279	6,832	6,384	4,592	22,481				4,871	296	241,385
Missouri.....	1,352	331,346	798	70,649	12,147	5,120	56,993		4,982		11,639	8,361	502,035
Total Middle Western States.....	6,813	4,132,340	4,440	1,606,527	188,396	48,664	421,730	345,582	28,044	107,289	145,451	93,991	7,122,154
North Dakota.....	518	73,466	137	3,734	3,133	5,023	280	6,462	338		1,352	819	94,734
South Dakota.....	427	93,411	480	2,584	3,582	5,860	\$ 18,741		\$ 741		\$ 2,224	3,705	131,328
Nebraska ¹	925	213,611	1,105	12,096	7,248	7,914	\$ 41,345		109		\$ 10,068	548	294,074
Kansas.....	1,015	190,859	658	17,661	7,599	4,423	33,523		336	1,254	6,489	925	263,727
Montana.....	139	21,326	84	2,190	1,321	1,441	3,945		132		993	644	32,076
Wyoming.....	74	16,282	82	1,349	704	419	3,543		246		881	380	23,886
Colorado.....	184	30,153	70	5,847	1,527	817	165	6,169	471		1,801	550	47,570
New Mexico.....	41	6,425	21	831	291	281	1,101	3	12	30	367	159	9,521
Oklahoma.....	\$ 385	46,658	214	9,808	1,985	1,212	11,428	391	295	339	2,152	64	74,546
Total Western States.....	3,708	692,191	2,851	56,100	27,390	27,390	114,081	13,025	2,080	1,623	26,337	7,794	971,462
Washington.....	261	94,267	67	37,470	5,901	1,258	16,879	2,356	384	1,218	3,920	1,192	164,912
Oregon.....	171	66,084	144	22,311	2,931	1,021	6,190	9,665	426	1,690	3,782	3,049	116,687
California.....	10 306	486,967	1,725	104,140	20,147	1,364	70,740	37,542	18,868	21,365	22,846	27,096	821,740
Idaho ¹	107	19,901	33	5,894	1,152	1,097	5,196		206		1,216	172	35,341
Utah.....	88	42,672	268	9,703	1,488	1,247	8,286	1,961	450	664	1,186	352	68,277
Nevada ¹	23	14,950	57	2,672	651	300	3,233		53	43	1,018	234	23,211
Arizona.....	39	27,372	40	6,102	1,146	929	6,645		75	268	2,276	787	45,640
Total Pacific States.....	995	752,213	2,334	188,292	42,416	7,156	117,169	51,908	20,456	24,648	36,244	32,882	1,275,808
Alaska ¹	14	3,304	12	2,089	226	155	1,203		38		739		7,766
The Territory of Hawaii.....	9	33,800	453	11,838	864	345	8,416		832		3,526	3,931	64,005
Porto Rico ¹	17	32,889	233	4,282	1,012	322	5,497		2,040	1,083	3,929	981	52,268
Philippines.....	11	80,939	21,694	5,711	1,151	567	10,317		417	39	10,686	11,359	142,880
Total Alaska and insular possessions.....	51	150,932	22,392	23,920	3,253	1,389	25,433		3,327	1,122	18,880	16,271	266,919
Total United States and insular possessions.....	17,436	8,865,968	40,089	2,718,155	400,633	121,166	1,032,954	605,931	273,143	155,492	346,641	255,839	14,816,011

¹ Includes branches.² Includes exchanges for clearing house.³ Includes other real estate.⁴ All banks other than national in the State.⁵ Includes lawful reserve with Federal reserve banks.⁶ Includes one private bank.⁷ Includes lawful reserve with Federal reserve banks, checks, and other cash items, and exchanges for clearing house.⁸ Includes trust companies.⁹ Estimated.¹⁰ Includes commercial business of departmental banks.

NOTE.—Figures for Nebraska, July 21, 1924; Kansas, May 12, 1924; Philippines, June 30, 1923.

TABLE NO. 71.—Abstract of reports of condition of 17,436 State (commercial) banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills re-discounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
Rhode Island.....	270	220	81	183	27	4,533				4
Connecticut.....	450	925	726	701	452	17,958				140
Total New England States.....	720	1,145	807	884	479	22,491				144
New York.....	69,698	1 86,794		53,277		1,440,921		1,386	10,403	46,614
New Jersey.....	3,900	3,213	1,655	468	410	65,331	270	54	1,626	403
Pennsylvania.....	27,194	29,499	11,535	5,231	2,015	382,184	102	907	4,629	4,239
Delaware.....	877	704	826	78	27	14,329			50	25
Maryland.....	6,125	6,148	2,106	441		102,609		236	1,835	283
Total Eastern States.....	107,794	126,358	16,122	59,495	2,452	2,005,374	372	2,583	18,543	51,564
Virginia.....	27,916	15,285	6,026	6,728	2,276	150,293		4,998	8,744	13,339
West Virginia.....	10,915	8,270	2,703	2,377	734	114,744		928	3,096	995
North Carolina.....	23,854	11,562	5,261	10,837	3,207	200,839		5,809	17,647	1,603
South Carolina.....	15,226	7,286	2,801	1,893	486	110,159		2,166	7,194	2,898
Georgia.....	31,500	15,801	7,939	11,841	843	169,309		12,530	16,548	4,386
Florida.....	7,023	2,232	1,052	1,858	1,313	80,917		170	615	644
Alabama.....	13,390	6,664	3,651			107,699		1,509	5,532	787
Mississippi.....	12,125	6,052	2,155	3,132	393	120,054		2,440	8,197	4,838
Louisiana.....	23,040	13,129	6,648	28,578	2,046	262,245		3,636	8,034	10,033
Texas.....	30,726	9,356	3,854	5,559	1,662	174,731			9,409	4,391
Arkansas.....	16,621	6,262	2,816	7,910	1,030	114,038		2,982	8,694	1,254

Kentucky.....	22,402	1 16,320		3,871	2,273	197,333		5,293		12,208
Tennessee.....	24,924	1 13,033				204,341			2 10,718	14,707
Total Southern States.....	250,662	131,252	44,906	84,584	16,263	2,006,702		42,461	104,428	72,083
Ohio.....	107,962	69,322	18,080	60,701	12,510	1,413,465	2,913	4,361	11,063	27,449
Indiana.....	23,063	8,913	3,763	2,879	845	217,622		989	4,417	191
Illinois.....	154,459	89,052	67,210	105,029	24,178	1,852,976		4,820	14,004	39,120
Michigan.....	59,837	43,710	13,689	17,145	10,180	976,088		2,570	7,277	21,663
Wisconsin.....	32,369	13,632	7,953	10,085	3,026	443,331	123	2,219	5,160	237
Minnesota.....	25,276	10,004	2,258	3,953	3,583	318,577		1,848	8,049	336
Iowa.....	18,329	7,226	2,403			193,041			2 11,421	2,165
Missouri.....	43,527	23,301	8,188	11,408		391,821		15,500		8,281
Total Middle Western States.....	464,822	265,160	123,544	211,200	54,322	5,806,921	3,036	32,316	61,391	99,442
North Dakota.....	8,671	2,994		206	629	69,165		269	12,747	53
South Dakota.....	9,146	3,189	3,258	1,321	670	104,080		1,015	8,074	575
Nebraska.....	24,138	7,047	1,308	8,081		246,430			5,132	1,938
Kansas.....	24,251	13,433	3,881	5,451	1,276	206,386		6,419	1,960	670
Montana.....	4,630	1,157	168	177	253	22,653			2,715	323
Wyoming.....	2,163	904	563	5 611		18,791			2 854	
Colorado.....	4,669	2,079	406	281	572	38,246		112	1,168	37
New Mexico.....	1,500	335	90	91		6,623	65	264	552	1
Oklahoma.....	7,005	1,287	481	52	1,039	58,370	756	4,400	23	1,133
Total Western States.....	86,173	32,425	10,155	16,271	4,439	770,744	821	12,479	33,225	4,730
Washington.....	11,484	3,789	1,830	3,759	1,240	138,841		1,255	1,429	1,285
Oregon.....	8,675	3,289	1,752	4,670	1,140	92,447	64	1,337	752	2,561
California.....	71,474	28,265	15,279	50,396		610,519	2,603	10,472	4,056	19,676
Idaho.....	3,315	941	424	234	382	27,724		757	1,379	185
Utah.....	5,328	2,947	1,158	2,803	560	54,338		172	828	143
Nevada.....	1,686	547	306	129	556	19,641				346
Arizona.....	3,799	1,674	719	1,536	658	35,156		146	1,297	655
Total Pacific States.....	105,761	41,452	21,468	72,527	4,536	978,666	2,667	14,139	9,741	24,851
Alaska.....	605	173	245	98	44	6,572		6		23
The Territory of Hawaii.....	2,300	1,459	1,358	741	76	52,929			3	4,139
Porto Rico.....	8,418	1,408	691	1,205	388	35,119	994	1,493	712	1,840
Philippines.....	24,364	1,954	6 10,540	19,368	218	69,715			4,886	32,915
Total Alaska and insular possessions.....	36,687	4,994	6 8,246	21,412	726	164,335	994	1,499	5,601	38,917
Total United States and insular possessions.....	1,061,619	602,786	208,756	466,373	83,217	11,755,233	7,890	105,477	232,929	291,731

¹ Includes undivided profits.
² Includes rediscounts.

³ Includes all deposits.
⁴ Includes reserve accounts.

⁵ Includes cashiers' checks.
⁶ Deficit.

TABLE NO. 71.—Abstract of reports of condition of 17,436 State (commercial) banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Rhode Island.....		27	573	1,667		983		351	164	53	614	47
Connecticut.....							13,216	440				3,966
Total New England States.....		27	573	1,667		983	13,216	791	164	53	614	4,013
New York.....						70,486	775,761					372,143
New Jersey.....	7,498	2,900	2,127	18,955	245	8,427	1,835	4,403	2,616	7,599	3,062	6,308
Pennsylvania.....	34,378	21,839	24,021	74,025	2,903	66,532		23,747	7,702	41,771	28,223	71,899
Delaware.....	2,697	540	186	1,540	245	1,384		2,388	1,202	1,614	1,083	2,263
Maryland.....	8,948	5,999	6,893	30,511		2,454	19,895	3,235	1,785	7,235	6,825	11,073
Total Eastern States.....	53,521	31,278	33,227	125,637	3,483	149,283	797,491	33,773	13,305	58,219	39,193	463,686
Virginia.....							173,514					16,668
West Virginia.....							106,161	2,914				10,118
North Carolina.....	4,371	3,234	42,739	116,124		35,805	7,798	9,269	2,028	527		5,739
South Carolina.....							110,870	3,488				8,006
Georgia.....							197,802	3,913	800			11,086
Florida.....							58,488					10,138
Alabama.....							98,550	1,787				8,129
Mississippi.....							102,851	3,633	387			17,829
Louisiana.....							236,658	5,580	124			28,573
Texas.....	7,672	4,922	74,754	35,152	7,688	13,183	16,516	8,131	969	586	169	3,826
Arkansas.....	88,271		3,247			23,064	98	3,639	4,998			222
Kentucky.....							177,947					36,991
Tennessee.....							180,427					19,238
Total Southern States.....	100,314	8,156	120,740	151,276	7,688	72,052	1,467,680	42,354	9,306	1,113	169	176,563

Ohio.....							1,001,744	78,770	79,168			149,475
Indiana.....							176,167	12,248				24,843
Illinois.....							1,364,951	179,321	94,062		58,490	157,392
Michigan.....							373,719					565,401
Wisconsin.....							336,749	28,342				66,413
Minnesota.....							268,724	13,590				21,531
Iowa.....							188,940	6,646				186
Missouri.....							331,346					70,649
Total Middle Western States.....							4,132,340	318,917	173,230		58,490	1,055,800
North Dakota.....							73,466					3,734
South Dakota.....							93,411					2,584
Nebraska.....							213,611					12,096
Kansas.....							190,859	6,331				11,330
Montana.....	1,740	1,664	9,612	3,958		4,352		800				1,390
Wyoming.....							16,282					1,349
Colorado.....							30,153	1,471				4,376
New Mexico.....	296	213	2,456	2,052	717	502	189	334	149	28	20	300
Oklahoma.....							46,658					9,808
Total Western States.....	2,036	1,877	12,068	6,010	717	4,854	664,629	8,936	149	28	20	46,967
Washington.....							94,267					37,470
Oregon.....							66,084	6,805				15,506
California.....							486,967	40,334				63,806
Idaho.....							19,901					5,894
Utah.....	868	699	14,179	15,600	5,467	5,286	573	3,409	1,454	628	1,129	3,083
Nevada.....							14,950					2,672
Arizona.....	5,201	1,308	7,770	8,208	713	3,972	200	2,486	1,197	113	310	1,996
Total Pacific States.....	6,069	2,007	21,949	23,808	6,180	9,258	682,942	53,034	2,651	741	1,439	130,427
Alaska.....						800	2,504	843	366	122	185	573
The Territory of Hawaii.....	6,827	2,019	1,137	2,476		4,570	16,771	2,007	1,590	459	1,671	6,111
Porto Rico.....	2,461	3,401	8,029	15,303	844	2,851		1,852	502	115		1,813
Philippines.....	2,586	4,257	1,957	3,338	340	2,338	66,123		250	396	255	4,810
Total Alaska and insular possessions.....	11,874	9,677	11,123	21,117	1,184	10,559	85,398	4,702	2,708	1,092	2,111	13,307
Total United States and insular possessions.....	173,814	53,022	190,680	329,515	19,252	246,989	7,843,696	462,507	201,513	61,246	102,036	1,890,853

TABLE NO. 71.—Abstract of reports of condition of 17,436 State (commercial) banks at close of business June 30, 1924—Continued

[In thousands of dollars]

States, Territories, etc.	Cash					Demand deposits			Time deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department	Time certificates of deposit	Postal savings deposits	
Rhode Island.....	7	13	182	3		2,200	189		2,144			
Connecticut.....	42	27	472	2		12,927	3,204	63	1,764			
Total New England States.....	49	40	654	5		15,127	3,393	63	3,908			
New York.....			33,808		7,702							1,440,921
New Jersey.....	118	97	1,707	16	6	29,773	324	119	34,431	283	40	361
Pennsylvania.....	752	627	8,882	147		118,325	1,459	459	244,007	17,516	328	
Delaware.....	10	12	206	1		8,154		4	6,031	140		
Maryland.....	174	244	2,189			35,461		174	66,834			140
Total Eastern States.....	1,054	980	46,792	164	7,708	191,713	1,783	756	351,393	17,939	368	1,441,422
Virginia.....					4,122	65,836	3,802	680	51,666	28,309		
West Virginia.....					3,275	65,085	1,011	431	26,085	21,523		9
North Carolina.....	378	826	5,179			100,110	13,764	313	55,862	29,465		1,325
South Carolina.....	89	1,348	1,885			47,561	522	231	40,691	21,154		
Georgia.....					4,594	73,667	2,346	316	51,370	39,388		2,222
Florida.....					2,917	52,313		76	22,195			6,353
Alabama.....					4,361							107,699
Mississippi.....	195	506			2,388	44,550		83	25,127	29,057		21,237
Louisiana.....	277	1,915	5,011			150,295	1,541	676	79,148	23,081		7,504
Texas.....	2,761	1,704	3,808	173	2,072	154,258	489		2,289	16,387		1,308
Arkansas.....	240	555	2,759			73,715	4,691	294	20,188	14,574	27	549
Kentucky.....					5,900	96,887						100,446
Tennessee.....					5,045	117,172			87,169			
Total Southern States.....	3,940	4,854	18,642	173	34,674	1,041,449	28,166	3,100	462,390	222,938	27	248,632
Ohio.....	2,582	2,003	26,036	369	74	509,411	22,138	1,658	681,801	97,160	1,132	40,165
Indiana.....					6,932	111,446	57,472	95	43,526	403		4,680
Illinois.....	2,594		36,007		3,492	890,563	38,207	3,332	782,050	138,824		
Michigan.....					23,055							976,088
Wisconsin.....	1,308	1,105	7,903	210		153,776	19,297	416	135,705	133,873	264	

Minnesota.....					15,271	91,771	278	33	48,975	177,476		44
Iowa.....					4,871							193,041
Missouri.....					11,639	223,545	* 5,017		* 49,302	113,957		
Total Middle Western States.....	6,484	3,108	69,946	579	65,334	2,040,512	142,409	5,534	1,741,359	661,693	1,396	1,214,018
North Dakota.....					1,332	19,921	240		2,062	46,335		607
South Dakota.....					2,224	34,877	346	18	4,427	64,412		
Nebraska.....					10,098	98,605			7,390	140,435		
Kansas.....	652	1,359	4,478			130,504	9,428	18		66,436		
Montana.....	119		732		142	12,248	398	2	2,095	7,874	36	
Wyoming.....					881	11,268	133			* 7,390		
Colorado.....	276		1,236		289	21,213	944	14	9,931	6,086	47	11
New Mexico.....	17	56	288	5	1	4,277	180	2	862	1,253	28	21
Oklahoma.....					2,152							58,370
Total Western States.....	1,064	1,415	6,734	5	17,119	332,913	11,669	54	26,767	340,221	111	59,009
Washington.....					3,920	43,409	1,251	38	64,774	11,686	582	17,101
Oregon.....					3,782	54,548	686	55	26,611	10,236	311	
California.....	2,480				20,366							610,519
Idaho.....					1,216	17,942	345	22	3,795	5,620		
Utah.....	267	214	689	9	7	27,218	28	79	20,766	5,845	221	181
Nevada.....					1,018	8,931	25		9,527	952	51	155
Arizona.....	245	323	1,697	11		22,379	455	24	8,328	3,732	234	4
Total Pacific States.....	2,992	537	2,386	20	30,309	174,427	2,790	218	133,801	38,071	1,399	627,960
Alaska.....	114	43	570	3	9	3,274	90	6	2,451	302	449	
The Territory of Hawaii.....	95	121	1,452	1	1,857	15,047	1,053	71	8,825	4,061	19	23,853
Porto Rico.....	204	397	2,853	56	419	19,435	1,171	34	11,270	1,709	128	1,372
Philippines.....	121	62	6,860	6	3,637	19,308	948		6,301	4,751		38,407
Total Alaska and insular possessions.....	534	623	11,735	66	5,922	57,064	3,262	111	28,847	10,823	596	63,632
Total United States and insular possessions.....	16,117	11,557	156,889	1,012	161,066	3,853,205	193,472	9,836	2,748,465	1,291,685	3,897	3,654,673

1 Includes minor coin.

2 Includes cashiers' checks.

3 Includes postal savings deposits.

4 Includes savings deposits.

TABLE NO. 72.—Abstract of reports of condition of 1,664 loan and trust companies at close of business June 30, 1924

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources										Aggregate resources and liabilities	
		Loans and discounts (including rediscounts)	Overdrafts	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand		Other resources
Maine.....	54	77,705	72	64,131	2,222	497	8,692	-----	-----	2,983	478	156,780	
New Hampshire.....	¹ 15	14,310	34	8,737	253	20	1,510	-----	66	² 356	8	25,294	
Vermont.....	40	54,601	22	15,829	850	407	3,808	-----	178	775	1,239	77,769	
Massachusetts.....	³ 95	498,172	254	133,823	15,511	438	21,815	59,922	16,780	12,565	6,844	766,124	
Rhode Island.....	⁴ 12	112,449	19	101,705	3,564	21	1,142	15,501	319	1,662	6,596	247,095	
Connecticut.....	80	93,333	134	114,389	6,167	713	13,575	1,702	⁵ 2,619	-----	936	238,426	
Total New England States.....	296	850,570	535	438,614	28,567	2,096	50,602	77,125	19,962	1,662	28,133	13,622	1,511,488
New York.....	104	2,192,225	921	922,638	⁶ 70,062	-----	116,443	385,942	⁴ 405,149	-----	35,681	222,021	4,351,082
New Jersey.....	157	462,202	68	252,071	20,018	2,149	42,571	22,279	2,632	5,111	14,325	8,370	831,796
Pennsylvania.....	394	949,644	384	637,679	65,365	19,650	63,541	102,051	2,858	17,992	36,864	28,322	1,924,350
Delaware.....	32	34,336	67	13,795	1,878	260	2,969	3,446	94	837	1,103	1,131	59,416
Maryland.....	29	122,306	68	60,536	5,732	1,526	6,839	21,027	733	3,939	2,117	3,326	228,149
District of Columbia.....	7	48,925	33	20,426	8,376	426	7,327	215	745	964	1,555	539	89,531
Total Eastern States.....	723	3,809,638	1,541	1,907,145	171,431	24,011	239,690	534,960	412,211	28,343	91,645	263,709	7,484,324
West Virginia.....	39	65,569	64	12,705	3,883	602	7,624	-----	36	842	2,058	464	93,847
Florida.....	46	47,464	40	11,516	2,850	412	15,658	-----	852	-----	2,137	815	81,744
Texas.....	75	58,941	163	10,830	1,726	1,933	⁷ 12,127	-----	-----	⁷ 3,853	1,967	-----	91,540
Total Southern States.....	160	171,974	267	35,051	8,459	2,947	35,409	-----	888	842	8,048	3,246	267,131
Indiana.....	174	164,372	145	97,569	11,093	1,737	28,284	-----	1,885	-----	6,209	1,240	312,534
Michigan.....	12	15,531	1,761	43,230	765	1,821	-----	9,999	-----	-----	208	-----	73,315
Wisconsin.....	15	7,029	-----	4,479	1,714	74	281	3,034	25	13	76	73	16,798
Minnesota.....	23	19,769	6	21,786	280	1,169	⁷ 8,497	-----	-----	⁷ 3,671	74	-----	55,252

Iowa.....	21	30,445	12	707	398	1,247	2,595				1,065	853	37,322
Missouri.....	124	154,860	191	169,052	9,259	3,758	64,462		9,284		4,830	15,144	430,840
Total Middle Western States.....	369	392,006	2,115	336,823	23,509	9,806	104,119	13,033	11,194	13	16,059	17,384	926,061
North Dakota.....	4	1,077		835	99	51	47	147	7		15		2,278
South Dakota.....	6	3,038	4	113	334	202	1,981		31		117	50	4,870
Kansas.....	16	7,825		2,387	261	357	1,266		6	12	44	690	12,848
Montana.....	14	14,974	23	5,979	734	305	5,165		927		1,217	57	29,381
Wyoming.....	2	389	1	72	44	5	91		6		40		648
Colorado.....	15	18,077	27	8,947	1,149	271	79	8,107	706		936	60	38,359
New Mexico.....	1	1,678	1	12	114	34	119			20	56		2,043
Oklahoma.....	2	651		117	139	16	147				1	7	1,078
Total Western States.....	60	47,709	56	13,462	2,874	1,241	7,895	8,264	1,683	41	2,426	864	91,505
Washington.....	6	1,218		2,323	62	746	69			4	6	166	4,594
California.....	34	3,259		7,534	1,421	6	699		40		18	235	13,232
Utah.....	5	10,891	11	602	66	457	265	20	39		12	195	12,468
Total Pacific States.....	45	15,368	11	10,379	1,549	1,209	1,033	20	79	4	36	596	30,284
The Territory of Hawaii (total insular possession).....	11	6,555	671	1,951	373	113	1,834		86		15	1,386	12,984
Total United States and insular possession.....	1,664	5,293,820	5,196	2,748,425	236,762	41,423	440,582	633,392	446,103	30,905	146,362	300,807	10,323,777

¹ Includes savings departments of 13 banks.² Includes checks and cash items.³ Includes savings departments of 76 banks.⁴ Includes branches.⁵ Includes exchanges for clearing house.⁶ Includes "other real estate."⁷ Estimated.⁸ Returns from 2 trust companies included with State commercial banks.⁹ Includes trust business of departmental banks.

NOTE.—Figures for Kansas, May 12, 1924.

TABLE NO. 72.—Abstract of reports of condition of 1,664 loan and trust companies at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

Sates, Territories, etc.	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to all banks	Certified checks and cashier's checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including advances received from War Finance Corporation and certificates of deposits representing money borrowed)	Other liabilities
Maine.....	5,440	4,340	4,172	1,428	497	136,099	-----	505	3,573	726
New Hampshire.....	1,055	1,965	-----	-----	-----	21,197	-----	-----	-----	1,077
Vermont.....	2,666	2,663	2,655	20	157	68,036	-----	168	1,294	110
Massachusetts.....	35,100	38,300	17,475	27,394	7,197	628,593	1,045	1,957	2,725	6,338
Rhode Island.....	9,102	13,452	4,460	1,760	746	210,428	198	-----	-----	6,940
Connecticut.....	15,363	10,695	5,161	1,658	-----	201,253	-----	-----	2,300	966
Total New England States.....	68,726	71,415	33,932	32,260	8,597	1,265,606	1,243	2,630	10,892	16,187
New York.....	201,875	253,044	-----	468,120	-----	3,230,070	-----	5,199	14,071	178,703
New Jersey.....	44,334	33,565	16,152	11,402	3,988	699,796	1,739	2,796	8,212	9,812
Pennsylvania.....	140,016	222,217	49,325	48,256	10,891	1,373,327	13,156	3,884	16,927	46,871
Delaware.....	6,062	3,319	1,919	4,256	190	41,581	597	-----	143	1,349
Maryland.....	15,930	19,257	5,348	8,877	-----	173,975	-----	559	963	3,240
District of Columbia.....	11,400	6,300	2,902	1,350	918	65,465	47	-----	-----	1,149
Total Eastern States.....	419,617	537,702	75,646	542,241	15,487	5,584,214	15,539	12,438	40,316	241,124
West Virginia.....	9,424	5,586	1,892	2,123	353	70,781	-----	1,116	1,927	695
Florida.....	6,250	2,256	1,375	3,897	1,186	64,205	-----	265	470	1,840
Texas.....	11,900	3,358	2,311	4,411	953	64,071	-----	-----	2,572	964
Total Southern States.....	27,574	11,150	5,578	10,431	2,492	199,057	-----	1,381	5,969	3,499
Indiana.....	22,403	9,601	5,836	7,426	1,746	257,104	-----	4,935	2,618	865
Michigan.....	6,630	3,702	-----	37	-----	35,202	-----	-----	1,619	17,575
Wisconsin.....	2,460	1,358	1,215	8	23	11,713	-----	-----	10	11

Minnesota.....	5,935	2,502	2,189	215	922	32,017	588	4,667	6,217
Iowa.....	3,760	1,008	1,130			26,109		² 2,555	2,760
Missouri.....	38,383	23,858	5,936	41,372		⁵ 297,025		5,347	18,019
Total Middle Western States.....	81,491	44,957	20,008	49,058	2,691	659,170	5,523	16,816	46,347
North Dakota.....	400	160	58		2	⁶ 1,640		2	7
South Dakota.....	360	107	107	727	38	3,369			162
Kansas.....	2,150	528	536	766	143	6,031	25	2,662	7
Montana.....	2,200	878	406	2,066	268	23,499		13	51
Wyoming.....	75	35	6	⁴ 1		528		³ 3	
Colorado.....	2,165	1,185	1,047	781	551	32,333	9	228	60
New Mexico.....	250	50	27		4	1,702			10
Oklahoma.....	475	180	56			280			87
Total Western States.....	8,075	3,132	2,243	4,341	1,006	69,382	34	2,908	384
Washington.....	1,459	1,072	103			499		125	1,336
California.....	9,300	1,267	2,343						322
Utah.....	867	303	152			1,108		429	9,599
Total Pacific States.....	11,626	2,642	2,598			1,607		554	11,257
The Territory of Hawaii (total insular possession).....	3,906	1,267	943	17		6,295	76	121	359
Total United States and insular possession.....	621,015	672,265	140,048	638,348	30,273	7,785,331	10,782	22,082	77,576
									319,157

¹ Includes undivided profits and guaranty fund.² Includes rediscounts.³ Includes undivided profits.⁴ Includes all deposits.⁵ Includes cashiers' checks.⁶ Includes due to banks.

TABLE NO. 72.—Abstract of reports of condition of 1,664 loan and trust companies at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....							77,705	6,430				57,701
New Hampshire.....			856	2,592			10,862	1,252	443	1,408	2,631	3,003
Vermont.....							54,601	4,855	1,249	1,101	6,279	2,365
Massachusetts.....	66,521	28,351	65,083	182,066		124,847	31,304	42,509	1,234	11,517	6,269	72,297
Rhode Island.....	13,632	3,121	15,474	48,615		31,607		43,788	3,143	15,537	20,791	18,446
Connecticut.....							33,333	7,652				106,737
Total New England States.....	80,153	31,472	81,413	233,273		156,454	267,805	106,463	6,069	29,563	35,970	260,549
New York.....						160,156	2,032,069					922,638
New Jersey.....	95,120	20,489	23,225	190,191	912	116,581	15,684	59,586	33,529	73,107	25,813	60,036
Pennsylvania.....	322,909	87,060	88,148	236,516	5,771	208,334		128,015	24,868	134,537	96,937	253,322
Delaware.....	11,856	1,544	4,252	10,673	1,381	4,630		2,050	469	3,099	2,499	3,678
Maryland.....	44,978	7,792	19,862	33,564		5,758	10,352	13,203	8,450	10,138	6,813	21,923
District of Columbia.....	18,957	1,833	2,609	6,161	4	19,246	115	5,954	1,295	3,783	2,569	6,825
Total Eastern States.....	493,820	119,624	138,096	477,105	8,068	514,705	2,058,220	205,808	68,620	224,664	137,631	1,270,422
West Virginia.....							65,509	2,694				10,011
Florida.....							47,464					11,516
Texas.....	2,835	1,809	27,555	12,955	2,835	4,863	6,089	6,437	767	465	133	3,028
Total Southern States.....	2,835	1,809	27,555	12,955	2,835	4,863	119,122	9,131	767	465	133	24,555
Indiana.....						164,372		11,909				85,660
Michigan.....						15,531						43,230
Wisconsin.....						7,029		667				3,812
Minnesota.....						19,769		4,919				16,867

Iowa.....							30,445	638				69
Missouri.....							154,860					169,052
Total Middle Western States.....							392,006	18,133				318,690
North Dakota.....	270						807	24				811
South Dakota.....							3,038					113
Kansas.....							7,825	489				1,898
Montana.....	3,410	2,099	4,414	3,278		1,773		1,899				4,080
Wyoming.....							389					72
Colorado.....							18,077	4,663				4,284
New Mexico.....	225	29	725	166	52	481		6				6
Oklahoma.....	67		27	4	162	356	35	26	33			58
Total Western States.....	3,972	2,128	5,166	3,448	214	2,610	30,171	7,107	33			11,322
Washington.....							1,218					2,323
California.....							3,259	2,374				5,180
Utah.....		1	132	53	116	10,589		149	20	20		307
Total Pacific States.....		1	132	53	116	10,589	4,477	2,523	26	20		7,810
The Territory of Hawaii (total insular possession).....	2,708	102	204	70		3,403	8	409	149	60	75	1,258
Total United States and insular possession.....	583,498	155,136	252,626	726,904	11,233	692,624	2,871,809	349,574	75,664	254,772	173,809	1,894,606

TABLE NO. 72.—Abstract of reports of condition of 1,664 loan and trust companies at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Cash					Demand Deposits			Time Deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department	Time certificates of deposit	Postal savings deposits	
Maine.....					2,983	36,519	1,589	140	78,547	880		18,424
New Hampshire.....					356	3,901			17,296			
Vermont.....					775	9,526		49	57,960			501
Massachusetts.....					12,565	556,600	9,065	589	4,827	18,353		39,159
Rhode Island.....	549	314	5,680	53		83,025	15,619	24	111,277		483	
Connecticut.....					4,858	112,485		311	88,457			
Total New England States.....	549	314	5,680	53	21,537	802,056	26,273	1,113	358,364	10,233	483	58,084
New York.....			29,552		6,129							3,230,070
New Jersey.....	679	770	12,654	183	89	319,638	7,050	1,146	365,858	4,563	1,055	486
Pennsylvania.....	2,422	1,937	32,184	321		772,898	8,420	2,796	523,914	61,735	3,564	
Delaware.....	48	52	991	12		27,846	7	130	13,293	241	64	
Maryland.....	74	189	1,854			116,132		271	54,244			3,328
District of Columbia.....	38	153	1,464			39,735	269	60	22,647	1,203	61	1,490
Total Eastern States.....	3,261	3,001	78,699	516	6,168	1,276,249	15,746	4,403	979,956	67,742	4,744	3,235,374
West Virginia.....					2,058	35,575	518	194	25,914	7,611		969
Florida.....					2,137	41,261		155	18,584			4,205
Texas.....	1,011	625	1,395	63	759	44,184	327		11,206	7,385		969
Total Southern States.....	1,011	625	1,395	63	4,954	121,020	845	349	55,704	14,996		6,143
Indiana.....					6,209	76,760	33,942	200	80,225	5,455		60,522
Michigan.....					208							35,202
Wisconsin.....	12	5	58	1				3	3,388	4,964		3,353
Minnesota.....					3,671	10,223	45	5	10,753	4,004		6,887
Iowa.....					1,065							26,109
Missouri.....					4,830	189,115	4,811		72,686	30,413		
Total Middle Western States.....	12	5	58	1	15,983	276,098	38,798	208	167,052	44,836		132,178

North Dakota.....	1	1	13			322	242		492	578		6
South Dakota.....				117		1,317	21		1,130	901		
Kansas.....	5	16	23			1,724	1,323			2,984		
Montana.....	38		1,088		91	12,730	241		7,413	2,170	945	
Wyoming.....				40		366				162		
Colorado.....	157		690	89		14,005	227	27	16,100	1,173	48	753
New Mexico.....	3	1	52			673	59		667	242		61
Oklahoma.....				1			8					272
Total Western States.....	204	18	1,866	338		31,137	2,121	27	25,802	8,210	993	1,092
Washington.....				6				5	494			
California.....	1			17								
Utah.....	7		5						609	118		381
Total Pacific States.....	8		5	23				5	1,103	118		381
The Territory of Hawaii (total insular possession).....		1	7	7		824	5	3	2,154	1		3,308
Total United States and insular possession.....	5,045	3,964	87,710	633	49,010	2,507,384	83,788	6,108	1,590,135	155,136	6,220	3,436,560

¹ Includes minor coin.² Includes cashier's checks.³ Includes postal savings deposits.⁴ Includes savings deposits.

TABLE No. 73.—Abstract of reports of condition of 990 stock savings banks at close of business June 30, 1924

[In thousands of dollars]

States	Number of banks	Resources										Aggregate resources and liabilities	
		Loans and discounts (including rediscounts)	Over-drafts	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand		Other resources
New Hampshire.....	11	9,017		9,463	1,147		452			29	69	19,177	
New Jersey.....	1	8,675		14,695	405	4	521		9	28	255	24,592	
Pennsylvania.....	1	1,901		448	46			176	1	4	20	2,596	
District of Columbia.....	25	22,718	19	6,027	2,243	113	1,754		124	323	917	34,624	
Total Eastern States.....	27	33,294	19	21,170	2,694	117	2,275	176	134	327	965	61,812	
Florida.....	2	969		263	22	10	165		3	24	3	1,479	
Michigan.....	4	405		10,958	355	9	230	1,844	11	45	107	79	14,043
Minnesota.....	2	8,192		2,877	174	226	731		76	382	9	12,667	
Iowa.....	855	364,294	387	14,251	12,612	7,511	47,373			10,599	288	457,315	
Total Middle Western States.....	861	372,891	387	28,086	13,141	7,746	48,334	1,844	87	45	11,088	376	484,025
Wyoming.....	2	1,209		5		29	242		3		2		1,490
New Mexico.....	1	186		41	3	20	60			7	19	5	331
Total Western States.....	3	1,395		46	3	49	292		3	7	21	5	1,821
Oregon.....	9	6,381	40	2,704	524	163	33	1,570	36	26	290	35	11,802
California.....	69	860,910		298,058	37,542	8,247	52,804	23,485	8,649	4,343	16,460	3,040	1,313,538
Utah.....	3	12,919		6,598	484	575	1,853	179	9		124	2	22,743
Arizona.....	5	4,334		835	53	169	1,433		2	8	112	41	6,987
Total Pacific States.....	86	884,544	40	308,195	38,603	9,154	56,123	25,234	8,696	4,377	16,986	3,118	1,355,070
Total United States.....	990	1,302,110	446	367,243	54,610	17,076	107,641	27,254	8,923	4,756	29,113	4,212	1,928,384

States	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less ex- penses and taxes paid)	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills redis- counted	Bills payable (including advances received from War Finance Corporation and certificates of deposit represent- ing money borrowed)	Other liabilities
New Hampshire.....	1,388	862				16,922				5
New Jersey.....	1,000	1,634				21,958				
Pennsylvania.....	10	400	100			2,086				
District of Columbia.....	2,426	1,196	471	142	146	29,505		16	576	146
Total Eastern States.....	3,436	3,230	571	142	146	53,549		16	576	146
Florida.....	50	28	42			1,333			18	8
Michigan.....	880	372	135			12,577				79
Minnesota.....	600	350	155	93	105	11,364				
Iowa.....	32,103	15,075	6,917			386,787			14,375	2,058
Total Middle Western States.....	33,583	15,797	7,207	93	105	410,728			14,375	2,137
Wyoming.....	125	35	59			1,271				
New Mexico.....	50	15	4		7	255				
Total Western States.....	175	50	63		7	1,526				
Oregon.....	1,608	339	379	201	172	8,982		33	62	26
California.....	44,067	22,782	10,115	402		1,228,356	4,310		92	3,414
Utah.....	1,750	900	477	119	368	19,129				
Arizona.....	330	342	189		28	6,084				14
Total Pacific States.....	47,755	24,363	11,160	722	568	1,262,551	4,310	33	154	3,454
Total United States.....	86,387	44,330	19,043	957	826	1,746,609	4,310	49	15,123	5,750

¹ Includes all real estate.² Includes checks and cash items.³ Estimated.⁴ Includes trust companies.⁵ Includes savings business of departmental banks.⁶ Includes rediscounts.

TABLE NO. 73.—Abstract of reports of condition of 990 stock savings banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public-service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
New Hampshire.....			605	556			7, 856	2, 024	576	991	3, 156	2, 716
New Jersey.....	2, 201		207			6, 267		246	3, 128	8, 729	803	1, 789
Pennsylvania.....			4			1, 897		204	229			15
District of Columbia.....	3, 848	671	1, 838	9, 912	46	6, 323	80	722	99	1, 238	1, 053	2, 915
Total Eastern States.....	6, 049	671	2, 049	9, 912	46	14, 487	80	1, 172	3, 456	9, 967	1, 856	4, 719
Florida.....							969					283
Michigan.....							405					10, 958
Minnesota.....						8, 192		333				2, 544
Iowa.....						364, 294		13, 942				309
Total Middle Western States.....							372, 891	14, 275				13, 811
Wyoming.....							1, 209					5
New Mexico.....		1	57	83	8	37		40				1
Total Western States.....		1	57	83	8	37	1, 209	40				6
Oregon.....							6, 381	595				2, 109
California.....							860, 910	119, 649				178, 409
Utah.....	3, 385	570	932	266	2, 108	5, 658		1, 033	1, 389	355	341	3, 480
Arizona.....	147	165	647	582	1, 144	1, 647	2	296	85	10	378	66
Total Pacific States.....	3, 532	735	1, 579	848	3, 252	7, 305	867, 293	121, 573	1, 474	365	719	184, 064
Total United States.....	9, 581	1, 407	4, 290	11, 399	3, 306	21, 829	1, 250, 298	139, 084	5, 506	11, 323	5, 731	205, 599

States	Cash					Demand deposits			Time deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department	Time certificates of deposit	Postal savings deposits	
New Hampshire.....					29				16,922			
New Jersey.....	2		26			68			21,546	225		119
Pennsylvania.....	3	1	15	1					2,086			
District of Columbia.....	19	1 60	838			11,211	155	52	15,292	1,498		1,297
Total Eastern States.....	24	61	879	1		11,279	155	52	38,924	1,723		1,416
Florida.....					24	51			1,193			89
Michigan.....					107				12,577			
Minnesota.....					382	1,326			9,253	785		
Iowa.....					10,599				2 146,979			239,808
Total Middle Western States.....					11,088	1,326			168,809	785		239,808
Wyoming.....					2				1,271			
New Mexico.....		1	18			104			106	17	20	8
Total Western States.....		1	18		2	104			1,377	17	20	8
Oregon.....					290	2,632	512	23	4,946	869		
California.....	3,136				13,324				1,155,490			72,866
Utah.....	56	3	64	1				3	18,373	387	166	
Arizona.....	12	7	92			432	50		5,268	322		12
Total Pacific States.....	3,204	10	156	2	13,614	3,064	562	26	1,184,277	1,578	166	72,878
Total United States.....	3,228	72	1,053	3	24,757	15,824	717	78	1,411,502	4,103	186	314,199

¹ Includes minor coin.² Estimated.

TABLE No. 74.—Abstract of reports of condition of 613 mutual savings banks at close of business June 30, 1924

[In thousands of dollars]

States	Resources										
	Number of banks	Loans and discounts (including rediscounts)	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources and liabilities
Maine.....	37	27,843	87,670	39	819	1,581			294	43	118,289
New Hampshire.....	42	61,043	84,297	1,057		1,802			355	6	148,560
Vermont.....	19	58,390	23,532	516	314	2,429	52		338	2,394	87,965
Massachusetts.....	196	980,870	616,113	13,561	201	31,397			3,805	80	1,646,027
Rhode Island.....	14	60,370	84,093	960	73	4,749			809	3	151,057
Connecticut.....	78	257,446	251,241	3,573	636				11,891	616	525,403
Total New England States.....	386	1,445,962	1,146,946	19,706	2,043	41,958	52		17,492	3,142	2,677,301
New York.....	148	1,993,468	1,415,939	36,642	2,049	125,787			16,020	42,902	3,632,807
New Jersey.....	27	99,500	110,752	2,317	115	5,281	275	66	945	1,820	227,071
Pennsylvania.....	9	63,241	284,071	2,295	300	17,243	215	69	1,508	206	369,208
Delaware.....	2	8,046	14,504	642	350	729	4		20	2	24,802
Maryland.....	17	48,788	104,087	1,452	301	4,796			555	290	160,269
Total Eastern States.....	203	2,213,043	1,935,353	43,353	3,175	153,836	494	135	19,048	45,220	4,413,657
Ohio.....	3	32,915	35,532	1,327		6,304	130	247	1,538	568	78,561
Indiana.....	5	14,918	3,743	122	31	1,958		54	206		21,032
Wisconsin.....	6	2,612	2,396	42		507	3	9	64	1	5,634
Minnesota.....	7	6,723	48,162	238	68	1,597	107		832		57,727
Total Middle Western States.....	21	57,168	89,833	1,729	99	10,366	240	310	2,640	569	162,954
Washington.....	2	20,251	8,008	471	6	375			307	518	29,936
California.....	1	39,322	37,403	1,062	158	2,012	1	40	810		80,808
Total Pacific States.....	3	59,573	45,411	1,533	164	2,387	1	40	1,117	518	110,744
Total United States.....	613	3,775,746	3,217,543	66,321	5,481	208,547	787	485	40,297	49,449	7,364,656

States	Liabilities						
	Surplus	Undivided profits (less expenses and taxes paid)	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	Bills payable (including advances received from War Finance Corporation and certifi- cates of deposit representing money borrowed)	Other liabilities
Maine.....	10,683				107,470		136
New Hampshire.....	⁵ 12,535				135,665		360
Vermont.....	6,450	2,751			78,758		1
Massachusetts.....	71,057	63,706		5	1,500,775	35	1,454
Rhode Island.....	6,128	4,546			140,305		78
Connecticut.....	24,313	18,761			480,728	178	1,423
Total New England States.....	131,166	89,764		5	2,452,701	213	3,452
New York.....	352,600				3,273,854		⁶ 6,353
New Jersey.....	19,794			12	206,405	10	850
Pennsylvania.....	23,175	7,162			337,588		1,283
Delaware.....	2,771	477			21,054		
Maryland.....	⁸ 13,402				146,785	25	57
Total Eastern States.....	411,742	7,639		12	3,985,686	35	8,543
Ohio.....	5,370	682			71,891		118
Indiana.....	2,380	449	131		18,072		
Wisconsin.....	267	133			5,234		
Minnesota.....	1,256	1,099		1	55,363		8
Total Middle Western States.....	9,773	2,363	131	1	150,560		126
Washington.....	542	88			29,054		252
California.....	5,563				75,245		
Total Pacific States.....	6,105	88			104,299		252
Total United States.....	558,786	99,854	131	18	6,693,246	248	12,373

¹ Includes all real estate.² Includes checks and cash items.³ Includes branches.⁴ Estimated.⁵ Includes guarantee fund.⁶ Includes Christmas club deposits.

TABLE NO. 74.—Abstract of reports of condition of 613 mutual savings banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States	Loans and discounts						Investments				
	On demand, secured by col- lateral other than real estate	On time, secured, by col- lateral other than real estate	On time, not secured by col- lateral	Secured by farm lands	Secured by other real estate	Not classi- fied	United States Govern- ment securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corpora- tions (in- cluding street and interurban railway bonds)	Other bonds, stocks warrants, etc.
Maine.....						27,843	26,863	3,913	19,305	25,900	11,689
New Hampshire.....		5,552	6,110			49,381	19,712	5,197	20,025	21,890	17,473
Vermont.....						58,390	7,450	2,045	914	9,894	3,229
Massachusetts.....						980,870	306,009		211,669	81,761	16,671
Rhode Island.....		6,179	8,916		45,275	13,381	5,888		20,394	35,074	9,356
Connecticut.....						257,446	51,884	32,761	106,518	14,349	45,729
Total New England States.....		11,731	15,026		45,275	1,373,930	425,299	49,804	378,825	188,871	104,147
New York.....			2,341		1,980,665	10,462	568,060	448,116	398,669		1,094
New Jersey.....	593	95		156	98,537	119	26,665	36,883	50,321		2,883
Pennsylvania.....	2,046	200		388	60,607		101,086	49,889	126,750	5,331	1,015
Delaware.....	466	58			7,522		1,124	3,400	6,005	3,404	571
Maryland.....	2,312	189				46,287	22,705	9,659	48,283	16,466	6,974
Total Eastern States.....	5,417	542	2,341	544	2,147,331	56,868	719,640	547,947	630,025	25,201	12,537
Ohio.....						32,915	2,771	13,851			18,910
Indiana.....						14,918	2,036				1,707
Wisconsin.....						2,612	582				1,814
Minnesota.....						6,723	6,723				41,439
Total Middle Western States.....						57,168	12,112	13,851			63,870
Washington.....						20,251					8,008
California.....						39,322	10,404				26,999
Total Pacific States.....						59,573	10,404				35,007
Total United States.....	5,417	12,273	17,367	544	2,192,606	1,547,539	1,167,455	611,602	1,008,853	214,072	215,561

States	Cash					Demand deposits	Time deposits		Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Savings deposits or deposits in interest or savings department	Time certificates of deposit	
Maine.....					294		107, 470		
New Hampshire.....					355		135, 065		
Vermont.....					338	208	78, 524		26
Massachusetts.....	141				3, 064		1, 509, 775		
Rhode Island.....	106	9	662	1	81		140, 305		
Connecticut.....					11, 891		480, 728		
Total New England States.....	247	9	662	1	16, 573	208	2, 452, 467		26
New York.....					16, 020		3, 273, 854		
New Jersey.....	68	10	804	2	1	873	205, 098		434
Pennsylvania.....	250	17	1, 238	3		4, 947	332, 641		
Delaware.....			20				21, 054		
Maryland.....	16	21	433	6	79		146, 785		
Total Eastern States.....	334	48	2, 555	11	16, 100	5, 820	3, 979, 432		434
Ohio.....	251	10	1, 275	2			71, 506	385	
Indiana.....					206	392	17, 680		
Wisconsin.....	8	2	54				5, 234		
Minnesota.....					832		55, 349	14	
Total Middle Western States.....	259	12	1, 329	2	1, 038	392	149, 769	399	
Washington.....					307		29, 054		
California.....	404	8	398				75, 245		
Total Pacific States.....	404	8	398		307		104, 299		
Total United States.....	1, 244	77	4, 944	14	34, 018	6, 420	6, 685, 967	399	460

TABLE NO. 75.—Abstract of reports of condition of 560 private banks at close of business June 30, 1924

[In thousands of dollars]

States	Number of banks	Resources										Aggregate resources and liabilities	
		Loans and discounts (including re-discounts)	Over-drafts	Investments (including premium on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agent	Checks and other cash items	Ex-changes for clearing house	Cash on hand		Other resources
New York.....	87	6,859	3	20,391	¹ 1,617	---	8,270	---	148	---	720	1,034	39,042
New Jersey.....	16	757	---	1,812	253	721	977	---	9	---	104	124	4,757
Pennsylvania.....	79	1,240	---	1,487	725	1,385	822	48	25	2	142	297	6,173
Total Eastern States.....	182	8,856	3	23,690	2,595	2,106	10,069	48	182	2	966	1,455	49,972
Texas.....	18	2,120	110	67	214	113	444	---	---	---	145	35	3,248
Arkansas.....	3	271	6	15	6	7	27	---	---	---	8	---	340
Total Southern States.....	21	2,391	116	82	220	120	471	---	---	---	153	35	3,588
Ohio.....	82	18,219	32	3,039	593	422	40	3,416	15	129	785	68	26,758
Indiana.....	134	18,232	53	2,201	529	255	3,661	---	79	---	691	17	25,718
Michigan.....	52	6,403	20	972	267	229	639	50	84	3	213	131	9,011
Iowa ²	76	17,066	199	1,403	422	1,176	2,116	24	45	21	472	215	23,759
Missouri.....	2	216	4	---	10	---	15	---	---	---	5	---	250
Total Middle Western States.....	346	60,736	308	7,615	1,821	2,082	6,471	3,490	223	153	2,166	431	85,496
South Dakota.....	4	1,038	2	6	56	45	³ 287	---	⁴ 4	---	³ 34	24	1,496
Kansas.....	2	217	---	42	8	---	94	---	---	---	18	---	379
Montana.....	2	2,110	98	3,603	69	296	3,029	---	32	---	514	---	9,751
Wyoming.....	1	54	---	6	6	---	17	---	---	---	3	11	97
Colorado.....	2	114	1	7	2	3	---	23	---	---	14	---	164
Total Western States.....	11	3,533	101	3,664	141	344	3,427	23	36	---	583	35	11,887
Total United States.....	560	75,516	528	35,051	4,777	4,652	20,438	3,561	441	155	3,868	1,956	150,943

States	Liabilities.									
	Capital stock paid in	Surplus	Undivided profits (less ex-penses and taxes paid)	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States de-posit	Notes and bills redis-counted	Bills pay-able (in-cluding ad-vances re-ceived from War Fi-nance Cor-poration and certi-ficates of deposit re-presenting money borrowed)	Other li-abilities
New York.....	1,756	5 4,283		800		6 30,159		17	341	1,686
New Jersey.....		1,244		67	10	2,865			28	543
Pennsylvania.....	7 2,613			202	3	2,712	2	2	89	550
Total Eastern States.....	4,369	5,527		1,069	13	35,736	2	19	458	2,779
Texas.....	526	182	63	20	15	2,236			184	22
Arkansas.....	25	40	7			190			78	
Total Southern States.....	551	222	70	20	15	2,426			262	22
Ohio.....	1,604	966	676	126	60	22,274		200	783	69
Indiana.....	1,928	876	296	36	37	21,601		197	730	17
Michigan.....	703	199	119	39	23	7,601		40	217	70
Iowa.....	1,561	645	215	62	17	19,673		438	483	665
Missouri.....	20	25	5			159			40	1
Total Middle Western States.....	5,816	2,711	1,311	263	137	71,308		875	2,253	822
South Dakota.....	45	87	24	7	6	1,326				1
Kansas.....	25	42	4			308				
Montana.....	330		50	123	17	9,231				
Wyoming.....	10		13			71			8 3	
Colorado.....	25	25	1			113				
Total Western States.....	435	154	92	130	23	11,049			3	1
Total United States.....	11,171	8,614	1,473	1,482	188	120,519	2	894	2,976	3,621

¹ Includes other real estate.³ Estimated.⁵ Includes undivided profits.⁷ Includes surplus and undivided profits.² Not under State supervision.⁴ Includes exchanges for clearing house.⁶ Includes all deposits.⁸ Includes rediscounts.

NOTE.—Figures for Kansas, May 12, 1924.

TABLE NO. 75.—Abstract of reports of condition of 560 private banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm lands	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
New York.....						1,675	5,184	9,457			10,934	
New Jersey.....	94	25	22	31		581	4	179	459	212	19	943
Pennsylvania.....	256	50	207	219	116	383		527	64	254	104	541
Total Eastern States.....	350	84	229	250	116	2,639	5,188	10,163	523	463	11,057	1,484
Texas.....	15	8	604	340	23	206	924	44	19			4
Arkansas.....	237					34		6	9			
Total Southern States.....	252	8	604	340	23	240	924	50	28			4
Ohio.....							18,219	796	791			1,452
Indiana.....							18,232	612				1,559
Michigan.....	132	445	984	1,838	1,225	492	1,287	88	52	4	261	567
Iowa.....	348	764	1,285	4,324	2,716	298	7,931	643	15		89	656
Missouri.....							216					
Total Middle Western States.....	480	1,209	2,269	6,162	3,941	790	45,885	2,169	858	4	350	4,234
South Dakota.....							1,038					6
Kansas.....							217	42				
Montana.....	9	5	2,074	22				1,537				2,066
Wyoming.....							54					6
Colorado.....							114	5				2
Total Western States.....	9	5	2,074	22			1,423	1,584				2,080
Total United States.....	1,091	1,306	5,176	6,774	4,080	3,669	53,420	13,966	1,409	467	11,407	7,802

States	Cash					Demand deposits			Time deposits		Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department	Time certificates of deposits	
New York.....			593		127						30, 159
New Jersey.....	3	2	94		5	1, 341	281		1, 241	2	
Pennsylvania.....	8	4	129	1		655	35		2, 014	8	
Total Eastern States.....	11	6	816	1	132	1, 996	316		3, 255	10	30, 159
Texas.....	7	14	73	1	50	1, 581				89	566
Arkansas.....	1	3	4			134				56	
Total Southern States.....	8	17	77	1	50	1, 715				145	566
Ohio.....	104	60	606	15		11, 398	2, 215	1	2, 900	5, 760	
Indiana.....					691	13, 058	6, 541	4	1, 849		149
Michigan.....	5	15	136	5	52	1, 621	1, 497	2	2, 721	680	1, 080
Iowa.....	20	39	171	5	237	6, 539	1, 034	1	1, 403	9, 557	1, 139
Missouri.....					5	101				58	
Total Middle Western States.....	129	114	913	25	985	32, 717	11, 287	8	8, 873	16, 055	2, 368
South Dakota.....					34	479			8	839	
Kansas.....	1	12	15			238	4			66	
Montana.....	77		407		30	5, 244	29		52	3, 906	
Wyoming.....					3	38	9			24	
Colorado.....	1		10		3	89	8			16	
Total Western States.....	79	2	432		70	6, 088	50		60	4, 851	
Total United States.....	227	139	2, 238	27	1, 237	42, 516	11, 653	8	12, 188	21, 061	33, 093

¹ Includes minor coin.² Includes savings deposits.

TABLE NO. 76.—Abstract of reports of condition of 21,263 State (commercial), savings, private banks, and loan and trust companies at close of business June 30, 1924

[Amounts in thousands of dollars]

States, Territories, etc.	Resources												Aggregate resources and liabilities
	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture, and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	
Maine.....	91	105,548	72	151,801	2,261	1,316	10,273	-----	-----	-----	3,277	521	275,069
New Hampshire.....	68	84,370	34	102,497	1,457	20	3,764	-----	66	-----	740	83	193,031
Vermont.....	59	112,991	22	39,361	1,366	721	6,297	-----	230	-----	1,113	3,633	165,734
Massachusetts.....	291	1,479,042	254	749,936	29,072	639	53,212	59,922	16,780	-----	16,370	6,924	2,412,151
Rhode Island.....	28	176,069	19	187,027	4,643	124	6,124	15,705	358	1,662	7,610	4,129	403,470
Connecticut.....	160	363,995	138	370,036	10,275	1,349	15,455	1,704	13,365	-----	17,292	1,572	785,181
Total New England States.....	697	2,322,015	539	1,600,658	49,071	4,169	95,125	77,331	20,799	1,662	46,402	16,862	4,234,633
New York.....	597	5,038,799	1,237	2,731,111	137,115	2,049	270,061	526,636	1,609,813	-----	93,931	321,272	9,732,024
New Jersey.....	233	613,121	83	409,318	25,214	3,256	51,607	25,666	3,207	5,766	17,346	10,962	1,165,546
Pennsylvania.....	786	1,240,414	474	1,097,027	53,093	24,083	92,978	128,483	3,959	19,860	48,942	30,549	2,769,892
Delaware.....	43	48,980	68	36,849	2,931	698	4,019	4,104	118	377	1,352	1,138	100,634
Maryland.....	165	245,794	112	194,776	10,572	2,310	13,029	26,579	1,301	4,603	5,279	3,846	508,201
District of Columbia.....	32	71,643	52	26,453	10,619	539	9,081	215	869	1,287	2,472	925	124,155
Total Eastern States.....	1,856	7,258,751	2,026	4,495,534	269,544	32,935	440,775	711,683	619,297	31,893	169,322	308,692	14,400,422
Virginia.....	341	173,514	163	16,608	7,425	1,867	16,751	-----	1,686	-----	4,122	13,409	235,605
West Virginia.....	225	171,730	401	25,737	8,804	1,474	22,378	-----	210	1,545	5,333	997	238,609
North Carolina.....	535	210,071	500	17,563	9,198	2,269	30,911	-----	417	2,561	6,383	746	280,619
South Carolina.....	330	110,870	1,004	11,494	3,567	2,762	15,009	-----	800	383	2,322	1,889	150,109
Georgia.....	562	197,802	339	15,799	9,933	5,311	22,714	7,301	532	2,594	4,594	3,778	270,697
Florida.....	245	106,921	131	21,937	5,942	1,425	34,134	-----	1,680	-----	5,078	1,799	179,047
Alabama.....	257	98,550	102	9,916	3,856	2,033	18,023	-----	-----	1,542	4,361	849	139,232
Mississippi.....	322	102,851	1,542	21,849	2,981	1,379	22,249	-----	33	561	3,089	2,852	159,386
Louisiana.....	218	236,658	1,193	34,277	15,065	3,822	42,062	8,521	1,906	6,828	6,203	854	357,389
Texas.....	960	220,948	869	24,578	11,287	6,857	45,677	-----	-----	-----	14,516	9,744	334,476
Arkansas.....	397	114,951	517	8,874	5,204	2,878	20,917	2,799	315	1,058	3,562	872	161,947
Kentucky.....	474	177,947	581	36,991	6,042	1,058	27,839	-----	432	1,494	5,900	1,116	259,700
Tennessee.....	461	180,427	646	19,238	8,450	2,953	34,904	-----	4,476	-----	5,045	11,584	267,723
Total Southern States.....	5,327	2,103,240	7,988	264,921	97,754	36,088	353,568	18,621	12,496	18,566	70,568	50,789	3,034,539

Ohio.....	748	1,142,878	520	345,984	58,524	14,169	53,109	115,826	1,920	21,450	33,387	45,378	1,833,145
Indiana.....	860	373,689	576	140,604	20,543	4,046	62,746	3,984	54	14,038	1,686	1,686	621,936
Illinois.....	1,404	1,364,951	1,132	489,265	50,456	6,659	232,280	70,000	8,020	69,119	42,093	16,873	2,350,848
Michigan.....	649	396,058	2,107	620,561	33,575	6,160	3,008	119,918	8,677	13,700	23,583	21,181	1,248,528
Wisconsin.....	838	346,390	429	101,630	12,976	2,971	3,726	56,857	543	3,466	10,666	813	540,567
Minnesota.....	1,088	303,408	616	107,946	11,290	10,988	540,116	1,224	2,333	5	20,156	1,453	499,530
Iowa.....	1,345	601,345	877	23,193	19,816	14,526	74,565	24	45	21	17,007	1,562	752,981
Missouri.....	1,478	486,422	993	239,701	21,416	8,878	121,470	14,266	14,266		16,474	23,505	933,125
Total Middle Western States.....	8,410	5,015,141	7,250	2,068,884	228,596	68,397	591,020	363,949	39,788	107,810	177,404	112,451	8,780,690
North Dakota.....	522	74,543	137	4,569	3,232	5,074	337	6,609	345		1,347	819	97,012
South Dakota.....	437	97,467	486	2,703	3,972	6,107	520,009		1,776		2,375	3,779	137,694
Nebraska.....	925	213,611	1,105	12,096	7,248	7,914	541,315		109		10,098	544	204,074
Kansas.....	1,033	198,901	658	20,090	7,868	4,780	34,883		342	1,266	6,551	1,615	276,954
Montana.....	155	38,410	205	11,772	2,124	2,042	12,139		1,091		2,724	701	71,208
Wyoming.....	79	17,934	83	1,432	754	453	3,893		255		926	391	26,121
Colorado.....	201	48,344	98	14,801	2,678	1,091	244	14,299	1,177		2,751	610	86,093
New Mexico.....	43	8,289	22	884	408	335	1,270	3	12	66	442	164	11,895
Oklahoma.....	387	47,309	214	9,925	2,124	1,228	11,575	391	205	339	2,153	71	75,624
Total Western States.....	3,782	744,828	3,008	78,272	30,408	29,024	125,695	21,302	4,402	1,671	29,367	8,698	1,076,675
Washington.....	269	115,736	67	47,801	6,434	2,010	17,323	2,356	381	1,222	4,233	1,876	199,442
Oregon.....	180	72,465	184	25,015	3,455	1,184	6,223	11,235	456	1,116	4,072	3,084	128,489
California.....	410	1,390,458	1,725	447,155	69,172	9,715	126,255	61,027	27,558	25,748	40,134	30,371	2,229,318
Idaho.....	107	19,901	33	5,894	1,152	1,097	5,196	474	206		1,216	172	35,341
Utah.....	96	66,482	279	16,803	2,038	2,279	10,404	2,160	498	664	1,322	549	103,478
Nevada.....	23	14,950	57	2,672	651	300	3,233		53	43	1,018	234	23,211
Arizona.....	44	31,706	40	6,937	1,199	1,098	8,078		77	276	2,388	828	52,627
Total Pacific States.....	1,129	1,711,698	2,385	552,277	84,101	17,683	176,712	77,252	29,232	29,069	54,383	37,114	2,771,906
Alaska.....	14	3,304	12	2,089	226	155	1,203		38		739		7,766
The Territory of Hawaii.....	20	40,355	1,124	13,789	1,237	458	10,250		918		3,541	5,317	76,989
Porto Rico.....	17	32,889	233	4,282	1,012	322	5,497		2,040	1,083	3,929	981	52,268
Philippines.....	3 11	80,939	21,694	5,711	1,151	567	10,317		417	39	10,686	11,359	142,880
Total Alaska and insular possessions.....	62	157,487	23,063	25,871	3,626	1,502	27,267		3,413	1,122	18,895	17,657	279,963
Total United States and insular possessions.....	21,263	19,313,160	46,259	9,086,417	763,103	189,798	1,810,162	1,270,138	729,397	191,793	566,281	612,263	34,578,771

¹ Includes exchanges for clearing house.² Includes lawful reserve with Federal reserve banks.³ Includes business of branches.⁴ Includes lawful reserve, checks, and other cash items, and exchanges for clearing house.⁵ Estimated.

NOTE.—Figures for Nebraska, July 21, 1924; Kansas, May 12, 1924; Philippines, June 30, 1923.

TABLE NO. 76.—Abstract of reports of condition of 21,263 State (commercial), savings, private banks, and loan and trust companies at close of business June 30, 1924
[In thousands of dollars]

States, Territories, etc.	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
Maine.....	5,440	15,023	4,172	1,428	497	243,569	-----	505	3,573	862
New Hampshire.....	2,443	15,362	-----	-----	-----	173,784	-----	-----	-----	1,442
Vermont.....	2,666	9,113	5,406	20	162	146,794	-----	168	1,294	111
Massachusetts.....	35,100	109,357	81,181	27,394	7,197	2,138,368	1,045	1,957	2,760	7,792
Rhode Island.....	9,372	19,800	9,096	1,943	773	355,266	198	-----	-----	7,022
Connecticut.....	15,813	35,933	24,648	2,359	452	699,939	-----	-----	1 3,478	2,559
Total New England States.....	70,834	204,588	124,503	33,144	9,081	3,757,720	1,243	2,630	11,105	19,788
New York.....	273,329	2 696,721	-----	522,197	-----	27,975,004	-----	6,602	24,815	233,356
New Jersey.....	49,234	59,450	17,907	11,637	4,420	996,355	2,009	2,850	9,876	11,608
Pennsylvania.....	169,833	275,291	68,122	53,669	12,409	2,097,897	13,260	4,793	21,645	52,943
Delaware.....	6,939	6,794	3,222	4,334	217	76,964	597	-----	193	1,374
Maryland.....	22,055	38,807	7,454	9,318	-----	423,369	-----	795	2,823	3,580
District of Columbia.....	13,826	7,496	3,373	1,492	1,064	94,970	47	16	576	1,295
Total Eastern States.....	535,216	1,084,559	99,978	602,947	18,110	11,664,559	15,913	15,056	59,928	304,156
Virginia.....	27,916	15,285	6,026	6,728	2,276	150,293	-----	4,998	8,744	13,339
West Virginia.....	20,339	13,806	4,595	4,500	1,087	185,525	-----	2,044	5,023	1,690
North Carolina.....	23,854	11,562	5,261	10,837	3,207	200,839	-----	5,809	17,647	1,603
South Carolina.....	15,226	7,286	2,801	1,893	486	110,159	-----	2,166	7,194	2,898
Georgia.....	31,500	15,801	7,939	11,841	843	169,309	-----	12,530	16,548	4,386
Florida.....	13,323	4,516	2,469	5,755	2,499	146,455	-----	435	1,103	2,492
Alabama.....	13,390	6,664	3,651	-----	-----	107,699	-----	1,509	5,532	787
Mississippi.....	12,125	6,052	-----	3,132	393	120,054	-----	2,440	8,197	4,838
Louisiana.....	23,040	13,129	6,648	28,578	2,046	262,245	-----	3,636	8,034	10,033

Texas.....	43,152	12,896	6,228	9,900	2,630	241,038			13,165	5,377
Arkansas.....	16,646	6,302	2,823	7,910	1,030	114,228		2,982	8,772	1,254
Kentucky.....	22,402	16,320		3,871	2,273	197,333		5,293		12,208
Tennessee.....	24,924	13,033				204,341			10,718	14,707
Total Southern States.....	287,837	142,652	50,596	95,035	18,770	2,209,518		43,842	110,677	75,612
Ohio.....	109,566	76,158	19,438	60,827	12,570	1,507,630	2,913	4,561	11,846	27,636
Indiana.....	47,394	21,770	10,344	10,472	2,628	514,399		6,121	7,765	1,073
Illinois.....	154,459	89,052	67,210	105,029	24,178	1,852,976		4,820	14,004	39,120
Michigan.....	69,970	50,911	17,645	17,221	10,203	1,031,468		2,610	9,113	39,387
Wisconsin.....	34,829	15,257	9,301	10,093	3,049	460,278	123	2,219	5,170	248
Minnesota.....	31,811	14,112	5,701	4,261	4,611	417,321		2,436	12,716	6,561
Iowa.....	55,753	23,954	10,665	62	17	625,610		438	28,834	7,648
Missouri.....	81,930	47,184	14,129	52,780		689,005		15,509	5,387	27,201
Total Middle Western States.....	585,712	338,398	154,433	260,745	57,256	7,098,687	3,036	38,714	94,835	148,874
North Dakota.....	9,071	3,163	58	206	631	70,805		269	12,749	60
South Dakota.....	9,551	3,383	3,389	2,055	714	108,775		1,015	8,070	738
Nebraska.....	24,138	7,047	1,308	8,081		246,430			5,132	1,938
Kansas.....	26,426	14,003	4,421	6,217	1,419	212,725		6,444	4,622	677
Montana.....	7,160	2,035	624	2,366	538	55,383			2,728	374
Wyoming.....	2,373	974	641	612		20,661			860	
Colorado.....	6,859	3,289	1,454	1,062	1,123	70,692		121	1,396	97
New Mexico.....	1,800	400	121	91	11	8,580	65	264	552	11
Oklahoma.....	7,480	1,467	537	52	1,039	58,650	756	4,400	23	1,220
Total Western States.....	94,858	35,761	12,553	20,742	5,475	852,701	821	12,513	36,136	5,115
Washington.....	12,943	5,403	2,021	3,759	1,240	168,394		1,255	1,554	2,873
Oregon.....	10,283	3,628	2,131	4,871	1,312	101,429	64	1,370	814	2,587
California.....	124,841	57,877	27,737	59,798		1,914,120	6,913	10,472	4,148	23,412
Idaho.....	3,315	941	424	234	382	27,724		757	1,379	185
Utah.....	7,945	4,150	1,787	2,922	928	74,575		172	1,257	9,742
Nevada.....	1,686	547	306	129	556	19,641				346
Arizona.....	4,129	2,016	908	1,536	686	41,240		146	1,297	669
Total Pacific States.....	165,142	74,562	35,314	73,249	5,104	2,347,123	6,977	14,172	10,449	39,814
Alaska.....	605	173	245	98	44	6,572		6		23
The Territory of Hawaii.....	7,206	2,726	2,301	758	76	59,224		76	124	4,498
Porto Rico.....	8,418	1,408	691	1,205	388	35,119	904	1,493	712	1,840
Philippines.....	24,364	1,954	10,540	19,368	218	69,715			8,886	32,915
Total Alaska and insular possessions.....	40,593	6,261	7,303	21,429	726	170,630	994	1,575	5,722	39,276
Total United States and insular possessions.....	1,780,192	1,886,781	470,074	1,107,291	114,522	28,100,938	28,984	128,502	328,852	632,635

¹ Includes rediscounts.² Includes undivided profits.³ Includes cashiers' and certified checks and United States deposits.⁴ Includes reserved for taxes and interest.⁵ Includes bank acceptances.⁶ Includes cashiers' checks and certified checks.⁷ Deficit.⁸ Includes all deposits other than bank.⁹ Includes bank notes in circulation.

TABLE No. 76.—Abstract of reports of condition of 21,263 State (commercial), savings, private banks, and loan and trust companies at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public-service corporations (including street and inter-urban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....							105,548	33,293	3,913	19,305	25,900	69,390
New Hampshire.....			7,013	9,258			68,099	22,988	6,216	22,424	27,677	23,192
Vermont.....							112,991	12,285	3,294	2,015	16,173	5,594
Massachusetts.....	66,521	28,351	65,083	182,066		124,847	1,012,174	348,515	1,234	223,186	88,033	88,968
Rhode Island.....	13,632	3,148	22,226	59,198		77,865		57,520	9,195	35,984	56,479	27,849
Connecticut.....							363,995	59,976	32,761	106,518	14,349	156,432
Total New England States.....	80,153	31,499	94,322	250,522		202,712	1,662,807	534,577	56,613	409,432	228,611	371,425
New York.....				2,341		2,212,982	2,823,476	577,517	448,116	398,669	10,934	1,295,875
New Jersey.....	105,506	23,414	25,676	209,177	1,313	230,393	17,642	91,079	76,615	139,968	29,697	71,959
Pennsylvania.....	359,589	109,804	112,580	311,360	9,268	37,753		250,579	82,752	303,309	153,595	326,792
Delaware.....	15,019	2,084	4,496	12,219	1,626	13,536		5,562	5,071	10,718	6,966	8,512
Maryland.....	56,238	13,791	26,914	64,075		8,212	76,534	39,143	19,903	65,656	30,104	39,970
District of Columbia.....	22,805	2,604	4,447	16,073	50	25,569	195	6,676	1,394	5,021	3,622	9,740
Total Eastern States.....	559,157	151,657	174,143	615,245	12,257	2,828,445	2,917,847	970,556	633,851	923,341	214,938	1,752,848
Virginia.....							173,514					16,668
West Virginia.....							171,730	5,608				20,129
North Carolina.....	4,371	3,234	42,739	116,124		35,805	7,798	9,269	2,028	527		5,739
South Carolina.....							110,870	3,483				8,006
Georgia.....							197,802	3,913	800			11,086
Florida.....							106,921					21,937
Alabama.....							98,550	1,787				8,129
Mississippi.....							102,851	3,633	387			17,529
Louisiana.....							236,658	5,580	124			28,573
Texas.....	10,522	6,739	102,913	48,447	10,546	18,252	23,529	14,612	1,755	1,051	302	6,858

Arkansas.....	88,508		3,247			23,098	98	3,645	5,007			222
Kentucky.....							177,947					36,991
Tennessee.....							180,427					19,238
Total Southern States.....	103,401	9,973	148,899	164,571	10,546	77,155	1,588,695	51,535	10,101	1,578	302	201,405
Ohio.....							1,142,878	82,337	93,810			169,837
Indiana.....							373,689	26,835				113,769
Illinois.....							1,864,951	179,321	94,062		158,490	157,392
Michigan.....	132	445	984	1,838	1,225	492	390,942	88	52	4	261	620,156
Wisconsin.....							346,390	20,591				72,039
Minnesota.....							303,408	25,565				82,881
Iowa.....	348	764	1,285	4,324	2,716	208	591,610	21,869	15		89	1,220
Missouri.....							486,422					239,701
Total Middle Western States.....	480	1,209	2,269	6,162	3,941	790	5,000,290	365,606	187,939	4	58,840	1,456,495
North Dakota.....	270						74,273	24				4,545
South Dakota.....							97,487					2,703
Nebraska.....							215,611					12,096
Kansas.....							198,901	6,862				13,228
Montana.....	5,159	3,788	16,100	7,258		6,125		4,236				7,536
Wyoming.....							17,934					1,432
Colorado.....							48,344	6,139				8,662
New Mexico.....	521	243	3,238	2,301	777	1,020	189	380	140	28	20	307
Oklahoma.....	67		27	4	162	356	46,693	26	33			9,866
Total Western States.....	6,017	4,011	19,365	9,563	939	7,501	697,432	17,667	182	28	20	60,375
Washington.....							115,736					47,801
Oregon.....							72,465	7,400				17,615
California.....							1,390,458	172,761				274,394
Idaho.....							19,901					5,894
Utah.....	4,253	1,270	15,243	15,919	7,691	21,533	573	4,591	2,869	1,003	1,470	6,870
Nevada.....							14,950					2,672
Arizona.....	5,348	1,473	8,117	8,790	1,857	5,619	202	2,782	1,282	123	688	2,062
Total Pacific States.....	9,601	2,743	23,660	24,709	9,548	27,152	1,614,285	187,534	4,151	1,126	2,158	357,308
Alaska.....						800	2,504	843	366	122	185	573
The Territory of Hawaii.....	9,535	2,121	1,401	2,546		7,973	16,779	2,416	1,739	519	1,746	7,369
Porto Rico.....	2,461	3,401	8,029	15,303	844	2,851		1,852	502	115		1,813
Philippines.....	2,586	4,257	1,957	3,338	340	2,333	66,123		250	396	255	4,810
Total Alaska and insular possessions.....	14,582	9,779	11,387	21,187	1,184	13,962	85,406	5,111	2,857	1,152	2,186	14,565
Total United States and insular possessions.....	773,391	210,871	474,045	1,091,959	38,415	3,157,717	13,566,762	2,132,386	895,694	1,336,661	507,055	4,214,421

¹ Includes all public-service corporation bonds.

TABLE No. 76.—Abstract of reports of condition of 21,263 State (commercial), savings, private banks, and loan and trust companies at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Cash					Demand deposits			Time deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Cash not classified	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits or deposits in interest or savings department	Time certificates of deposit	Postal savings deposits	
Maine.....					3,277	36,519	1,589	140	186,017	880		18,424
New Hampshire.....					740	3,901			169,883			
Vermont.....					1,113	9,734		49	136,484			527
Massachusetts.....	141				16,229	556,600	9,065	589	1,514,602	18,353		39,159
Rhode Island.....	662	336	6,524	57	31	85,225	15,808	24	253,726		483	
Connecticut.....	42	27	472	2	16,749	125,412	3,204	374	570,949			
Total New England States.....	845	363	6,996	59	33,139	817,391	29,666	1,176	2,831,661	19,233	483	58,110
New York.....			63,953		29,978				3,273,854			4,701,150
New Jersey.....	870	879	15,345	201	51	351,693	7,655	1,265	628,174	5,073	1,095	1,400
Pennsylvania.....	3,435	2,586	42,448	473		896,825	9,914	3,255	1,104,752	79,259	3,892	
Delaware.....	58	64	1,217	13		36,000	7	134	40,378	881	64	
Maryland.....	264		4,476	6	79	151,593	445		267,893			3,468
District of Columbia.....	57	1,113	2,302			50,946	424	112	37,939	2,701	61	2,787
Total Eastern States.....	4,684	4,096	129,741	693	30,108	1,487,057	18,000	5,211	5,352,960	87,414	5,112	4,708,805
Virginia.....					4,122	65,836	3,802	680	51,666	28,309		
West Virginia.....					5,333	100,660	1,529	625	52,599	29,134		978
North Carolina.....	378	826	5,179			100,110	13,764	313	55,862	29,465		1,325
South Carolina.....	89	1,348	1,885			47,561	522	231	40,691	21,154		
Georgia.....					4,594	73,667	2,346	316	51,370	39,388		2,222
Florida.....					5,078	93,625		231	41,972			10,627
Alabama.....					4,361							107,699
Mississippi.....	195	506			2,388	44,550		83	25,127	29,057		21,237
Louisiana.....	277	1,915	5,011			150,295	1,541	676	79,148	23,081		7,504
Texas.....	3,779	2,343	5,276	237	2,881	200,023	816		13,495	23,861		2,843
Arkansas.....	241	558	2,763			73,849	4,691	294	20,188	14,630	27	549
Kentucky.....					5,900	96,887						100,446
Tennessee.....					5,045	117,172			87,169			
Total Southern States.....	4,959	5,496	20,114	237	39,702	1,164,235	29,011	3,449	519,287	238,079	27	255,430

Ohio.....	2,937	2,073	27,917	386	74	580,809	24,353	1,659	756,207	103,305	1,132	40,165
Indiana.....					14,038	201,656	97,955	239	143,280	5,858		65,351
Illinois.....	2,594	5	36,007		3,492	890,563	38,207	3,332	782,050	138,824		
Michigan.....		15	135	5	23,422	1,621	1,497	2	15,298	138,680		1,012,370
Wisconsin.....	1,328	1,112	8,015	211		153,776	19,297	419	144,327	138,837	264	3,358
Minnesota.....					20,156	103,320	323	38	124,330	182,279		7,031
Iowa.....	20	39	171	5	16,772	6,539	1,034	1	148,382	9,557		460,097
Missouri.....					16,474	412,761	49,828		121,988	144,428		
Total Middle Western States.....	6,884	3,239	72,246	607	94,428	2,351,045	192,494	5,750	2,235,862	723,768	1,396	1,588,372
North Dakota.....	1	1	13		1,332	20,243	482		2,554	46,913		613
South Dakota.....					2,375	36,673	367	18	5,565	66,152		
Nebraska.....					10,098	98,605			7,390	140,435		
Kansas.....	658	1,377	4,516			132,466	10,755	18		69,486		
Montana.....	234		2,227		263	30,222	668	2	9,560	13,950	981	
Wyoming.....					926	11,672	142		1,271	67,576		
Colorado.....	434		1,936		381	35,307	1,179	41	26,031	7,275	95	764
New Mexico.....	20	58	358	5	1	5,054	239	2	1,635	1,512	48	90
Oklahoma.....					2,153		8					58,642
Total Western States.....	1,347	1,436	9,050	5	17,529	370,242	13,840	81	54,006	353,299	1,124	60,109
Washington.....					4,233	43,409	1,251	43	94,322	11,686	582	17,10
Oregon.....					4,072	57,180	1,198	78	31,557	11,105	311	
California.....	6,021	8	398		33,707				1,230,735			683,385
Idaho.....					1,216	17,942	345	22	3,795	5,620		
Utah.....	330	217	758	10	7	27,218	28	82	39,948	6,350	387	562
Nevada.....					1,018	8,931	25		9,527	952	51	155
Arizona.....	257	330	1,789	12		22,811	505	24	13,596	4,054	234	16
Total Pacific States.....	6,608	555	2,945	22	44,253	177,491	3,352	249	1,423,480	39,767	1,565	701,219
Alaska.....	114	43	570	3	9	3,274	90	6	2,451	302	449	
The Territory of Hawaii.....	95	122	1,459	1	1,864	15,871	1,058	74	10,979	4,062	19	27,161
Porto Rico.....	204	397	2,853	56	419	19,435	1,171	34	11,270	1,709	128	1,372
Philippines.....	121	62	6,860	6	3,637	19,308	948		6,301	4,751		38,407
Total Alaska and insular possessions.....	534	624	11,742	66	5,929	57,888	3,267	114	31,001	10,824	596	66,940
Total United States and insular possessions.....	25,861	15,809	252,534	1,689	270,088	6,425,349	289,630	16,030	12,448,257	1,472,384	10,303	7,438,985

¹ Includes minor coin.² Includes time deposits.³ Estimated for stock savings banks.⁴ Includes cashier's checks.⁵ Includes postal savings deposits.⁶ Includes savings deposits.

TABLE NO. 77.—Abstract of resources and liabilities of 8,085 national banks at close of business June 30, 1924

[In thousands of dollars]

States, Territories, etc.	Resources												
	Number of banks	Loans and discounts (including acceptances and rediscounts)	Over-drafts	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Total resources
Maine.....	59	61,771	52	51,658	2,120	298	5,792	4,662	506	451	1,881	365	129,556
New Hampshire.....	55	35,001	32	23,453	2,037	62	4,256	2,761	458	192	2,000	301	70,553
Vermont.....	46	31,255	44	21,702	1,041	43	3,190	2,032	262		944	574	61,117
Massachusetts.....	157	724,345	131	257,017	28,792	5,723	80,685	63,745	7,842	28,728	16,117	17,148	1,230,273
Rhode Island.....	17	40,721	25	22,483	1,070	1	4,105	3,290	44	870	1,824	381	74,814
Connecticut.....	62	137,790	82	65,848	9,118	2,718	19,194	11,164	2,077	1,769	5,970	1,318	257,048
Total New England States.....	396	1,030,883	366	442,161	44,178	8,845	117,222	87,654	11,219	32,010	28,736	20,087	1,823,361
New York.....	523	2,641,738	688	1,284,461	59,132	3,063	166,688	346,886	49,822	689,371	47,808	106,755	5,396,412
New Jersey.....	246	357,197	79	273,155	19,055	2,260	36,809	33,148	3,309	3,177	13,718	2,860	744,767
Pennsylvania.....	864	1,319,439	274	905,708	73,097	7,991	209,292	128,665	15,528	41,202	42,727	12,869	2,756,792
Delaware.....	18	10,567	6	8,012	584	65	1,842	1,103	54	109	409	78	22,829
Maryland.....	85	148,881	50	60,818	5,365	2,967	29,209	12,946	1,483	8,302	3,405	819	274,245
District of Columbia.....	14	68,638	62	29,218	8,439	896	8,482	7,119	1,442	3,437	3,041	730	131,504
Total Eastern States.....	1,750	4,546,460	1,159	2,561,372	165,672	17,242	432,322	520,867	71,638	745,598	111,108	124,111	9,326,549
Virginia.....	182	265,252	176	55,319	10,631	1,551	30,125	13,258	1,938	5,671	6,002	2,425	392,348
West Virginia.....	125	131,320	112	39,285	6,267	714	11,502	7,784	801	584	3,359	694	202,422
North Carolina.....	83	121,618	100	20,345	7,008	589	15,678	6,939	1,208	884	3,259	570	178,798
South Carolina.....	81	83,368	93	18,858	4,205	1,781	11,894	4,984	715	701	2,056	3,271	131,926
Georgia.....	94	123,809	166	18,044	6,012	1,018	21,431	9,049	1,109	1,997	3,204	904	187,343
Florida.....	54	82,734	32	41,015	4,749	527	25,588	7,975	768	667	3,164	497	167,716
Alabama.....	105	93,220	81	31,655	4,132	1,113	18,186	7,212	796	682	3,729	881	161,687
Mississippi.....	35	43,342	111	15,009	1,809	350	6,845	2,932	565	64	1,127	235	72,389
Louisiana.....	33	70,601	188	12,713	6,423	714	9,966	6,124	673	2,045	1,957	532	111,916
Texas.....	573	471,767	1,271	117,682	29,327	9,632	109,376	40,976	5,180	6,196	15,721	3,122	810,250
Arkansas.....	88	54,750	64	13,165	2,356	754	10,498	3,974	477	222	1,967	505	88,732
Kentucky.....	138	165,616	295	51,166	5,615	626	19,557	12,069	1,267	1,223	3,798	1,100	262,532
Tennessee.....	108	141,302	143	30,974	7,691	862	21,077	9,274	1,206	1,683	3,743	894	218,849
Total Southern States.....	1,699	1,848,699	2,832	465,230	96,825	21,131	311,723	132,550	16,703	22,819	53,066	15,330	2,986,908

Ohio.....	359	477,976	304	235,071	26,380	4,644	77,053	39,633	3,606	7,229	16,642	4,227	882,765
Indiana.....	248	219,063	266	96,023	14,366	2,005	35,539	17,000	2,615	3,326	11,352	1,945	404,040
Illinois.....	502	941,307	670	309,873	31,776	3,779	191,290	127,820	7,069	42,467	29,116	3,632	1,037,989
Michigan.....	121	244,440	190	111,007	16,025	1,065	47,133	21,062	1,482	8,921	7,645	2,529	461,439
Wisconsin.....	155	245,369	215	79,599	12,920	1,738	35,297	18,601	1,963	2,747	7,282	1,096	407,427
Minnesota.....	334	344,833	629	120,777	12,227	6,407	85,920	29,349	5,061	8,635	8,746	3,565	625,849
Iowa.....	347	247,805	438	57,396	10,125	8,273	35,298	16,597	2,152	1,680	7,836	1,379	388,069
Missouri.....	134	311,752	240	95,004	10,862	2,724	96,937	25,983	1,400	10,022	5,862	2,379	557,165
Total Middle Western States.....	2,200	3,033,285	2,952	1,104,750	137,081	30,575	598,467	296,045	25,348	84,427	94,471	27,352	5,435,353
North Dakota.....	165	57,866	95	13,295	2,954	2,940	6,626	3,191	285	238	1,666	705	89,301
South Dakota.....	116	50,740	100	12,256	2,318	2,068	8,859	3,334	350	185	1,902	371	82,483
Nebraska.....	175	143,811	267	27,769	7,091	3,345	37,163	12,242	1,549	3,006	3,692	704	240,669
Kansas.....	260	125,181	273	33,937	8,672	2,377	30,024	10,585	979	1,138	4,927	778	218,871
Montana.....	93	39,754	105	15,360	2,805	1,174	9,845	3,173	334	242	2,729	431	75,952
Wyoming.....	37	34,877	47	7,475	1,589	268	6,563	2,530	216	505	1,610	119	55,799
Colorado.....	141	130,156	240	66,662	4,609	1,536	38,144	13,980	2,607	2,864	6,537	707	268,042
New Mexico.....	33	17,734	17	3,925	1,213	519	3,525	1,396	236	49	900	220	29,734
Oklahoma.....	421	195,066	401	57,814	13,341	3,963	54,774	20,046	1,843	3,234	6,768	932	358,182
Total Western States.....	1,441	794,685	1,575	238,493	44,592	18,190	195,523	70,477	8,399	11,461	30,671	4,967	1,419,033
Washington.....	112	151,757	151	71,396	9,310	1,646	31,066	15,561	1,591	4,750	6,083	1,088	294,429
Oregon.....	97	93,852	112	46,549	5,480	1,420	18,103	9,027	777	2,273	3,656	1,185	182,434
California.....	265	525,382	728	179,136	23,082	2,871	95,464	49,999	8,749	20,592	13,170	9,343	923,516
Idaho.....	70	33,644	92	10,429	2,252	1,206	7,341	2,723	325	173	1,320	259	59,764
Utah.....	20	28,563	44	9,937	1,839	556	7,178	2,741	236	1,266	601	223	53,184
Nevada.....	11	8,726	32	3,975	834	83	2,778	766	58	-----	467	61	17,782
Arizona.....	19	15,037	30	4,293	835	843	3,645	1,260	333	199	1,134	346	27,960
Total Pacific States.....	594	856,961	1,189	325,715	43,632	8,632	165,605	82,077	12,069	29,253	26,431	12,505	1,564,069
Alaska.....	3	1,173	1	1,184	74	15	261	-----	23	-----	218	3	2,957
The Territory of Hawaii.....	2	2,411	1	3,423	74	-----	1,000	-----	208	-----	518	54	7,689
Total possessions.....	5	3,584	2	4,607	148	15	1,261	-----	236	-----	736	57	10,646
Total United States and possessions.....	8,085	12,114,557	10,075	5,142,328	532,728	104,630	1,842,123	1,198,670	145,612	925,568	345,219	204,409	22,565,919

TABLE No. 77—Abstract of resources and liabilities of 8,085 national banks at close of business June 30, 1924—Continued

[In thousands of dollars]

States, Territories, etc.	Liabilities										
	Capital stock paid in	Surplus	Undivided profits (less ex- penses and taxes paid)	National bank circulation	Due to all banks	Certified checks and cashiers' checks	Individual deposits (including dividends unpaid and postal savings)	United States deposits	Notes and bills re- discounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
Maine.....	7, 270	5, 433	4, 222	5, 574	1, 993	416	102, 532	220	555	1, 322	19
New Hampshire.....	5, 340	4, 441	2, 782	5, 006	2, 849	388	46, 358	210	625	2, 435	119
Vermont.....	5, 060	2, 732	1, 922	4, 357	1, 328	267	43, 015	104	953	1, 171	208
Massachusetts.....	68, 117	54, 604	33, 007	22, 664	124, 241	11, 418	847, 931	20, 043	7, 991	5, 060	35, 197
Rhode Island.....	6, 320	5, 075	4, 510	4, 689	2, 022	399	50, 800	286	307	280	126
Connecticut.....	20, 307	16, 084	9, 974	12, 746	8, 734	1, 402	183, 777	1, 111	505	1, 857	551
Total New England States.....	112, 414	88, 369	56, 417	55, 036	141, 167	14, 290	1, 274, 413	21, 974	10, 936	12, 125	36, 220
New York.....	225, 166	275, 876	129, 140	79, 668	974, 344	410, 800	3, 148, 452	15, 588	31, 041	19, 237	87, 100
New Jersey.....	37, 132	33, 304	14, 639	20, 222	14, 557	3, 908	604, 451	3, 204	3, 102	8, 259	1, 989
Pennsylvania.....	140, 372	199, 003	72, 052	95, 542	295, 481	13, 000	1, 878, 790	15, 934	7, 552	20, 558	18, 508
Delaware.....	1, 710	1, 932	947	1, 133	472	49	16, 077	117	206	162	24
Maryland.....	16, 754	16, 304	6, 612	9, 400	36, 180	2, 721	176, 079	4, 502	2, 052	2, 798	843
District of Columbia.....	9, 527	5, 598	2, 747	5, 668	9, 147	953	92, 474	1, 566	1, 024	2, 040	760
Total Eastern States.....	430, 661	532, 017	226, 137	211, 633	1, 330, 181	431, 431	5, 016, 323	40, 911	44, 977	53, 054	109, 224
Virginia.....	30, 049	23, 497	8, 341	23, 266	32, 497	3, 892	245, 836	2, 305	11, 301	6, 312	5, 052
West Virginia.....	13, 126	10, 529	5, 198	10, 700	6, 840	714	143, 616	531	3, 095	7, 008	1, 065
North Carolina.....	13, 420	8, 459	4, 100	8, 959	12, 755	1, 448	112, 261	590	10, 969	3, 873	1, 964
South Carolina.....	11, 880	6, 000	2, 445	7, 152	8, 140	826	88, 422	625	3, 046	1, 723	1, 667
Georgia.....	16, 390	11, 658	4, 563	10, 275	10, 336	665	116, 910	1, 721	6, 409	1, 815	592
Florida.....	9, 740	4, 036	2, 513	6, 151	18, 984	1, 141	123, 156	510	330	157	998
Alabama.....	13, 330	8, 126	4, 840	10, 585	6, 393	439	111, 602	767	4, 129	893	583
Mississippi.....	5, 035	2, 947	966	2, 895	3, 597	299	50, 672	318	4, 598	879	183

Louisiana.....	8,836	4,750	1,549	5,348	12,315	508	73,931	1,369	2,864	341	1,111
Texas.....	73,972	36,134	17,889	43,783	83,090	9,473	523,831	5,458	8,014	3,240	2,326
Arkansas.....	7,912	3,454	1,951	3,098	6,003	521	61,702	261	1,762	556	111
Kentucky.....	18,471	13,315	6,432	16,263	23,693	1,814	175,211	772	2,257	1,977	2,357
Tennessee.....	17,379	9,845	3,397	13,468	21,596	1,006	140,278	760	5,256	3,372	2,542
Total Southern States.....	239,534	142,750	64,184	161,343	252,159	22,746	1,967,427	16,027	64,031	35,546	20,551
Ohio.....	62,785	45,010	25,451	46,395	56,249	4,565	618,218	7,805	4,839	8,537	12,911
Indiana.....	31,842	16,053	7,545	27,574	33,797	2,758	272,312	1,642	3,952	3,541	3,024
Illinois.....	95,723	70,993	38,864	33,940	370,371	17,575	1,039,408	7,315	5,304	3,376	14,830
Michigan.....	23,325	17,195	9,283	14,199	33,552	1,841	351,521	4,458	839	1,353	1,873
Wisconsin.....	26,550	14,441	8,372	16,041	34,462	1,645	209,219	2,093	2,581	583	1,440
Minnesota.....	38,416	21,959	9,345	16,289	84,507	8,377	433,202	3,962	3,646	1,626	4,220
Iowa.....	26,417	14,047	4,791	19,162	45,979	2,597	257,739	947	13,888	2,436	966
Missouri.....	42,617	16,935	10,443	19,159	114,390	5,490	304,732	1,591	3,664	3,257	4,887
Total Middle Western States.....	349,675	216,633	114,094	192,759	803,307	45,148	3,576,351	29,813	38,713	24,709	44,151
North Dakota.....	6,685	3,247	587	4,445	3,128	552	65,644	138	3,074	1,669	132
South Dakota.....	5,255	2,575	639	3,465	5,420	910	59,402	437	3,630	656	24
Nebraska.....	16,727	8,986	4,001	8,878	45,361	2,117	150,429	483	2,620	543	524
Kansas.....	17,682	9,196	2,801	10,778	20,033	1,659	140,363	1,047	4,219	1,247	846
Montana.....	5,960	2,661	1,098	2,847	3,399	682	56,811	170	1,657	632	35
Wyoming.....	3,075	2,415	405	2,263	3,284	523	42,306	178	1,150	182	18
Colorado.....	13,140	9,707	3,574	5,944	24,656	2,733	204,851	730	1,686	853	108
New Mexico.....	2,310	999	197	1,476	892	497	21,778	127	1,210	183	65
Oklahoma.....	28,450	7,833	2,379	11,104	28,263	5,354	261,032	2,556	7,964	2,070	1,168
Total Western States.....	99,284	47,619	15,731	51,200	134,436	15,027	1,011,616	5,946	27,210	8,644	2,920
Washington.....	17,240	7,021	3,248	9,110	22,974	2,761	225,600	1,989	1,521	1,194	1,861
Oregon.....	13,020	5,703	2,574	5,602	11,873	1,798	138,854	203	1,296	802	709
California.....	60,078	34,848	17,390	33,625	112,104	15,012	323,170	4,335	7,101	5,404	15,449
Idaho.....	4,720	1,937	498	2,846	1,917	572	43,718	132	738	2,626	60
Utah.....	3,525	1,502	794	3,143	7,693	774	55,606	30	55	30	32
Nevada.....	1,460	649	200	1,223	1,434	239	12,483	93	-----	-----	1
Arizona.....	1,650	875	239	1,066	872	415	21,891	118	200	403	231
Total Pacific States.....	101,693	52,535	24,943	56,615	158,867	21,571	1,101,322	6,900	10,911	10,369	18,343
Alaska.....	150	85	53	50	5	14	2,229	371	-----	-----	-----
The Territory of Hawaii.....	600	570	97	450	879	108	3,492	1,376	-----	-----	117
Total possessions.....	750	655	150	500	884	122	5,721	1,747	-----	-----	117
Total United States and possessions.....	1,334,011	1,080,578	501,656	729,686	2,821,001	550,335	14,853,163	123,318	196,778	143,847	231,526

TABLE NO. 77.—Abstract of resources and liabilities of 8,085 national banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm lands	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and inter-urban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....	8,532	7,379	9,501	31,773	1,058	3,257	271	13,915	2,106	5,290	15,678	14,669
New Hampshire.....	8,784	6,067	3,574	15,454	314	808	-----	12,048	514	2,110	4,309	4,472
Vermont.....	3,606	5,483	4,026	15,937	913	1,290	-----	6,285	196	2,931	5,148	7,142
Massachusetts.....	98,941	50,802	120,397	382,123	460	29,297	42,535	111,527	6,474	22,342	38,496	78,178
Rhode Island.....	3,534	1,717	8,127	27,053	9	171	110	7,831	1,438	1,823	5,588	5,803
Connecticut.....	22,522	11,084	25,903	72,675	339	5,000	207	32,933	1,699	9,727	7,112	14,377
Total New England States.....	145,919	82,332	171,588	545,015	3,083	39,823	43,123	184,539	12,427	44,223	76,331	124,641
New York.....	681,949	88,060	493,219	1,190,523	5,140	27,073	140,774	647,082	111,477	184,988	81,220	250,694
New Jersey.....	62,767	31,194	32,911	201,621	1,331	23,586	787	73,636	37,429	63,155	32,463	66,472
Pennsylvania.....	271,714	128,606	173,977	682,297	5,482	43,162	14,201	343,417	38,078	173,147	94,073	256,993
Delaware.....	2,182	1,408	690	5,500	563	224	-----	2,346	483	1,520	1,843	1,820
Maryland.....	23,458	9,879	17,539	93,675	1,932	2,179	219	21,112	5,655	7,850	8,229	17,992
District of Columbia.....	19,336	4,013	8,239	35,285	156	1,439	170	18,085	1,101	2,721	2,320	4,991
Total Eastern States.....	1,061,406	206,160	726,575	2,214,901	14,004	97,663	165,151	1,105,678	194,223	433,361	220,148	607,902
Virginia.....	10,837	11,076	65,729	163,483	4,308	6,743	3,076	35,628	3,062	2,470	2,166	11,993
West Virginia.....	7,429	4,511	34,648	79,650	781	4,301	-----	22,283	1,779	1,875	2,767	10,580
North Carolina.....	2,318	2,436	31,656	79,030	2,423	2,706	1,049	15,754	2,094	141	51	2,305
South Carolina.....	3,955	2,386	30,955	39,455	3,494	1,978	1,145	12,975	2,015	536	641	2,691
Georgia.....	7,262	4,678	32,010	70,928	5,521	3,052	458	14,150	556	256	260	2,822
Florida.....	4,348	2,322	21,631	49,682	1,453	2,995	303	20,373	8,633	2,451	2,145	7,413
Alabama.....	4,110	2,557	32,411	48,461	3,103	2,202	76	17,161	4,504	1,908	969	7,122
Mississippi.....	950	346	14,065	22,333	2,451	2,573	24	5,134	5,658	915	351	2,951

Louisiana.....	2,935	6,156	16,582	40,901	2,389	1,180	458	8,157	1,454	57	72	2,973
Texas.....	34,750	19,427	175,791	211,345	16,494	10,498	2,962	94,084	5,863	532	1,012	16,191
Arkansas.....	2,675	1,101	16,764	28,825	3,333	1,745	307	9,233	1,952	-----	67	1,913
Kentucky.....	15,049	8,275	35,757	98,448	4,653	2,815	619	29,781	2,067	194	2,701	12,423
Tennessee.....	4,394	3,991	32,597	94,723	2,381	8,260	46	19,887	2,327	502	1,107	7,151
Total Southern States.....	100,522	69,962	541,196	1,027,264	52,784	46,048	10,523	304,600	41,964	15,838	14,300	88,528
Ohio.....	76,133	60,230	84,274	220,262	10,868	21,113	5,096	103,043	42,749	17,893	10,947	60,433
Indiana.....	7,003	11,492	39,456	143,789	10,105	7,370	887	61,456	8,586	7,061	8,685	20,225
Illinois.....	140,359	64,660	174,820	486,395	14,898	6,141	14,534	170,813	40,311	15,200	19,114	64,435
Michigan.....	15,001	4,882	70,887	133,193	5,532	13,787	1,158	42,196	24,330	6,976	8,808	28,697
Wisconsin.....	16,933	10,647	52,589	145,755	7,118	5,909	418	38,040	11,073	3,848	8,552	18,086
Minnesota.....	43,692	24,908	85,321	156,766	22,683	7,232	4,231	71,406	14,018	5,220	4,377	25,756
Iowa.....	7,416	12,979	50,899	149,720	20,691	5,150	950	36,753	5,175	1,272	3,528	10,668
Missouri.....	46,210	25,531	95,086	135,861	3,881	3,831	752	51,245	11,849	6,631	3,979	21,300
Total Middle Western States.....	592,747	221,330	653,132	1,571,741	95,476	70,533	27,526	564,958	158,091	64,101	67,990	249,610
North Dakota.....	1,345	2,088	24,591	18,705	8,892	1,732	13	8,811	807	120	186	3,371
South Dakota.....	672	966	20,123	22,446	5,321	1,154	28	7,913	207	187	443	3,506
Nebraska.....	3,430	5,763	54,422	72,656	6,205	1,233	102	17,008	2,293	1,743	688	6,037
Kansas.....	3,587	3,766	46,726	60,184	6,355	2,270	293	19,734	9,540	272	258	4,133
Montana.....	4,441	3,940	13,222	14,317	3,060	746	128	9,060	1,646	203	417	4,031
Wyoming.....	295	673	17,744	11,892	3,453	732	88	4,514	332	153	247	2,229
Colorado.....	8,268	1,946	61,519	47,536	6,349	3,087	1,451	33,915	11,970	3,794	3,829	13,154
New Mexico.....	489	1,028	8,058	6,949	716	494	-----	2,899	221	40	10	755
Oklahoma.....	3,382	5,379	98,319	73,597	8,066	5,982	341	30,349	12,575	177	517	14,196
Total Western States.....	25,809	27,579	344,724	328,282	48,417	17,430	2,444	134,203	39,591	6,689	6,595	51,415
Washington.....	10,647	6,828	41,432	85,665	4,136	2,386	603	39,783	9,008	3,056	3,440	15,509
Oregon.....	5,150	8,076	28,868	44,500	3,100	2,146	2,012	26,935	8,486	1,592	733	8,803
California.....	69,019	50,875	110,884	265,095	15,864	11,574	10,521	100,297	37,325	4,015	7,453	30,046
Idaho.....	806	780	10,670	16,271	4,357	734	26	6,209	807	31	195	3,187
Utah.....	2,321	538	10,894	12,805	1,216	489	-----	5,776	965	541	272	2,383
Nevada.....	1,419	2,022	1,523	2,677	675	385	25	2,493	750	102	68	562
Arizona.....	350	206	4,359	7,914	1,440	562	206	2,368	534	9	8	774
Total Pacific States.....	80,712	69,625	208,580	435,527	30,788	18,276	13,453	184,461	58,475	9,346	12,169	61,264
Alaska.....	50	274	23	716	3	107	-----	1,076	32	13	27	26
The Territory of Hawaii.....	1,678	297	176	158	7	95	-----	2,263	725	-----	-----	435
Total possessions.....	1,728	571	199	874	10	202	-----	3,339	757	13	27	471
Total United States and possessions.....	1,809,243	737,559	2,646,794	6,123,604	245,162	289,975	262,220	2,481,778	505,528	573,571	297,560	1,183,891

TABLE NO. 77.—Abstract of resources and liabilities of 8,085 national banks at close of business June 30, 1924—Continued

[Amounts in thousands of dollars]

States, Territories, etc.	Cash			Demand deposits			Time deposits			Deposits not classified
	Gold coin	Silver and minor coin ¹	Paper currency	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Other time deposits	Time certificates of deposit	Postal savings deposits	
Maine.....	90	153	1,638	31,137	509	269	69,630	822	124	41
New Hampshire.....	103	158	1,739	31,175	1,396	186	11,944	1,301	295	61
Vermont.....	63	86	795	15,290	216	189	28,628	559	90	43
Massachusetts.....	477	1,168	14,472	570,347	3,860	1,929	241,263	14,575	5,361	10,596
Rhode Island.....	78	126	1,620	34,114	3,075	136	12,037	1,166	272	.....
Connecticut.....	197	407	5,366	117,780	3,582	514	56,194	3,976	1,208	523
Total New England States.....	1,008	2,098	25,630	799,843	12,638	3,223	417,696	22,399	7,350	11,264
New York.....	1,161	3,099	43,548	2,254,413	23,469	5,839	615,259	85,872	16,631	146,969
New Jersey.....	680	1,045	11,993	298,336	5,482	1,420	287,981	6,305	1,951	2,976
Pennsylvania.....	2,429	3,951	36,347	985,449	16,012	4,543	695,820	117,180	7,982	51,804
Delaware.....	21	53	335	9,665	1	58	6,088	152	113	.....
Maryland.....	183	313	2,909	93,306	209	672	71,100	3,926	89	6,777
District of Columbia.....	75	195	2,771	60,306	425	225	25,922	2,733	770	2,093
Total Eastern States.....	4,549	8,656	97,903	3,701,475	45,598	12,757	1,702,170	216,168	27,536	210,619
Virginia.....	357	654	4,991	106,394	5,792	1,357	96,740	31,346	200	4,007
West Virginia.....	199	319	2,841	70,864	1,928	604	46,734	19,092	236	4,158
North Carolina.....	151	393	2,715	56,647	499	484	28,212	22,658	47	3,714
South Carolina.....	53	334	1,669	33,039	188	360	41,991	11,624	100	1,120
Georgia.....	134	432	2,638	65,374	2,850	417	37,112	9,734	85	1,347
Florida.....	111	382	2,671	54,851	2,198	236	41,066	8,417	648	15,740
Alabama.....	289	405	3,035	61,953	1,935	285	38,378	8,091	352	608
Mississippi.....	47	198	882	22,797	1,241	154	12,551	8,276	36	5,617
Louisiana.....	60	239	1,638	48,242	1,535	282	11,936	3,964	114	7,858
Texas.....	833	2,190	12,698	362,242	11,742	1,330	86,339	24,920	664	36,594
Arkansas.....	102	251	1,614	33,918	4,626	109	11,987	6,498	127	4,446
Kentucky.....	235	448	3,115	103,138	1,941	551	34,200	34,254	214	913
Tennessee.....	201	397	3,145	71,274	2,046	418	36,417	27,121	101	2,901
Total Southern States.....	2,772	6,642	43,652	1,090,733	38,521	6,578	523,663	215,995	2,924	89,023

Ohio.....	660	1,454	14,528	306,712	15,321	1,395	161,579	57,525	1,401	74,195
Indiana.....	925	1,070	9,357	146,918	7,923	776	54,454	44,148	596	17,407
Illinois.....	1,533	2,818	24,765	681,807	19,235	3,245	184,491	74,198	3,408	73,024
Michigan.....	400	659	6,586	169,354	7,269	824	124,478	30,113	1,419	18,064
Wisconsin.....	439	745	6,068	128,867	4,465	720	95,073	52,237	863	16,994
Minnesota.....	497	1,091	7,158	179,716	13,938	763	101,361	96,141	1,922	39,361
Iowa.....	600	988	6,238	104,210	12,557	398	52,333	80,555		6,864
Missouri.....	359	673	4,830	211,528	8,343	519	54,013	22,437	1,086	6,806
Total Middle Western States.....	5,413	9,498	79,560	1,929,112	89,051	8,640	827,782	457,354	11,607	252,805
North Dakota.....	96	312	1,198	19,493	4,057	28	8,060	30,123	166	3,717
South Dakota.....	77	291	1,534	20,592	4,229	36	5,842	24,067	212	4,424
Nebraska.....	259	657	2,776	82,330	8,161	178	14,319	35,349	249	9,843
Kansas.....	360	811	3,756	83,651	10,160	308	9,935	30,079	580	14,650
Montana.....	141	249	2,339	23,611	2,525	72	10,502	12,260	1,733	6,108
Wyoming.....	87	156	1,367	20,083	1,898	33	8,490	6,320	373	5,109
Colorado.....	1,792	632	4,113	104,125	5,608	208	66,544	17,159	1,340	9,867
New Mexico.....	46	129	725	11,326	1,301	7	2,074	3,445	140	3,485
Oklahoma.....	258	1,162	5,348	150,889	7,940	158	30,741	30,986	1,020	39,298
Total Western States.....	3,116	4,399	23,156	516,100	45,879	1,028	156,507	189,788	5,813	96,501
Washington.....	534	1,039	4,510	100,725	2,250	347	70,249	15,382	5,228	31,419
Oregon.....	436	549	2,671	65,970	3,897	256	44,875	9,093	1,357	13,406
California.....	1,056	2,060	10,054	371,824	7,151	1,388	162,827	24,684	1,496	53,800
Idaho.....	82	253	985	19,698	1,714	40	8,137	5,585	1,038	7,506
Utah.....	71	127	403	19,827	1,087	22	7,859	3,300	197	3,314
Nevada.....	53	58	356	5,848	324	30	4,677	500	164	940
Arizona.....	48	139	947	12,082	157	11	5,117	1,255	234	3,035
Total Pacific States.....	2,280	4,225	19,926	595,974	16,580	2,094	303,741	59,799	9,714	113,420
Alaska.....	94	10	114	1,374	8	3	623	63	118	40
The Territory of Hawaii.....	21	41	456	1,984	18	12	275	138	2	1,063
Total possessions.....	115	51	570	3,358	26	15	898	201	120	1,103
Total United States and possessions.....	19,253	35,569	290,397	8,636,595	248,293	34,335	3,932,457	1,161,704	65,064	774,735

¹ Includes \$38,000.00 clearing house certificates.

TABLE No. 78.—*Aggregate resources and liabilities of State (commercial) banks, June, 1920 to 1924*

[In thousands of dollars]

Classification	1920—18,195 banks	1921—18,875 banks	1922—18,232 banks	1923—18,043 banks	1924—17,436 banks
RESOURCES					
Loans.....	8,875,085	9,070,958	7,934,123	8,723,666	8,865,968
Overdrafts.....	88,325	68,243	60,225	41,120	40,089
Bonds.....	2,226,916	2,438,057	2,304,891	2,587,002	2,718,155
Due from other banks.....	1,549,571	1,393,783	1,443,117	1,559,055	1,638,885
Real estate, furniture, etc.....	305,003	385,349	401,528	460,044	521,799
Checks and other cash items ¹	332,847	278,293	354,874	277,296	428,635
Cash on hand.....	393,935	346,589	309,584	314,057	346,641
Other resources.....	238,069	217,827	256,064	200,652	255,839
Total.....	14,009,781	14,199,099	13,064,406	14,162,862	14,816,011
LIABILITIES					
Capital stock.....	920,211	1,063,045	1,014,248	1,041,413	1,061,619
Surplus fund.....	527,019	579,830	561,131	571,461	602,786
Other undivided profits.....	222,599	211,882	210,536	217,377	208,756
Certified checks and cashiers' checks.....	56,678	134,321	69,803	75,579	83,217
Individual deposits.....	10,825,483	10,675,467	10,107,597	11,130,142	11,755,233
United States deposits.....		40,019	7,734	16,696	7,890
Postal savings deposits.....	10,705				
Due to other banks.....	436,644	337,373	387,657	445,817	466,373
Other liabilities.....	1,010,442	1,157,162	705,700	664,377	630,137
Total.....	14,009,781	14,199,099	13,064,406	14,162,862	14,816,011

¹ Includes exchanges for clearing house.TABLE No. 79.—*Aggregate resources and liabilities of loan and trust companies, June, 1920 to 1924*

[In thousands of dollars]

Classification	1920—1,408 banks	1921—1,474 banks	1922—1,550 banks	1923—1,643 banks	1924—1,664 banks
RESOURCES					
Loans.....	4,598,819	4,274,581	4,342,895	5,058,954	5,293,820
Overdrafts.....	2,689	2,541	2,603	5,146	5,196
Bonds.....	1,902,075	1,942,676	2,311,101	2,423,803	2,748,425
Due from other banks.....	878,002	780,214	895,922	954,033	1,073,974
Real estate, furniture, etc.....	189,842	215,036	236,691	256,377	278,185
Checks and other cash items ¹	193,615	230,765	315,381	278,045	477,008
Cash on hand.....	148,455	172,717	117,079	123,438	146,362
Other resources.....	405,831	562,562	312,178	399,463	300,807
Total.....	8,320,018	8,181,092	8,533,850	9,499,250	10,323,777
LIABILITIES					
Capital stock.....	475,745	515,533	532,316	591,431	621,015
Surplus fund.....	509,929	537,947	562,731	606,648	672,265
Other undivided profits.....	102,194	111,614	117,513	133,346	140,948
Certified checks and cashiers' checks.....	27,476	143,144	31,109	27,068	30,273
Individual deposits.....	6,062,294	5,611,787	6,495,928	6,831,018	7,785,331
United States deposits.....		100,951	13,800	24,919	16,732
Postal savings deposits.....	3,673				
Due to other banks and bankers.....	424,542	319,160	351,547	744,674	638,348
Other liabilities.....	714,165	840,956	428,906	540,135	418,815
Total.....	8,320,018	8,181,092	8,533,850	9,499,250	10,323,777

¹ Includes exchanges for clearing house.

TABLE No. 80.—*Aggregate resources and liabilities of stock savings banks, June, 1920 to 1924*

(In thousands of dollars)

Classification	1920—1,087 banks	1921—978 banks	1922—1,066 banks	1923—1,029 banks	1924—990 banks
RESOURCES					
Loans.....	978,047	429,587	1,051,316	1,181,848	1,362,110
Overdrafts.....	436	361	498	505	446
Investments.....	323,599	57,777	325,687	370,077	367,243
Due from other banks.....	70,783	42,145	116,382	131,550	134,885
Real estate, furniture, etc.....	37,832	13,111	59,607	62,004	71,696
Checks and other cash items ¹	4,836	391	6,576	12,263	13,679
Cash on hand.....	35,215	11,013	28,061	24,854	29,113
Other resources.....	55,668	525	4,861	7,582	4,212
Total.....	1,506,413	557,910	1,583,922	1,790,683	1,923,384
LIABILITIES					
Capital stock.....	69,185	39,902	79,850	81,120	86,367
Surplus fund.....	39,422	19,210	41,186	41,362	44,330
Individual profits.....	13,247	9,216	18,905	17,325	19,043
Certified checks and cashier's checks.....	147	226	557	1,982	826
Individual deposits.....	1,349,516	442,851	1,401,712	1,609,358	1,746,205
United States deposits.....		110	3,736	4,638	5,310
Postal savings deposits.....	1,736				464
Due to other banks.....	841	393	1,336	8,454	957
Other liabilities.....	32,331	46,002	36,526	26,424	20,922
Total.....	1,506,413	557,910	1,583,922	1,790,683	1,923,384

¹ Includes exchanges for clearing house.TABLE No. 81.—*Aggregate resources and liabilities of mutual savings banks, June, 1920 to 1924*

(In thousands of dollars)

Classification	1920—626 banks	1921—623 banks	1922—619 banks	1923—618 banks	1924—613 banks
RESOURCES					
Loans.....	2,501,479	2,809,798	3,001,425	3,360,898	3,775,746
Overdrafts.....	1	7	1,321		
Investments.....	2,716,282	2,888,971	3,007,293	3,186,872	3,217,543
Due from other banks.....	183,527	171,742	185,903	181,655	208,547
Real estate, furniture, etc.....	51,579	57,871	59,714	62,932	71,802
Checks and other cash items ¹	1,191	2,699	1,353	1,313	1,272
Cash on hand.....	41,942	37,429	44,883	39,411	40,297
Other resources.....	33,016	71,604	49,736	71,744	49,440
Total.....	5,619,017	6,040,121	6,351,648	6,904,825	7,364,656
LIABILITIES					
Surplus fund.....	334,546	366,420	468,193	496,513	558,786
Undivided profits.....	87,975	79,920	92,196	107,973	99,854
Certified checks and cashier's checks.....	20	34	24	35	13
Individual deposits.....	5,186,951	5,575,147	5,770,506	6,288,551	6,693,246
United States deposits.....		2	1		
Postal savings deposits.....	1				
Due to other banks.....	116	135	264	317	131
Other liabilities.....	9,408	18,463	11,464	11,436	12,621
Total.....	5,619,017	6,040,121	6,351,648	6,904,825	7,364,656

¹ Includes exchanges for clearing house.

TABLE No. 82.—*Aggregate resources and liabilities of private banks, June, 1920 to 1924*

[In thousands of dollars]

Classification	1920—799 banks	1921—708 banks	1922—673 banks	1923—604 banks	1924—56 0 banks
RESOURCES					
Loans.....	127,661	104,285	106,238	86,409	75,516
Overdrafts.....	1,254	727	755	781	528
Bonds.....	32,191	29,361	35,270	35,090	35,051
Due from other banks.....	29,467	21,597	23,621	25,536	23,999
Real estate, furniture, etc.....	11,766	11,020	11,274	10,403	9,429
Checks and other items ¹	1,463	710	1,006	994	596
Cash on hand.....	6,480	4,470	4,164	4,233	3,868
Other resources.....	2,344	3,136	3,203	2,070	1,956
Total.....	212,626	175,306	185,531	165,516	150,943
LIABILITIES					
Capital stock.....	13,334	11,601	10,320	9,512	11,171
Surplus fund.....	13,046	12,369	15,368	12,894	8,614
Other undivided profits.....	3,458	1,956	2,169	1,919	1,473
Certified checks and cashiers' checks.....	253	208	239	239	188
Individual deposits.....	169,421	133,689	145,179	131,666	120,519
United States deposits.....		109	242	31	2
Postal savings deposits.....	28				
Due to other banks and bankers.....	2,139	1,342	1,531	1,751	1,482
Other liabilities.....	10,917	14,032	10,483	7,504	7,494
Total.....	212,626	175,306	185,531	165,516	150,943

¹Includes exchanges for clearing house.TABLE No. 83.—*Gold, silver, etc., held by banks other than national June, 1914 to 1924, inclusive*

Year	Gold	Silver	Specie	Paper currency	Cash (not classified)	Total
1914.....	\$287,124,164	\$90,712,763	\$3,783,193	\$131,289,594	\$103,745,833	\$616,655,547
1915 ¹	293,381,637	86,473,553	3,067,305	143,474,792	73,548,005	599,945,292
1916.....			² 312,658,287	190,517,213	163,339,822	666,515,322
1917.....	338,131,920	37,921,850	¹ 1,649,261	216,888,246	155,199,799	749,791,076
1918.....	106,207,820	46,657,699	3,530,584	213,109,283	144,364,037	513,869,423
1919.....	28,133,000	16,121,000	1,807,000	133,476,000	393,361,000	572,898,000
1920.....	17,487,000	27,979,000	2,524,000	145,570,000	432,467,000	626,027,000
1921.....	33,948,000	18,663,000	² 39,962,000	275,975,000	203,670,000	572,218,000
1922.....	19,778,000	17,562,000	¹ 6,496,000	192,089,000	267,786,000	503,711,000
1923.....	24,077,000	16,866,000	1,883,000	225,292,000	237,875,000	505,993,000
1924.....	25,861,000	15,809,000	1,689,000	252,334,000	270,088,000	566,281,000

¹Cash held by Federal reserve banks not included.²Fractional currency, nickels, and cents.

TABLE NO. 84.—Statement showing the condition of the 14 chartered banks of Canada, September 30, 1924

RESOURCES	
Specie	59,260,782
Dominion notes	143,513,482
Deposits with Dominion Government, for security of note circulation, and in central gold reserves	54,991,943
Notes and checks of other banks	112,247,302
Deposits made with and balances due from other banks in Canada	3,988,830
Deposits due from agencies of the bank or from banks or agencies in the United Kingdom	7,621,745
Deposits due from agencies of the bank or from agencies elsewhere than in Canada and the United Kingdom	80,969,611
Dominion and provincial securities	369,830,283
Canadian municipal securities and British or foreign or colonial public securities other than in Canada	140,171,231
Railway and other bonds, debentures, and stocks	55,409,495
Call and short loans on stocks and bonds in Canada	105,564,807
Call and short loans elsewhere than in Canada	148,925,920
Other current loans and discounts in Canada	956,744,582
Other current loans and discounts elsewhere than in Canada	185,160,963
Loans to Canada and provincial governments	8,564,443
Loans to cities, towns, municipalities, and school districts	67,390,153
Overdue debts	11,312,458
Real estate other than bank premises	8,087,877
Mortgages on real estate sold by the bank	3,555,324
Bank premises	72,456,367
Liabilities of customers under letters of credit	59,012,655
Other assets	3,793,467
Total	2,658,608,720
LIABILITIES	
Capital stock (paid up)	121,909,560
Reserve fund	122,875,000
Notes in circulation	163,413,279
Balance due to Dominion Government after deducting advances for credits, pay lists, etc.	50,047,036
Balance due to provincial governments	39,870,537
Deposits by the public payable on demand in Canada	497,365,631
Deposits by the public payable after notice or on a fixed day in Canada	1,177,428,453
Deposits elsewhere than in Canada	355,744,961
Deposits made by and balances due to other banks in Canada	10,448,581
Deposits due to agencies, etc., of banks in the United Kingdom	5,809,093
Deposits due to agencies, etc., of banks elsewhere than in the United Kingdom or Canada	35,599,965
Bills payable	9,394,456
Acceptances under letters of credit	59,012,655
Other liabilities	9,699,113
Total	2,658,608,720

TABLE NO. 85.—Comparative statement, October, 1923, to September, 1924, relative to capital, etc., of the chartered banks of Canada

Date	Number	Capital (paid up)	Reserve fund	Notes in circulation	Aggregate liabilities	Dominion notes	Specie
1923							
October	16	123,408,650	123,625,000	185,495,429	2,772,412,325	158,742,319	67,177,921
November	16	123,409,130	123,625,000	181,266,326	2,688,477,593	156,211,055	65,441,774
December	16	123,409,130	123,625,000	180,246,825	2,686,246,003	164,352,065	57,068,386
1924							
January	15	123,409,190	123,775,000	186,865,776	2,615,550,139	169,987,738	57,913,239
February	15	123,409,260	123,775,000	163,446,173	2,639,387,268	155,254,971	55,818,657
March	15	123,409,560	123,775,000	170,850,506	2,664,185,249	138,514,256	58,616,405
April	15	123,409,560	123,775,000	161,654,759	2,710,366,505	146,745,862	59,656,186
May	14	121,909,560	124,875,000	169,347,932	2,649,793,620	140,551,389	59,220,043
June	14	121,909,560	124,875,000	171,396,223	2,697,207,997	129,363,498	58,808,796
July	14	121,909,560	124,875,000	155,361,441	2,620,435,143	134,218,550	57,429,800
August	14	121,909,560	124,875,000	166,210,782	2,629,998,998	135,015,989	58,290,772
September	14	121,909,560	122,875,000	163,413,279	2,670,599,562	143,513,482	59,260,782

TABLE No. 86.—Comparative statement of the transactions of the New York Clearing House for 71 years, and for each year, number of banks, aggregate capital, clearings, balances, average of daily clearings and balances, and the percentage of balances to clearings

[Compiled at the New York Clearing House]

Year ended Sept. 30—	Number of members	Capital ¹	Clearings	Balances	Average daily clearings	Average daily balances	Balances to clearings	Per ct.
1854	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	5.17	
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.40	
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.83	
1857	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.39	
1858	46	67,146,018	4,756,664,386	314,238,911	15,391,736	1,116,954	6.66	
1859	47	67,921,714	6,448,005,956	363,684,683	20,867,333	1,177,944	5.64	
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.26	
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	5.97	
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.04	
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.55	
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.67	
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	3.97	
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.71	
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	3.99	
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	3.95	
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	2.99	
1870	61	82,417,400	27,804,539,406	1,086,484,822	90,274,479	3,365,210	3.72	
1871	62	83,429,200	29,300,986,682	1,209,721,029	95,133,074	3,927,669	4.12	
1872	61	83,420,200	33,844,369,568	1,428,582,708	109,884,317	4,638,256	4.22	
1873	59	83,070,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.15	
1874	50	81,635,200	22,855,927,636	1,286,733,176	74,092,574	4,205,076	5.62	
1875	50	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.62	
1876	50	78,535,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	5.99	
1877	58	73,435,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.89	
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,000	5.81	
1879	50	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.56	
1880	50	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.07	
1881	61	61,162,700	48,595,818,212	1,776,018,162	159,232,191	5,823,010	3.06	
1882	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,441	3.42	
1883	64	61,312,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.89	
1884	62	60,412,700	34,092,037,338	1,524,930,094	111,048,982	4,967,202	4.47	
1885	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.12	
1886	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.55	
1887	65	60,812,700	34,872,848,786	1,569,626,325	114,337,209	5,146,310	4.49	
1888	66	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.08	
1889	64	60,762,700	34,796,465,520	1,757,637,473	114,839,820	5,800,781	5.05	
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.55	
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,522	4.65	
1892	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.13	
1893	65	60,843,200	34,421,380,870	1,696,207,176	113,978,082	5,616,580	4.92	
1894	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.54	
1895	67	62,622,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.71	
1896	66	60,622,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.28	
1897	66	59,022,700	31,337,760,948	1,908,901,898	103,424,954	6,300,066	6.01	
1898	65	59,022,700	39,853,413,948	2,338,529,016	131,529,418	7,717,918	5.87	
1899	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.37	
1900	64	74,222,700	51,964,588,564	2,730,441,810	170,936,147	8,981,716	5.25	
1901	62	81,722,700	77,020,672,494	3,515,037,741	254,193,039	11,600,785	4.56	
1902	60	100,672,700	74,753,189,436	3,377,504,072	245,898,649	11,110,211	4.51	
1903	57	113,072,700	70,833,655,940	3,315,516,487	233,005,447	10,906,304	4.68	
1904	54	115,972,700	50,672,796,804	3,105,858,576	195,648,514	10,182,143	5.20	
1905	54	115,972,700	91,879,318,369	3,953,875,975	302,234,600	13,006,171	4.33	
1906	55	118,150,000	103,754,100,091	3,832,621,024	342,422,773	12,648,914	3.69	
1907	54	129,400,000	95,315,421,238	3,813,926,108	313,337,570	12,345,810	4.00	
1908	50	128,350,000	73,630,971,913	3,409,632,271	241,413,023	11,179,122	4.63	
1909	51	127,350,000	99,257,662,411	4,194,484,628	326,505,468	13,797,644	4.22	
1910	50	132,350,000	102,555,959,069	4,195,283,967	338,461,911	13,845,855	4.09	
1911	67	170,275,000	82,420,120,092	4,388,563,113	305,016,898	14,483,797	4.74	
1912	65	174,275,000	96,672,300,864	5,051,262,292	319,050,498	16,670,833	5.22	
1913	64	179,900,000	98,121,520,297	5,144,130,385	328,833,400	16,977,328	5.24	
1914	62	175,300,000	99,760,344,071	5,128,647,302	296,238,762	16,926,229	5.71	
1915	62	178,550,000	90,842,707,724	5,340,846,740	299,810,917	17,626,557	5.87	
1916	63	185,550,000	147,180,709,461	8,561,624,447	484,147,070	28,163,278	5.82	
1917	62	200,750,000	181,534,081,388	12,147,791,433	601,106,064	40,224,415	6.69	
1918	59	205,850,000	174,524,179,029	17,255,062,671	575,987,390	50,947,402	9.88	
1919	60	220,350,000	214,703,444,468	20,950,477,483	708,592,226	69,143,496	9.75	
1920	55	261,650,000	252,338,249,466	25,216,212,386	830,090,031	82,948,067	9.99	
1921	52	286,150,000	204,082,339,376	20,860,245,122	673,539,074	68,845,693	10.22	
1922	43	288,190,000	213,326,385,752	21,032,674,952	706,378,761	69,614,619	9.36	
1923	40	309,125,000	214,621,430,807	23,281,765,358	713,028,009	77,348,058	10.85	
1924	40	312,650,000	235,498,649,045	26,389,851,778	774,666,609	86,808,723	11.20	
Total		² 105,159,000	³ 4,437,686,167,568	⁴ 298,833,692,627	⁵ 204,813,134	⁶ 13,792,112	⁷ 6.73	

¹ The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

² Yearly average for 71 years.

³ Totals for 71 years.

TABLE No. 87.—Comparative statement for 1924 and 1923 of transactions of the New York Clearing House, showing increase in aggregate clearings and balances

[Compiled at the New York Clearing House]

Clearings, etc.	For year ending Sept. 30—		Increase	Percentages to balances	
	1921	1923		1924	1923
Aggregate clearings	\$235,498,649.045	\$214,621,430.807	\$20,877,218.238		
Aggregate balances	26,389,851.778	23,281,765.358	3,108,086.420		
Settled through Federal reserve bank	26,389,851.778	23,281,765.358	3,108,086.420	100.00	100.00

TABLE No. 88.—Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year from 1893 to 1924, inclusive

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to ex- changes	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
1893	\$34,421,380,870.00	\$1,696,207,176.00	4.9	38.0	62.0	
1894	24,230,145,368.00	1,585,241,634.00	6.5	16.0	84.0	
1895	28,264,379,126.00	1,896,573,349.00	6.7	.1	99.9	
1896	29,350,894,884.00	1,843,289,239.00	6.3	.01	99.9	
1897	31,337,760,948.00	1,908,901,898.00	6.0	1.0	99.0	
1898	39,853,413,947.00	2,334,529,016.00	5.8	51.0	49.0	
1899	57,368,230,771.00	3,085,971,371.00	5.3	99.0	1.0	
1900	51,994,588,564.00	2,739,441,810.00	5.2	99.2	.8	
1901	77,020,672,491.00	3,515,037,741.00	4.5	99.6	.4	
1902	74,753,139,436.00	3,377,504,072.00	4.5	99.97	.03	
1903	70,833,655,940.00	3,315,516,487.00	4.6	99.99	.01	
1904	59,672,796,804.00	3,105,858,576.00	5.2	99.99	.01	
1905	91,879,318,369.00	3,953,875,974.00	4.33	99.99	.01	
1906	103,754,100,091.00	3,832,621,024.00	3.69	99.99	.01	
1907	95,315,421,238.00	3,813,926,108.00	4.0	99.99	.01	
1908	73,630,971,913.00	3,409,632,271.00	4.63	82.35	17.65	
1909	99,257,662,411.03	4,194,484,028.37	4.22	87.97	12.03	
1910	102,553,959,069.28	4,195,293,966.90	4.09	88.00	12.00	
1911	92,420,120,092.00	4,388,563,113.00	4.74	85.50	14.50	
1912	96,672,300,864.00	5,051,262,292.00	5.22	75.40	24.60	
1913	98,121,520,297.00	5,144,150,385.00	5.24	52.60	48.00	
1914	89,760,344,971.00	5,128,617,302.00	5.71	27.50	72.50	
1915	90,842,707,724.00	5,240,846,740.00	5.87	12.90	87.10	
1916	147,180,709,461.00	8,561,624,447.60	5.82	17.40	82.60	
1917	181,534,031,388.00	12,147,791,433.00	6.69	33.00	66.80	38.20
1918	174,521,179,020.00	17,255,062,671.00	9.88	.05		99.95
1919	214,703,144,468.00	20,950,477,483.00	9.75			100.00
1920	252,328,219,466.00	25,216,212,386.00	9.99			100.00
1921	204,082,339,375.84	20,399,245,122.05	10.22			100.00
1922	213,326,385,751.57	21,032,674,951.96	9.86			100.00
1923	214,621,430,806.71	23,281,765,357.97	10.85			100.00
1924	235,498,649,044.75	26,389,851,777.70	11.20			100.00

TABLE No. 89.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1924, and September 30, 1923

	Clearing house at—	Exchanges for year ended Sept. 30, 1924	Exchanges for year ended Sept. 30, 1923	Increase	Decrease
1	New York, N. Y.	\$235,498,649,000	\$214,621,431,000	\$20,877,218,000	
2	Chicago, Ill.	31,180,704,000	30,899,662,000	281,042,000	
3	Philadelphia, Pa.	25,063,291,000	24,649,000,000	414,291,000	
4	Boston, Mass.	20,526,622,000	19,068,369,000	1,458,253,000	
5	San Francisco, Calif.	8,297,725,000	7,917,589,000	380,136,000	
6	Pittsburgh, Pa.	8,002,869,000	8,069,488,000		\$66,619,000
7	Los Angeles, Calif.	7,201,904,000	6,555,092,000	736,902,000	
8	Detroit, Mich.	7,219,610,000	6,448,116,000	771,494,000	
9	St. Louis, Mo.	7,115,670,000	7,190,929,000		75,259,000
10	Kansas City, Mo.	6,474,144,000	7,009,037,000		535,793,000
11	Cleveland, Ohio.	5,392,576,000	5,447,342,000		54,766,000
12	Baltimore, Md.	4,945,167,000	4,827,289,000	117,878,000	
13	Minneapolis, Minn.	3,665,027,000	3,676,232,000		11,205,000
14	Cincinnati, Ohio.	3,322,525,000	3,419,566,000		97,041,000
15	Atlanta, Ga.	2,836,201,000	2,621,425,000	214,776,000	
16	New Orleans, La.	2,997,558,000	2,647,808,000	349,750,000	
17	Richmond, Va.	2,770,518,000	2,548,344,000	222,174,000	
18	Buffalo, N. Y.	2,292,272,000	2,307,379,000		15,107,000
19	Dallas, Tex.	2,059,263,000	1,640,470,000	418,793,000	
20	Seattle, Wash.	2,042,082,000	1,869,393,000	172,689,000	
21	Omaha, Nebr.	1,973,597,000	2,133,168,000		159,571,000
22	Portland, Oreg.	1,926,536,000	1,790,846,000	135,690,000	
23	Milwaukee, Wis.	1,897,806,000	1,818,417,000	79,389,000	
24	St. Paul, Minn.	1,650,929,000	1,753,157,000		93,228,000
25	Denver, Colo.	1,603,271,000	1,653,357,000		50,086,000
26	Louisville, Ky.	1,569,027,000	1,534,040,000	34,987,000	
27	Houston, Tex.	1,545,587,000	1,381,492,000	164,095,000	
28	Birmingham, Ala.	1,344,847,000	1,320,260,000	24,587,000	
29	Oklahoma, Okla.	1,170,738,000	1,166,469,000	4,319,000	
30	Washington, D. C.	1,143,562,000	1,082,091,000	61,471,000	
31	Memphis, Tenn.	1,084,922,000	1,145,009,000		60,087,000
32	Indianapolis, Ind.	1,012,317,000	1,039,996,000		27,679,000
33	Nashville, Tenn.	1,007,111,000	982,568,000	24,543,000	
34	Newark, N. J.	964,284,000	874,690,000	89,594,000	
35	Oakland, Calif.	828,461,000	780,799,000	47,662,000	
36	Salt Lake City, Utah.	801,711,000	763,368,000	38,343,000	
37	Jacksonville, Fla.	765,198,000	620,291,000	144,907,000	
38	Columbus, Ohio.	720,225,000	789,393,000		69,168,000
39	Hartford, Conn.	634,239,000	551,865,000	82,374,000	
40	Providence, R. I.	624,918,000	628,670,000		3,754,000
41	Little Rock, Ark.	614,594,000	591,391,000	23,203,000	
42	Camden, N. J.	603,391,000	568,774,000	34,617,000	
43	Fort Worth, Tex.	603,211,000	571,476,000	31,735,000	
44	Rochester, N. Y.	581,333,000	545,945,000	35,388,000	
45	Spokane, Wash.	579,866,000	567,690,000	12,176,000	
46	Des Moines, Iowa.	556,726,000	551,502,000	5,224,000	
47	Davenport, Iowa.	545,735,000	552,992,000		7,257,000
48	Sacramento, Calif.	424,932,000	354,253,000	70,679,000	
49	Norfolk, Va.	423,658,000	399,946,000	23,712,000	
50	Galveston, Tex.	415,338,000	402,083,000	13,255,000	
51	Duluth, Minn.	405,242,000	379,095,000	26,147,000	
52	San Antonio, Tex.	403,846,000	367,458,000	36,388,000	
53	Long Beach, Calif.	399,850,000	396,192,000	3,658,000	
54	Wichita, Kans.	392,906,000	364,647,000	28,259,000	
55	Akron, Ohio.	382,064,000	343,437,000	38,627,000	
56	Tulsa, Okla.	374,132,000	447,608,000		73,476,000
57	St. Joseph, Mo.	363,211,000	402,533,000		39,322,000
58	New Haven, Conn.	356,640,000	330,405,000	26,235,000	
59	Grand Rapids, Mich.	350,175,000	332,443,000	17,732,000	
60	Sioux City, Iowa.	329,432,000	316,853,000	12,579,000	
61	Chattanooga, Tenn.	325,030,000	329,261,000		4,231,000
62	Dayton, Ohio.	303,454,000	274,960,000	28,494,000	
63	Seranton, Pa.	296,576,000	285,306,000	11,270,000	
64	Pasadena, Calif.	294,317,000	249,077,000	45,240,000	
65	Terre Haute, Ind.	293,450,000	235,295,000	58,164,000	
66	Roanoke, Va.	290,377,000	290,009,000	368,000	
67	Albany, N. Y.	281,478,000	264,431,000	17,047,000	
68	Springfield, Mass.	275,798,000	262,471,000	13,322,000	
69	Kansas City, Kans.	272,798,000	260,771,000	12,024,000	
70	Trenton, N. J.	272,014,000	237,870,000	34,144,000	
71	Syracuse, N. Y.	256,718,000	244,345,000	15,373,000	
72	Evansville, Ind.	253,593,000	233,365,000	20,228,000	
73	Shreveport, La.	249,593,000	246,983,000	2,610,000	
74	El Paso, Tex.	247,880,000	233,222,000		5,342,000
75	Kalamazoo, Mich.	242,729,000	247,501,000		4,772,000
76	Canton, Ohio.	239,254,000	250,842,000		11,588,000
77	Springfield, Ohio.	235,514,000	255,147,000		19,633,000

¹ Figures taken from the Commercial and Financial Chronicle.² 9 months.

TABLE No. 89.—Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1924, and September 30, 1923—Con.

	Clearing house at—	Exchanges for year ended Sept. 30, 1924	Exchanges for year ended Sept. 30, 1923	Increase	Decrease
78	Peoria, Ill.	\$233,372,000	\$204,388,000	\$28,984,000	
79	Youngstown, Ohio	226,531,000	219,757,000	6,774,000	
80	Harrisburg, Pa.	226,100,000	224,600,000	1,500,000	
81	Wheeling, W. Va.	217,839,000	227,165,000		\$9,326,000
82	Lincoln, Nebr.	209,989,000	215,235,000		5,246,000
83	San Diego, Calif.	209,179,000	184,482,000	24,697,000	
84	Fresno, Calif.	206,360,000	245,016,000		38,656,000
85	Berkeley, Calif.	203,288,000	205,276,000		1,988,000
86	Gary, Ind.	202,201,000	179,530,000	22,671,000	
87	Greensboro, N. C.	200,862,000	193,568,000	7,294,000	
88	Bethlehem, Pa.	196,864,000	220,767,000		23,903,000
89	Wilkes-Barre, Pa.	196,064,000	169,378,000	26,686,000	
90	Worcester, Mass.	182,117,000	184,863,000		2,746,000
91	Danville, Ill.	180,167,000	166,644,000	13,523,000	
92	Tampa, Fla.	178,119,000	148,421,000	29,698,000	
93	Reading, Pa.	178,051,000	170,957,000	7,094,000	
94	Waco, Tex.	169,645,000	141,698,000	27,947,000	
95	Knoxville, Tenn.	164,179,000	155,627,000	8,552,000	
96	Oil City, Pa.	158,599,000	162,333,000		3,734,000
97	Stamford, Conn.	158,153,000	153,502,000	4,651,000	
98	Portland, Me.	156,636,000	164,588,000		7,952,000
99	Lancaster, Pa.	153,348,000	163,912,000		10,564,000
100	Topeka, Kans.	146,344,000	163,760,000		17,416,000
101	Helena, Mont.	144,969,000	170,960,000		26,000,000
102	Madison, Wis.	139,461,000	128,428,000	11,033,000	
103	Wilmington, Del.	135,861,000	140,527,000		4,666,000
104	Stockton, Calif.	134,862,000	137,283,000		2,421,000
105	Charleston, S. C.	134,099,000	121,026,000	13,073,000	
106	Bay City, Mich.	132,521,000	122,088,000	10,433,000	
107	Springfield, Ill.	131,351,000	127,828,000	3,523,000	
108	Raleigh, N. C.	129,359,000	122,578,000	6,781,000	
109	Lansing, Mich.	128,520,000	113,535,000	14,985,000	
110	Rockford, Ill.	128,302,000	116,664,000	11,638,000	
111	Cedar Rapids, Iowa	126,319,000	125,345,000	974,000	
112	Fort Wayne, Ind.	123,707,000	118,304,000	5,403,000	
113	San Jose, Calif.	120,969,000	127,582,000		6,613,000
114	South Bend, Ind.	120,827,000	128,363,000		7,536,000
115	Flint, Mich.	120,820,000	103,422,000	17,398,000	
116	Allentown, Pa.	119,988,000	109,057,000	10,931,000	
117	Paducah, Ky.	118,528,000	131,272,000		12,744,000
118	Fall River, Mass.	113,240,000	122,540,000		9,300,000
119	Santa Monica, Calif.	110,372,000	81,438,000	28,934,000	
120	Phoenix, Ariz.	109,025,000	89,548,000	19,477,000	
121	Greenville, S. C.	108,097,000	104,067,000	4,030,000	
122	Wichita Falls, Tex.	107,258,000	102,774,000	4,484,000	
123	Waterbury, Conn.	105,501,000	94,516,000	10,985,000	
124	Augusta, Ga.	104,868,000	106,156,000		1,288,000
125	Columbia, S. C.	103,392,000	148,177,000		44,785,000
126	Huntington, W. Va.	97,970,000	105,138,000		7,168,000
127	Jackson, Mich.	96,962,000	86,191,000	10,771,000	
128	Mobile, Ala.	96,733,000	99,949,000		3,216,000
129	San Bernardino, Calif.	96,022,000	74,936,000	21,086,000	
130	Fargo, N. Dak.	94,342,000	98,198,000		3,856,000
131	Lexington, Ky.	90,550,000	105,279,000		14,729,000
132	Montgomery, Ala.	90,365,000	83,697,000	6,668,000	
133	Mansfield, Ohio.	88,314,000	91,785,000		3,471,000
134	York, Pa.	86,478,000	77,800,000	8,678,000	
135	Austin, Tex.	82,981,000	100,994,000		18,013,000
136	Passaic, N. J.	81,431,000	75,704,000	5,727,000	
137	Grand Forks, N. Dak.	79,146,000	95,389,000		16,243,000
138	Ogden, Utah	77,444,000	70,821,000	6,623,000	
139	Waterloo, Iowa	77,039,000	75,152,000	1,887,000	
140	Macon, Ga.	76,703,000	75,806,000	897,000	
141	Joplin, Mo.	75,100,000	74,938,000	162,000	
142	Green Bay, Wis.	74,463,000	62,644,000	11,819,000	
143	Bloomington, Ill.	74,260,000	76,751,000		2,491,000
144	New Bedford, Mass.	74,176,000	80,679,000		6,503,000
145	Altoona, Pa.	73,541,000	72,901,000	640,000	
146	Quincy, Ill.	73,498,000	74,390,000		892,000
147	Battle Creek, Mich.	73,375,000	87,940,000		14,565,000
148	Beaumont, Tex.	72,252,000	68,038,000	4,214,000	
149	Decatur, Ill.	69,875,000	65,327,000	4,548,000	
150	Pittsburgh, Kans.	68,746,000	73,703,000		4,957,000
151	Sioux Falls, S. Dak.	68,464,000	151,662,000		83,198,000
152	Yakima, Wash.	67,191,000	67,479,000		288,000
153	Greensburg, Pa.	66,686,000	79,504,000		12,818,000
154	Aberdeen, S. Dak.	66,400,000	66,439,000		39,000
155	South St. Paul, Minn.	65,611,000	77,250,000		12,639,000

1 Figures taken from the Commercial and Financial Chronicle.

TABLE NO. 89.—Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1924, and September 30, 1923—Con.

	Clearing house at—	Exchanges for year ended Sept. 30, 1924	Exchanges for year ended Sept. 30, 1923	Increase	Decrease
156	Aurora, Ill.	\$63,914,000	\$58,763,000	\$5,151,000	-----
157	Jamestown, N. Y.	62,273,000	60,520,000	1,744,000	-----
158	Santa Barbara, Calif.	61,987,000	56,318,000	5,639,000	-----
159	Lowell, Mass.	61,766,000	68,141,000	-----	\$6,381,000
160	Orange, N. J.	58,477,000	53,847,000	4,630,000	-----
161	Colorado Springs, Colo.	56,426,000	50,512,000	5,914,000	-----
162	Boise, Idaho.	55,922,000	56,470,000	-----	548,000
163	Jackson, Miss.	¹ 54,065,000	51,232,000	2,833,000	-----
164	Binghamton, N. Y.	53,449,000	57,302,000	-----	3,853,000
165	Bakersfield, Calif.	52,727,000	50,033,000	2,694,000	-----
166	Pueblo, Colo.	¹ 48,028,000	44,627,000	3,401,000	-----
167	Holyoke, Mass.	¹ 47,727,000	50,030,000	-----	2,303,000
168	Columbus, Ga.	46,679,000	46,741,000	-----	62,000
169	Norristown, Pa.	46,156,000	43,839,000	2,317,000	-----
170	Niagara Falls, N. Y.	45,001,000	² 21,312,000	23,689,000	-----
171	Meridian, Miss.	¹ 44,705,000	47,114,000	-----	2,409,000
172	Ann Arbor, Mich.	¹ 43,967,000	40,130,000	3,828,000	-----
173	Bangor, Me.	41,436,000	40,701,000	735,000	-----
174	Bellingham, Wash.	41,295,000	38,131,000	3,164,000	-----
175	Hamilton, Ohio.	¹ 41,107,000	44,826,000	-----	3,719,000
176	Hagerstown, Md.	39,819,000	38,889,000	930,000	-----
177	Riverside, Calif.	¹ 39,582,000	35,951,000	3,631,000	-----
178	New Brighton, Pa.	39,472,000	39,650,000	-----	178,000
179	Modesto, Calif.	38,490,000	38,947,000	-----	457,000
180	Oshkosh, Wis.	37,638,000	37,246,000	392,000	-----
181	La Crosse, Wis.	35,322,000	34,285,000	1,037,000	-----
182	Reno, Nev.	33,166,000	34,920,000	-----	1,754,000
183	Great Falls, Mont.	33,030,000	43,759,000	-----	10,729,000
184	Tucson, Ariz.	32,395,000	31,183,000	1,212,000	-----
185	Lebanon, Pa.	30,700,000	28,975,000	1,725,000	-----
186	Owensboro, Ky.	30,302,000	25,352,000	4,980,000	-----
187	Montclair, N. J.	29,703,000	25,221,000	4,482,000	-----
188	Okmulgee, Okla.	29,319,000	42,038,000	-----	12,719,000
189	Winona, Minn.	27,875,000	31,774,000	-----	3,899,000
190	Mason City, Iowa.	¹ 27,102,000	23,716,000	3,386,000	1,614,000
191	Billings, Mont.	27,615,000	27,705,000	-----	660,000
192	Hastings, Nebr.	¹ 26,754,000	26,867,000	-----	113,000
193	Port Arthur, Tex.	26,714,000	29,864,000	-----	3,150,000
194	Iowa City, Iowa.	¹ 26,152,000	33,246,000	-----	7,094,000
195	Santa Rosa, Calif.	25,938,000	29,000,000	-----	3,152,000
196	Eugene, Oreg.	22,679,000	19,326,000	2,753,000	-----
197	Atchison, Kans.	22,051,000	25,298,000	-----	3,247,000
198	Frederick, Md.	21,773,000	21,155,000	618,000	-----
199	Fremont, Nebr.	21,003,000	21,749,000	-----	746,000
200	Lawrence, Kans.	20,702,000	17,946,000	2,756,000	-----
201	Vicksburg, Miss.	20,492,000	19,492,000	1,000,000	-----
202	Rochester, Minn.	¹ 20,456,000	22,147,000	-----	1,691,000
203	Lorain, Ohio.	19,873,000	18,996,000	877,000	-----
204	Jacksonville, Ill.	17,601,000	18,549,000	-----	948,000
205	Franklin, Pa.	¹ 16,178,000	17,924,000	-----	1,746,000
206	McAlester, Okla.	15,623,000	20,276,000	-----	4,653,000
207	Parsons, Kans.	12,783,000	15,154,000	-----	2,371,000
208	Faribault, Minn.	12,668,000	10,892,000	1,776,000	-----
209	Elberton, Ga.	12,388,000	11,111,000	1,277,000	-----
210	Adrian, Mich.	11,888,000	10,975,000	913,000	-----
211	Guthrie, Okla.	8,691,000	9,611,000	-----	917,000
212	New Albany, Ind.	¹ 8,096,000	7,783,000	313,000	-----
213	Minot, N. Dak.	8,016,000	10,232,000	-----	2,216,000
214	Jamestown, N. Dak.	6,956,000	8,985,000	-----	2,029,000
215	Emporia, Kans.	6,635,000	8,346,000	-----	1,711,000
216	Glasgow, Ky.	4,850,000	4,590,000	260,000	-----
217	Homestead, Pa.	2,198,000	2,526,000	-----	328,000
Total		438,778,113,000	412,195,132,000	28,583,312,000	2,005,331,000
Increase		26,582,981,000	-----	26,582,981,000	-----

¹ Figures taken from the Commercial and Financial Chronicle.² 6 months.

TABLE NO. 90. - Comparative statement of transactions of clearing-house associations in the 12 Federal reserve bank cities and in other cities with transactions of \$1,000,000,000 in years ended September 30, 1924 and 1923

[In thousands of dollars]

	Clearing house at—	1924	1923	Increase	Decrease
1	Boston, Mass.	20,526,622	19,068,369	1,458,253	
2	New York, N. Y.	235,196,649	211,621,431	20,877,218	
3	Philadelphia, Pa.	25,063,291	24,649,060	414,291	
4	Cleveland, Ohio.	5,392,576	5,447,342		54,766
5	Richmond, Va.	2,770,518	2,548,344	222,174	
6	Atlanta, Ga.	2,836,201	2,621,425	214,776	
7	Chicago, Ill.	31,180,704	30,896,662	284,042	
8	St. Louis, Mo.	7,115,670	7,199,929		75,259
9	Minneapolis, Minn.	3,665,027	3,676,232		11,205
10	Kansas City, Mo.	6,174,144	7,009,937		535,793
11	Dallas, Tex.	2,359,263	1,640,470	418,793	
12	San Francisco, Calif.	8,297,725	7,917,586	380,136	
	Total 12 Federal reserve bank cities	350,880,390	327,290,736	24,266,653	677,023
	OTHER CITIES				
	Pittsburgh, Pa.	8,092,869	8,069,488		66,619
	Los Angeles, Calif.	17,291,994	6,555,092	736,902	
	Detroit, Mich.	7,219,610	6,448,116	771,494	
	Baltimore, Md.	4,945,167	4,827,289	117,878	
	Cincinnati, Ohio.	3,322,525	3,419,566		97,041
	New Orleans, La.	2,907,558	2,647,808	349,750	
	Buffalo, N. Y.	2,262,272	2,307,379		15,107
	Seattle, Wash.	2,042,082	1,869,393	172,689	
	Omaha, Nebr.	1,973,597	2,133,168		159,571
	Portland, Oreg.	1,926,536	1,790,846	135,690	
	Milwaukee, Wis.	1,897,806	1,818,417	79,389	
	St. Paul, Minn.	1,659,929	1,753,157		93,228
	Denver, Colo.	1,693,271	1,653,357		50,086
	Louisville, Ky.	1,569,027	1,534,040	34,987	
	Houston, Ky.	1,545,587	1,381,492	164,095	
	Birmingham, Ala.	1,344,847	1,320,260	24,587	
	Oklahoma, Okla.	1,179,788	1,166,469	4,319	
	Washington, D. C.	1,143,562	1,082,091	61,471	
	Memphis, Tenn.	1,084,922	1,145,009		60,087
	Indianapolis, Ind.	1,012,317	1,039,996		27,679
	Nashville, Tenn.	1,607,111	982,568	21,543	
	Total of 21 other principal cities	57,653,377	54,945,601	2,677,794	569,418
	Total	407,533,767	382,235,731	26,944,477	1,246,441
	Total all other cities (184)	39,844,346	29,959,401	1,643,835	758,890
	Grand total of all cities (217)	438,778,113	412,195,132	28,588,312	2,005,331

¹ Figures taken from the Commercial and Financial Chronicle.

TABLE No. 91.—State (commercial), savings, private bank, loan and trust company, and national bank failures, year ended June 30, 1924

(Cents omitted)

States	State (commercial) banks		Savings banks		Trust companies		Private banks		Total		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
Maine			1	\$614, 154					1	\$614, 154			1	\$614, 154
New Hampshire (none)														
Vermont (none)														
Massachusetts (none)														
Rhode Island (none)														
Connecticut (none)														
Total New England States			1	614, 154					1	614, 154			1	614, 154
New York							1	\$1, 801	1	1, 801	1	\$2, 124, 286	2	2, 126, 087
New Jersey (none)														
Pennsylvania	1	\$460, 000					1	125, 000	2	585, 000			2	585, 000
Delaware (none)														
Maryland							1	180, 000	1	180, 000			1	180, 000
District of Columbia (none)														
Total Eastern States	1	460, 000					3	306, 801	4	766, 801	1	2, 124, 286	5	2, 891, 087
Virginia	3	228, 500							3	228, 500			3	228, 500
West Virginia (none)														
North Carolina	7	1, 274, 000							7	1, 274, 000	2	1, 471, 075	9	2, 745, 075
South Carolina	13	4, 485, 037							13	4, 485, 037			13	4, 485, 037
Georgia	20	2, 967, 836							20	2, 967, 836	1	285, 078	21	3, 252, 914
Florida	2	268, 330			2	\$3, 476, 484			4	3, 744, 814			4	3, 744, 814
Alabama	6	419, 850							6	419, 850	1	173, 043	7	592, 893
Mississippi	4	441, 804							4	441, 804			4	441, 804
Louisiana	4	276, 700							4	276, 700			4	276, 700
Texas	7	1, 115, 090					6	401, 000	13	1, 516, 090	1	4, 872, 405	14	6, 388, 405
Arkansas	7	752, 911			1	2, 121, 220			8	2, 874, 131			8	2, 874, 131
Kentucky	6	701, 000							6	701, 000			6	701, 000
Tennessee	3	906, 459							3	906, 459			3	906, 459
Total Southern States	82	13, 837, 427			3	5, 597, 704	6	401, 000	91	19, 836, 131	5	6, 801, 601	96	26, 637, 732
Ohio	3	771, 628							3	771, 628	1	989, 732	4	1, 761, 360
Indiana	6	1, 676, 535			2	576, 992	4	904, 057	12	3, 157, 584			12	3, 157, 584

Illinois	¹ 11	3,794,786						11	3,794,786	1	676,257	² 6	4,471,043	
Michigan	¹ 1	644,743					⁴ 5	⁶ 69,450	6	714,193		6	714,193	
Wisconsin	⁵ 11	2,040,497			⁷ 1	117,452			12	2,163,949	2	1,060,077	14	3,224,026
Minnesota	⁸ 68	16,771,819			1	5,188,155			69	21,959,974	7	4,987,971	76	26,947,945
Iowa	³ 17	9,591,580	31	10,520,900	1	660,000	⁸ 10	¹⁰ 1,120,930	57	21,893,410	2	905,712	59	22,799,122
Missouri	20	13,516,275			2	7,025,001	1	182,400	23	20,723,676			23	20,723,676
Total Middle Western States	137	48,813,863	31	10,520,900	7	13,567,600	18	2,276,837	193	75,179,200	13	8,619,740	206	83,798,949
North Dakota	¹¹ 127	23,971,074							127	23,971,074	20	5,898,399	147	29,869,473
South Dakota	117	44,023,000							¹² 11	44,023,000	17	11,339,685	134	55,362,685
Nebraska	19	4,477,238							19	4,477,238	8	3,081,411	27	7,558,649
Kansas	¹³ 15 29	7,821,590							29	7,821,590	4	2,277,218	33	10,098,808
Montana	64	12,224,195					4	2,491,149	68	14,715,344	23	¹² 11,751,251	91	26,466,595
Wyoming	² 18	4,447,000							18	4,447,000	⁵ 7 ¹² 1	1,437,835	25	5,884,835
Colorado	³ 11	1,216,000			3	4,329,000			14	5,545,000	3	1,571,119	17	7,116,119
New Mexico	³ 16	5,257,291							16	5,257,291	12	¹² 8,122,038	28	13,379,329
Oklahoma	58	9,503,000							58	9,503,000	18	¹² 8,408,159	76	17,911,159
Total Western States	459	112,940,388			3	4,329,000	4	2,491,149	466	119,760,537	112	53,887,115	578	173,647,652
Washington	² 7	1,356,430			⁴ 1	374,000			8	1,730,430	2	372,662	10	2,103,092
Oregon	3	256,428							3	256,428	1	238,231	4	494,659
California	2	629,753							2	629,753			2	629,753
Idaho	2	1,770,000							2	1,770,000	2	1,573,513	4	3,343,513
Utah	1	481,001	1	573,298					2	1,054,299	1	321,061	3	1,375,360
Nevada (none)														
Arizona	5	1,590,589							5	1,590,589	1	804,448	6	2,395,037
Total Pacific States	20	6,084,201	1	573,298	1	374,000			22	7,031,499	7	3,309,915	29	10,341,414
Total United States	699	182,135,879	33	11,708,352	14	23,868,304	31	5,475,787	777	223,188,322	138	74,742,666	915	297,930,988

¹ Assets taken over by another bank, no loss to depositors.

² Two banks reopened.

³ One bank reopened.

⁴ Liabilities obtained from Bankers' Directory.

⁵ Depositors of one bank paid in full and three banks reopened.

⁶ Liabilities of four banks not available.

⁷ Depositors paid in full.

⁸ Five banks reopened.

⁹ Not under State supervision; liabilities of one bank obtained from Banker's Directory.

¹⁰ Liabilities of two banks not available.

¹¹ Six banks reopened, liabilities of two of which obtained from Banker's Directory.

¹² Liabilities one bank not included.

¹³ Four banks reopened.

¹⁴ Liabilities of six banks obtained from Bankers' Directory.

TABLE No. 92.—*Number, assets, and liabilities of State (commercial) banks, savings banks, loan and trust companies, private and national banks which failed, in years ended June 30, 1914, to June 30, 1924*

[For prior years, see annual report, 1920]

[In thousands of dollars]

Year ended June 30—	State institutions								
	State (commercial) banks			Savings banks			Loan and trust companies		
	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities
1914.....	53	8,947	11,511	7	643	769	9	7,948	8,752
1915.....	57	3,600	4,820	5	4,255	4,335	9	988	1,341
1916.....	23	2,148	2,991	3	7,750	11,885	3	256	257
1917.....	15	2,539	3,351	1	75	100	4	1,470	2,371
1918.....	12	861	1,094	1	60	80	2	1,845	1,898
1919.....	35	-----	7,775	2	-----	85	4	-----	1,651
1920.....	32	-----	11,945	-----	-----	-----	3	-----	3,978
1921.....	263	-----	24,810	13	-----	2,736	26	-----	65,535
1922.....	306	-----	73,044	11	-----	2,248	35	-----	17,641
1923.....	202	-----	53,886	17	-----	5,607	7	-----	2,818
1924.....	699	-----	182,136	33	-----	11,708	14	-----	23,868
Total.....	1,697	18,095	377,363	93	12,783	39,553	116	12,507	130,110

Year ended June 30—	State institutions						National banks		
	Private banks			Total State and private institutions					
	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets—nominal value	Liabilities
1914.....	27	3,063	11,027	96	20,601	32,059	21	12,038	9,774
1915.....	39	7,652	17,370	110	16,495	27,866	14	16,832	12,767
1916.....	12	358	877	41	10,512	16,010	13	3,868	3,020
1917.....	15	2,668	5,478	35	6,752	11,300	7	6,895	5,282
1918.....	10	6,429	7,186	25	9,195	10,258	2	2,300	2,359
1919.....	1	-----	100	42	-----	9,611	1	535	496
1920.....	9	-----	3,031	44	-----	18,955	5	2,739	1,930
1921.....	28	-----	3,044	330	-----	96,124	28	18,806	17,301
1922.....	12	-----	3,000	364	-----	95,933	33	21,679	20,287
1923.....	11	-----	2,239	237	-----	64,550	37	21,602	20,076
1924.....	31	-----	5,476	777	-----	223,188	138	84,974	74,743
Total.....	195	20,170	58,828	2,101	63,555	605,854	299	192,268	168,035

¹ Does not include assets or liabilities of five banks.

TABLE No. 93

SHOWING INDIVIDUAL STATEMENTS OF RESOURCES
AND LIABILITIES OF EACH NATIONAL BANK (States, Territories,
and Towns Arranged Alphabetically), AT CLOSE OF BUSINESS
OCTOBER 10, 1924, IS OMITTED FROM THIS
REPORT AND PUBLISHED AS A
SEPARATE TABLE

INDEX

ACCEPTANCES. (*See* Bank acceptances.)

AMENDMENTS. (*See* Legislation recommended.)

ASSESSMENTS. (*See also* Failures of national banks):

	Page
Account of national and Federal reserve bank circulation.....	146, 202, 205
Cost of printing plates, yearly, 1883-1924.....	202
Examiners' fees, 1883-1924.....	202
Salaries and expenses of national bank examiners.....	144, 202
Upon shareholders of insolvent national banks.....	74, 214

ASSETS. (*See* National and all other reporting banks; Banks other than national; Federal reserve banks; National banks.)

BANK ACCEPTANCES:

Held by national banks at date of each report during year ended October 10, 1924.....	29
---	----

BANK CURRENCY. (*See* Federal reserve bank notes; Federal reserve notes; National bank circulation.)

BANK OFFICERS AND EMPLOYEES CONVICTED OF CRIMINAL VIOLATIONS OF LAW:

Convictions reported by Department of Justice.....	75
--	----

BANK PREMISES AND OTHER REAL ESTATE OWNED. (*See* Banks other than national; Federal reserve banks; National banks.)

BANKING POWER OF THE UNITED STATES:

Comparison and classification of, during year ended June 30, 1924.....	122
--	-----

BANKS OTHER THAN NATIONAL:

Aggregate resources and liabilities of, by classes of banks, 1920-1924.....	604-606
Chartered banks of Canada, condition of, September 30, 1924, and capital, etc., monthly, October 1923 to September 1924.....	607
Combined returns from State (commercial), savings, private banks, and loan and trust companies, June 30, 1924.....	99, 588
Conversions and reorganizations as national banks of State banks, and primary organizations as national banks since 1900.....	169
Earnings, expenses, and dividends of, in the District of Columbia, years ended June 30, 1923-24.....	124
Failures of, in each State during year ended June 30, 1924.....	614
Failures of, years ended June 30, 1914-1924.....	616
Foreign banks of issue, resources of, June 30, 1924.....	144
Gold, silver, etc., held by, 1914-1924.....	606
In the District of Columbia.....	123, 552-557
Loan and trust companies, statistics relating to.....	89, 91, 568, 604
Mutual and stock savings banks, statistics relating to.....	95-98
Mutual savings banks, statistics relating to.....	93, 580, 605
Number and capital of State banks converted into national banking associations, in each State and Territory, from 1863 to October 31, 1924.....	169
Principal items of resources and liabilities of, 1919-1924.....	101
Private banks, statistics relating to.....	98, 584, 606
Relative growth in number and resources of, compared with national banks, 1878-1924, and charts showing.....	12-15
Resources and liabilities of all reporting, June 30, 1924.....	99
Resources and liabilities of, for each class of banks, June 30, 1924.....	101
Savings banks, including postal savings, number of depositors, and amount of deposits, etc., in the principal countries of the world (various dates).....	141
School savings banks, statistics relating to.....	140
State (commercial) banks, statistics relating to.....	87, 560, 604
Stock savings banks, statistics relating to.....	91, 576, 605
Summaries of returns, June 30, 1924, from State (commercial), savings, and private banks and loan and trust companies, by States.....	500-595

BONDS, SECURITIES, ETC., OWNED BY NATIONAL BANKS. (*See* Investments of national banks; United States bonds; United States Government securities owned by national banks.)

BRANCH BANKING. (*See also* Legislation recommended):

Comptroller's views with respect thereto.....	3
---	---

BRANCH BANKS. (*See* Domestic branches of national banks.)

BUILDING AND LOAN ASSOCIATIONS:	Page
Assets and liabilities of, in District of Columbia, six-month periods ended December 31, 1923, and June 30, 1924.....	558, 559
Progress of, in the United States, statistics relating to.....	125
Statistics relative to, in District of Columbia, 1909-1924.....	125
"CALLS" FOR REPORTS OF CONDITION OF NATIONAL BANKS:	
Dates of, 1914-1924.....	233
CANADA. (See Banks other than national.)	
CAPITAL STOCK OF NATIONAL BANKS. (See also Legislation recommended):	
Amount of, March 31, 1924, alphabetically by counties in each State and Federal reserve district.....	430, 489
Amount of monthly increases, years ended October 31, 1920-1924.....	170
Authorized, each month, January, 1914, to November, 1924.....	158
Chartered, consolidated, in voluntary liquidation, insolvent, years ended October 31, 1914-1924..	170
Chartered in each State, year ended October 31, 1924.....	173, 177
Chartered monthly, year ended October 31, 1924, conversions, reorganizations, primary organizations, and total.....	178
Classification of banks according to, December 31, 1923.....	65, 178
Consolidated banks under act November 7, 1918.....	166, 168
Date of each report of condition, 1914-1924.....	238
Domestic branches.....	24
Failed banks in charge of receivers, year ended October 31, 1924.....	73, 206
In each Federal reserve district, June 30, 1924, and at date of each report during year ended October 10, 1924.....	29, 419
Issuing and not issuing circulation December 31, 1924.....	22, 194
Liquidated banks, year ended October 31, 1924.....	161
Organized, failed, and reported in voluntary liquidation, year ended October 31, 1924, in each State.....	177
Percentage of dividends and net addition to profits to, in cities, States, and Federal reserve districts, June 30, 1924.....	58, 62
Percentage of, to aggregate resources, including rediscounts, 1916-1924.....	66
Relation of, to individual deposits, loans, and aggregate resources, etc., date of report following June report, 1918-1924.....	64
CAPITAL, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL BANKS:	
Comparative statement of, during year ended October 10, 1924.....	30
Relation of, to individual deposits, date of June report, 1918-1924.....	64
CASH IN BANKS:	
Classification of, in national and State banks, June 30, 1924.....	118
Gold, silver, etc., held by banks other than national, 1914-1924.....	603
Gold, silver, etc., held by national banks at date of each report, 1914-1924.....	275
Held by national banks in city of New York, January 13, 1914, to October 10, 1924.....	278
National banks, at date of each report during year ended October 10, 1924, by reserve cities and States, etc.....	260
National banks, in each State, June 30 and October 10, 1924.....	32, 596
CHANGES OF TITLE OF NATIONAL BANKS:	
Incident to consolidations, year ended October 31, 1924.....	172
List of associations involved, year ended October 31, 1924.....	172
CHARTERS OF NATIONAL BANKS. (See also Legislation recommended; Organization of national banks):	
Applied for, granted, and refused, year ended October 31, 1924.....	23
List of banks chartered in each State during year ended October 31, 1924.....	173
Number and classification of banks chartered monthly, year ended October 31, 1924.....	178
CHARTS:	
Showing percentage of national bank resources to combined resources of national banks, State banks and trust companies; growth in number of national banks, State banks and trust companies, etc., 1878-1924.....	13-15
CIRCULATION. (See Federal reserve bank notes; Federal reserve notes; National bank circulation.)	
CLEARING-HOUSE ASSOCIATIONS:	
Comparison of transactions of, in the 12 Federal reserve bank cities and elsewhere, 1924-1923..	87, 613
Exchanges for, in national banks; date of each report, year ended October 10, 1924.....	29
Statement of balances of clearing houses in the United States, September 30, 1924-1923.....	610
Statement of balances of New York clearing house.....	87, 608-609
CLERKS IN OFFICE OF COMPTROLLER OF THE CURRENCY:	
Names and salaries of, at close of business October 31, 1924.....	155
COIN AND COIN CERTIFICATES. (See Cash in banks; Money in the United States.)	
COIN AND PAPER CURRENCY. (See Banks other than national; Cash in banks; Gold; Mint, Director of.)	

COMMERCIAL AND FINANCIAL CHRONICLE:	Page
Rates for money reported by.....	84
Sterling exchange rates reported by.....	85
COMPTROLLERS OF THE CURRENCY:	
Names of, since organization of the bureau and length of service.....	155
CONCLUSION:	
Appraisalment of work of personnel.....	146
CONDITION OF NATIONAL BANKS. (See National banks.)	
CONSOLIDATION OF NATIONAL BANKS:	
Changes in capital, surplus, undivided profits, and aggregate resources incident to.....	166
Changes in title incident to.....	172
Under act of November 7, 1918, list of.....	168
Under act of November 7, 1918, number of, and loss to capital incident to, 1919-1924.....	170
CRIMINAL VIOLATIONS OF LAW. (See Department of Justice.)	
CREDITORS OF INSOLVENT NATIONAL BANKS. (See Failures of national banks.)	
DEBT OF THE UNITED STATES. (See Interest-bearing debt of the United States.)	
DEPARTMENT OF JUSTICE:	
Report of, on criminal violations of law during year ended October 31, 1924.....	75
DEPOSITORS:	
Mutual and stock savings banks, June 30, 1923-24.....	95
Mutual and stock savings banks, June 30, 1914-1924, with average due each depositor.....	98
Postal Savings System, fiscal year ended June 30, 1924.....	134
Savings banks, including postal savings, in the principal countries of the world (various dates) ..	141
Savings, in national banks, June 30, 1921, in reserve cities and States.....	50
School savings banks, school year 1923-24.....	140
DEPOSITORS. (See also Banks other than National; National and all other reporting banks; National banks):	
Amount of, in national banks, arranged alphabetically by counties in each State and Federal reserve district, March 31, 1924.....	430, 489
Comparative changes in demand and time, of national banks since June 30, 1920.....	40
Individual, in all reporting banks, classification of, June 30, 1924.....	116
National banks, demand and time, at date of each report during year ended October 10, 1924, by reserve cities and States.....	244
National banks, at date of suspension.....	206
National banks, on or about June 30, 1914-1924.....	429
Percentage of, in national banks, to aggregate resources, 1916-1924.....	66
Postal Savings System, June 30, 1924.....	138
Relation of, to capital, in national banks, at date of fall report, 1918-1924.....	64
Reserve required and held on, by national banks in reserve cities and States, at date of each report during year ended October 10, 1924.....	281
Savings banks, in principal countries of the world, various dates.....	141
Savings, in mutual and stock savings banks, June 30, 1914-1924, with average due each depositor.....	98
Savings, in mutual and stock savings banks, with rate of interest, by States, June 30, 1923-24.....	96, 97
Savings, in national banks, with number of depositors and rate of interest paid, in reserve cities and States, June 30, 1924.....	50
School savings.....	140
Statement relative to, in national banks during year ended June 30, 1924, and since 1913.....	50
Total, of national banks, grouped according to capital stock, December 31, 1923.....	65, 178
DEPUTY COMPTROLLERS:	
Names of, and length of service.....	155
DESTRUCTION. (See also Federal reserve bank notes; Federal reserve notes; National bank circulation):	
National bank notes destroyed yearly since establishment of the system.....	199
National bank notes, Federal reserve bank notes, and Federal reserve notes destroyed monthly, year ended October 31, 1924.....	198
DIGEST OF DECISIONS RELATING TO NATIONAL BANKS:	
(Omitted from this report and published as a separate pamphlet.)	
DISCOUNT:	
And interest rates prevailing in various cities, weeks ended September and October 15, 1924, and month ended October 15, 1923.....	83
Rates approved by Federal Reserve Board, in effect October 31, 1924.....	82
Rates of, in New York market.....	84
DISTRICT OF COLUMBIA. (See also Banks other than national):	
Building and loan associations in, statistics relative to, 1909-1924.....	125
Earnings, expenses, and dividends, June 30, 1923-24, of savings banks and trust companies in.....	124
Resources, etc., of financial institutions in, June 30, 1924.....	123
DIVIDENDS. (See Earnings, expenses, and dividends of national banks; Failures of national banks.)	
DOMESTIC BRANCHES OF NATIONAL BANKS:	
List of.....	24

DOMESTIC AND FOREIGN SECURITIES HELD BY NATIONAL BANKS. (*See Investments of national banks.*)**EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS:**

By Federal reserve districts, year ended June 30, 1924.....	62
Dividends to capital; dividends to capital and surplus; net addition to profits to capital and surplus; percentages of, years ended June 30, 1914-1924.....	64
In each Federal reserve city and State, year ended June 30, 1924.....	54
Disposition of, years ended June 30, 1923-24.....	53
Statement relative to year ended June 30, 1924.....	52

EARNINGS, LOANS, AND INVESTMENTS OF NATIONAL BANKS, year ended June 30, 1924.....**EXAMINATION OF NATIONAL BANKS:**

Cost of, 1833-1924.....	202
-------------------------	-----

EXAMINERS. (*See National bank examiners.*)**EXCHANGES.** (*See Clearing-house associations.*)**EXHIBIT NO. 1:**

Proposed revision of section 5200, Revised Statutes, with explanatory data relative thereto.....	148
--	-----

EXPENSES. (*See Office of the Comptroller of the Currency; Earnings, expenses, and dividends of national banks; Failures of national banks; national bank circulation, Federal reserve bank notes; Federal reserve notes.*)**EXPORTS AND IMPORTS:**

Merchandise, gold and silver, for calendar years 1914-1923; nine months ended September 30, 1924.....	119, 122
---	----------

FAILURES OF NATIONAL BANKS:

Assessments against stockholders.....	74
Assets (nominal value), liabilities, and number of, years ended June 30, 1914-1924.....	616
Capital and surplus at date of organization and at date of failure, dividends paid while solvent, etc., of each bank, in charge of receiver, year ended October 31, 1924.....	206
Closed and active receiverships.....	74
Comparative statement relative to assets, etc., active receiverships, year ended October 31, 1924.....	73
Dividends paid to creditors and total dividends in each case up to November 1, 1924.....	206, 214
List of banks restored to solvency and those which failed subsequent to restoration to solvency since August 2, 1898.....	73, 214, 231
Number and capital of, each year ended October 31, 1914-1924.....	230
Number and liabilities of, in each State, year ended June 30, 1924.....	170
Number, capital, and gross assets of, in each State, year ended October 31, 1924.....	614
Number of, in each State, since beginning of the system.....	177
Receiverships closed during year ended October 31, 1924.....	171
Statement relative to, year ended October 31, 1924.....	73
Statistics relative each bank in charge of receiver, October 31, 1924.....	73

FAILURES OF STATE BANKS. (*See Banks other than national.*)**FEDERAL FARM LOAN SYSTEM:**

Condition of Federal intermediate credit banks, September 30, 1924.....	133
Condition of Federal land banks, September 30, 1924.....	131
Condition of joint-stock land banks, September 30, 1924.....	132

FEDERAL RESERVE BANKS. (*See also Federal reserve system.*):

Assets and liabilities of, latter part of each year, 1915-1924.....	80
Bills discounted by, secured by United States Government obligations, to total bills discounted and purchased by, etc., at end of each month, year ended October 31, 1924.....	82
Circulation outstanding, secured by gold and commercial paper, etc., weekly, November 7, 1923, to October 29, 1924.....	203
Condition of, at close of each month, January 30, 1920, to October 29, 1924.....	81
Discount rates of, in effect October 31, 1924.....	82
National-bank reserve with, at date of each report during year ended October 10, 1924.....	29, 280, 281
Resources and liabilities of, October 29, 1924.....	79

FEDERAL RESERVE BANK NOTES:

Amount received for redemption each month, year ended October 31, 1924, by National Bank Redemption Agency and source whence received.....	200, 201
Cost of redemption of year ended June 30, 1924.....	22, 201
Issued, redeemed, and outstanding October 31, 1924.....	205
Outstanding, November 1, 1924, secured by United States bonds and lawful money, with increase or decrease since October 1, 1924, and November 1, 1923.....	21
Redemption of, in fiscal year ended June 30, 1924, cost of, etc., statement relative to.....	22
Taxes assessed on, cost of redemption and cost of plates, years ended June 30, 1915-1924.....	205
Vault balance, October 31, 1924.....	205

FEDERAL RESERVE BOARD. (*See also Federal reserve system.*):

Discount rates in effect October 31, 1924, approved by.....	82
---	----

FEDERAL RESERVE NOTES:	Page
Amount received for redemption each month, year ended October 31, 1924, by National Bank Redemption Agency, and source whence received.....	200
Cost of redemption of, year ended June 30, 1924.....	22, 201
Denominations of, received and destroyed since organization of banks, amount on hand October 31, 1924, and source whence received.....	204
Issued, retired, and outstanding, year ended October 31, 1924.....	191
Outstanding, secured by gold and commercial paper, etc., weekly, November 7, 1923, to October 29, 1924.....	103
Vault balance, October 31, 1924.....	191
FEDERAL RESERVE SYSTEM. (See Federal reserve banks; Legislation recommended.)	
FOREIGN BANKING. (See Foreign banks of issue; Banks other than national.)	
FOREIGN BANKS OF ISSUE:	
Resources of, June 30, 1924.....	144
FOREIGN BRANCHES OF NATIONAL BANKS:	
Location and condition of, June 30, 1924.....	234
FOREIGN GOVERNMENT BONDS. (See Investments of national banks.)	
GENERAL CONDITIONS:	
Reference to, during the last year.....	1
GILPIN, W. J., MANAGER OF NEW YORK CLEARING HOUSE:	
Clearing-house transactions, reported by.....	87
GOLD. (See also Banks other than national; Cash in banks; Exports and imports; Money in the United States):	
Held by all banks, June 30, 1924.....	119
Held by national banks at date of each report during year ended October 10, 1924.....	270
Held by national banks at date of each report from January 13, 1914, to October 10, 1924.....	275
Held by national banks in city of New York at date of each report from January 13, 1914, to October 10, 1924.....	278
Stock of, in principal countries of the world, December 31, 1923.....	126
IMPORTS. (See Exports and imports.)	
INSOLVENT NATIONAL BANKS. (See Failures of national banks.)	
INSOLVENT BANKS OTHER THAN NATIONAL. (See Banks other than national.)	
INTEREST. (See Deposits; Interest-bearing debt of the United States.)	
INTEREST-BEARING DEBT OF THE UNITED STATES:	
Detailed statement relative to, June 30, 1924.....	19
INVESTMENTS OF NATIONAL BANKS. (See also Banks other than national):	
Arranged alphabetically by counties in each State and Federal reserve district, March 31, 1924.....	430, 489
At date of each report during year ended October 10, 1924.....	29
At date of each report from January 13, 1914, to October 10, 1924.....	289
Classification of, June 20, 1923-24.....	44
Comparative changes in, since June 30, 1920.....	40
Comparison of, in year ended October 10, 1924.....	30
Earnings, loans and, year ended June 30, 1921.....	1
In the two central reserve cities, other reserve cities, and elsewhere, October 10, 1924.....	240
Losses charged off on, June 30, 1923-24.....	53
Losses charged off on, in reserve cities and States, June 30, 1924.....	58
Losses charged off on, in each Federal reserve district, June 30, 1924.....	62
Losses charged off on, years ended June 30, 1918-1924.....	64
On or about June 30, 1914-1924.....	128
Percentage of, to aggregate resources, 1916-1924.....	66
United States Government, domestic and foreign bonds and securities held in reserve cities and States, June 30, 1924, classification of.....	41, 45
ISSUES AND REDEMPTIONS. (See Federal reserve bank notes; Federal reserve notes; National bank circulation.)	
LABOR BANKS. (See National banks.)	
LAWFUL MONEY:	
Deposited to secure circulation of national banks in charge of receivers, year ended October 31, 1924.....	206
Deposited with Federal reserve banks as reserve, at date of each report during year ended October 10, 1924.....	29, 280, 281
Deposited with Treasurer of the United States to redeem circulation, 1st day of each month, from January, 1914, to November, 1924.....	158
Gold, silver, etc., held by banks other than national, June, 1914-1924.....	606
Gold, silver, etc., held by national banks at date of each report from January 13, 1914, to October 10, 1924.....	275
LEGISLATION RECOMMENDED:	
Authority of officers to sign reports.....	9
Branch banking.....	3
Check certification.....	9
Criminal procedure against bank examiners.....	10

LEGISLATION RECOMMENDED—Continued.

Page

Criminal procedure for libeling national banks	10
Dealing in securities	12
Elimination of date of charter expiration	6
Establishment of a new officer with title of "Chairman of the board"	8
Issuance of charters for \$100,000 capital to banks operating in outlying districts of cities over 50,000 population	7
Legal loan limit to any one person (sec. 5200, Rev. Stat.)	7
Limitation on liabilities which national bank may incur (sec. 5202, Rev. Stat.)	9
Permission for a national bank to hold real estate for a location	8
Real-estate loans	11
Rediscount limitations on Federal reserve banks	9
Safe-deposit boxes	10
Stock dividends	8

LIQUIDATION OF NATIONAL BANKS:

Capital and number of, in each State, year ended October 31, 1924	177
Capital and number of, years ended October 31, 1914-1924	170
Capital, date, and title of banks placed in, during year ended October 31, 1924, with names of succeeding banks in cases of succession	161
Number of, in each State, since beginning of the system	171
Statement relative to, during year ended October 31, 1924, and since 1863	23

LOAN AND TRUST COMPANIES. (*See Banks other than national.*)LOANS AND DISCOUNTS OF NATIONAL BANKS (*see also Banks other than national*):

And earnings and investments year ended June 30, 1924	1
Arranged according to capital stock December 31, 1923, by reserve cities and States	65, 178
Arranged alphabetically by counties in each State and Federal reserve district, March 31, 1924	430, 489
At date of each report during year ended October 10, 1924	29
At date of June report for last three years and since June 30, 1914, classification of	35, 427
Classification of, in central reserve cities and elsewhere at date of June report, 1919-1924	241
Classification of, in reserve cities and States, June 30, 1924	36
Comparative changes in, since June 30, 1920	40
Eligible for rediscount with Federal reserve banks, June 30, 1924, amount of	36
In central reserve cities and elsewhere at date of June report for last three years, comparative statement of	40
In each State, October 10, 1924	32
In reserve cities and States, June 30, 1924, classification of	36
Interest and discount earned on, June 30, 1923-24	53
Interest and discount earned on, year ended June 30, 1924, in reserve cities, States, and Federal reserve districts	54, 62
Losses charged off on, June 30, 1923-24	53
Losses charged off on, etc., years ended June 30, 1918-1924	64
Losses charged off on, year ended June 30, 1924, in reserve cities, States, and Federal reserve districts	58, 62
Paid by receivers, closed and active receiverships	73
Relation of, to aggregate resources, June, 1916-1924	66
Relation of, to capital, date of fall report, 1918-1924	64
Secured by real estate, June 30, 1924, in reserve cities and States	36
Secured by United States Government obligations, June 30, 1924, amount of	36
Statement relative to, year ended June 30, 1924	35

LOSSES. (*See Earnings, expenses, and dividends of national banks; Failures of national banks; Investments of national banks; Loans and discounts of national banks.*)

MINT, DIRECTOR OF:

Stock of money in the principal countries of the world, reported by, December 31, 1923	126
--	-----

MONETARY STOCK. (*See Money in the United States.*)MONEY IN THE UNITED STATES (*See also Per capita*):

Classification of, in the Treasury, Federal reserve banks, and in circulation, July 1, 1924	120, 121
Held by national banks in the city of New York at the date of each report from January 13, 1914, to October 10, 1924	278
Held by national banks at date of each report during year ended October 10, 1924	260
Held by national banks at date of each report from January 13, 1914, to October 10, 1924	275
Increase in stock of, July 1, 1914 to 1924	119
In the Treasury, reporting banks, Federal reserve banks, in general circulation, and per capita, years ended June 30, 1914-1924	120
Percentage of national-bank circulation to, date of June report from 1914-1924	238
Statement relative to, June 30, 1924	119

MUTUAL SAVINGS BANKS. (*See Banks other than national.*)

NATIONAL AND ALL OTHER REPORTING BANKS:

	Page
Assets and liabilities of, in each State, June 30, 1924.....	102
Cash in, June 30, 1924, classification of.....	118
Combined returns, 1919-1924.....	117
Individual deposits in, June 30, 1924, classification of.....	116
Resources and liabilities of, including Federal reserve banks, June 30, 1924.....	117
Summary of combined returns, June 30, 1924.....	115

NATIONAL BANK CIRCULATION:

Amount of bonds to secure, withdrawn, etc., by months, year ended October 31, 1924.....	20
Amount outstanding, banks arranged alphabetically by counties, in each State and Federal reserve district, March 31, 1924.....	430, 489
Amount received for redemption each month, year ended October 31, 1924, by National Bank Redemption Agency, and principal source whence received.....	200, 201
Amount secured by miscellaneous securities, September, 1914-December, 1915.....	158
Amount secured by United States bonds, monthly, January, 1914-November, 1924.....	158
And United States bonds, withdrawal of 4's of 1925, statement relative to.....	16
Banks issuing and not issuing, December 31, 1923.....	194
Cost of redemption of, year ended June 30, 1924.....	22, 201
Denominations issued, retired, and outstanding, years ended October 31, 1914-1924.....	197
Denominations of, outstanding, year ended October 31, 1924.....	197
In vaults of Currency Bureau at close of business, October 31, 1924.....	200
Issued during each year, 1914-1924; destroyed, account of active, insolvent, and liquidated banks, total destructions and percentage of destructions to issues.....	199
Issued monthly, year ended October 31, 1924, and since 1863.....	198
Issued to banks, year ended October 31, 1924, denominations, amount of, and cost of, etc.....	200
Outstanding at date of each report during year ended October 10, 1924.....	29, 271
Outstanding at date of each report during year ended October 10, 1924, by reserve cities, States, and Federal reserve districts.....	271, 419
Outstanding at date of failure, and lawful money deposited to secure, each insolvent national bank in charge of receiver, year ended October 31, 1924.....	206
Outstanding, first day of each month from January 1, 1914, to November 1, 1924; United States bonds and miscellaneous securities (act May 30, 1908) deposited to secure; lawful money on deposit to redeem, etc.....	158
Outstanding, November 1, 1924, secured by U. S. bonds and lawful money, with increase or decrease since October 1, 1924, and November 1, 1923, with kinds of bonds deposited to secure.....	21
Percentage of, to capital, assets, and money in the United States (June 30 only) at date of each report from January 13, 1914, to October 10, 1924.....	238
Profit on.....	23, 191
Profit to Government on.....	145
Received and destroyed yearly since establishment of the system.....	199
Received from Bureau of Engraving and Printing, year ended October 31, 1924, denominations, amount of, and cost of, etc.....	200
Received monthly for redemption by Comptroller of the Currency and National Bank Redemption Agency, year ended October 31, 1924; total amount received since approval of act of June 30, 1874.....	198
Redemption of, during year ended June 30, 1924, statement relative to.....	22
Tax on, year ended June 30, 1924, cost of special dies, rolls, plates, printing, paper, etc.....	146, 200
Taxes assessed on, years ended June 30. 1864-1924, cost of redemption, 1874-1924, assessments for cost of plates, etc.....	202
Total outstanding each month, January, 1914-November, 1924.....	238
United States bonds deposited monthly, year ended October 31, 1924, as security for.....	20
United States bonds on deposit to secure, description and amount of, years ended October 31, 1900-1924.....	190
Vault account of, received and destroyed, and amount on hand, year ended October 31, 1924.....	200

NATIONAL BANK EXAMINERS:

Appraisalment of work of.....	146
Assessments on national banks for salaries and expenses of.....	144, 202
Names and addresses of, October 31, 1924.....	66

NATIONAL BANKS. (See also Consolidation of national banks; Failures of national banks; Legislation recommended; Liquidation of national banks; Loans and discounts of national banks; Organization of national banks):

Additional local offices authorized, year ended October 31, 1924, list of.....	27
Abstract of condition of, at date of each report during year ended October 10, 1924.....	29
Abstract of condition of, at date of each report during year ended October 10, 1924, by Federal reserve districts.....	419
• Arranged alphabetically by counties in each State and Federal reserve district, with principal items of resources and liabilities, March 31, 1924.....	430, 489

NATIONAL BANKS—Continued.

Page

Borrowings of, on account of bills payable and rediscounts, at date of each report during the year ended October 10, 1924, by Federal reserve districts.....	34
Charts showing percentage of combined resources of, to national banks, State banks, and trust companies; growth in number of, compared with State banks and trust companies, etc., five-year periods, 1878-1923, and in 1924.....	13-15
Continue to maintain an outstanding influence in the financial system of the country.....	1
Date of each report from January 13, 1914, to October 10, 1924, condition of.....	289
Detailed statement relating to, at close of business October 10, 1924.....	30
Domestic branches of, list of.....	24
Earnings, expenses, and dividends of, year ended June 30, 1924.....	52
Earnings, loans, and investments of, year ended June 30, 1924.....	1
Foreign branches of, June 30, 1924, location and condition of.....	234
Grouped according to capital stock December 31, 1923, by reserve cities and States.....	65, 178
Have the national banks a claim to consideration?.....	16
<i>Individual statements of condition of, October 10, 1924, omitted from this report and published as a separate table.</i>	
In each reserve city and State at date of each report during year ended October 10, 1924.....	303
In New York, the two central reserve cities, other reserve cities, and elsewhere, October 10, 1924.....	240
Investments, classification of, by reserve cities and States, June 30, 1924.....	41, 45
Investments, classification of, June 30, 1923-24.....	44
Issuing and not issuing circulation, December 31, 1923, by States and Federal reserve districts.....	22, 194
Liquidation of, during year ended October 31, 1924.....	23, 161
Number and authorized capital of banks chartered; number and capital stock of banks closed each year ended October 31, 1914-1924.....	170
Number, capital stock, circulation, and aggregate assets, at date of each report from January 13, 1914, to October 10, 1924; amount of money in the United States June 30 each year, etc.....	238
Number, capital, surplus, dividends, net addition to profits, and percentages, etc., years ended June 30, 1914-1924.....	64
Organized by labor interests, list of.....	24
Principal items of assets and liabilities of, percentage of to aggregate assets, June, 1916-1924.....	66
Principal items of resources and liabilities of, October 10, 1924, by States.....	32
Relative growth of, since 1870.....	12
Resources and liabilities of, at date of each report, year ended October 10, 1924.....	29
Resources and liabilities of, June 30, 1924, by States.....	596
Savings and individual deposits in, June 30, 1924.....	50
Savings depositors and deposits in, June 30, 1924, by reserve cities and States.....	50
NATIONAL AND FEDERAL RESERVE CURRENCY. (See Federal reserve bank notes; Federal reserve notes; National bank circulation.)	
NEW YORK. (See also Clearing-house associations):	
Rates for money in.....	84
Specie held by national banks in, at date of each report from January 13, 1914, to October 10, 1924.....	278
NEW YORK CLEARING HOUSE. (See Clearing-house associations.)	
OFFICE OF THE COMPTROLLER OF THE CURRENCY. (See also National bank examiners; Legislation recommended):	
Clerks, names and salaries of, at close of business October 31, 1924.....	155
Comptrollers, names of, since organization of the bureau and length of service.....	155
Deputy comptrollers, names of, since organization of the bureau and length of service.....	155
Expenses of, year ended June 30, 1924.....	145
ORGANIZATION OF NATIONAL BANKS:	
And liquidation of.....	23
Charters granted year ended October 31, 1924.....	173
Conversions of State banks and primary organizations as national banks since 1900, number and capital of.....	169
In each State; consolidated under act of November 7, 1918; insolvent; in liquidation and in operation, October 31, 1924, number of.....	171
Number and authorized capital of, years ended October 31, 1914-1924.....	170
Number and authorized capital of, in each State, October 31, 1924.....	177
Number, capital, and titles of, in each State, year ended October 31, 1924.....	173
Number and capital of, chartered in each month, year ended October 31, 1924.....	170
Number of banks organized since February 25, 1863; number passed out of the system and number in operation October 31, 1924.....	158, 171
State banks, number and capital of, converted in each State and Territory, from 1863 to October 31, 1924.....	169
PAPER CURRENCY. (See Cash in banks; Federal reserve bank notes; Federal reserve notes; Money in the United States; National bank circulation.)	

PER CAPITA:	Page
Deposits in savings banks in foreign countries.....	142
Money in the United States.....	119, 121
Money in the principal countries of the world.....	142
PLATES—FEDERAL RESERVE AND NATIONAL BANK CURRENCY:	
Assessments on national banks for cost of, from 1883 to 1924.....	202
Cost of Federal reserve and national bank, year ended June 30, 1924.....	146, 202, 205
POPULATION:	
Foreign countries (various dates).....	142
United States, by States (approximate), June 30, 1924.....	103
POSTAL SAVINGS BANKS. (<i>See Banks other than national; United States Postal Savings System.</i>)	
PRIVATE BANKS. (<i>See Banks other than national.</i>)	
RATES FOR MONEY IN NEW YORK. (<i>See New York.</i>)	
RECEIVERS OF NATIONAL BANKS. (<i>See Failures of national banks.</i>)	
REDEMPTION AGENCY, OFFICE TREASURER OF THE UNITED STATES. (<i>See National bank circulation; Federal reserve bank notes; Federal reserve notes.</i>)	
REDEMPTIONS. (<i>See Federal reserve bank notes; Federal reserve notes; National bank circulation.</i>)	
REPORTS OF CONDITION OF NATIONAL BANKS. (<i>See also National banks:</i>)	
Dates of, 1914-1924.....	233
RESERVE CITIES. (<i>See also National banks:</i>)	
Names of.....	36
RESERVE DISTRICTS. (<i>See Earnings, expenses, and dividends of national banks; National banks.</i>)	
RESERVE OF NATIONAL BANKS WITH FEDERAL RESERVE BANKS:	
Amount of, at date of each report during year ended October 10, 1924, by Federal reserve districts.....	419
Amount and classification of, at date of each report during year ended October 10, 1924, by reserve cities and States.....	281
Amount of, at date of each report from September 11, 1917, to October 10, 1924.....	280
Comparative changes in, since June 30, 1920.....	40
RESOURCES OF NATIONAL BANKS. (<i>See National banks.</i>)	
SAVINGS BANKS. (<i>See Banks other than national.</i>)	
SCHOOL SAVINGS BANKS. (<i>See Banks other than national.</i>)	
SHAREHOLDERS IN NATIONAL BANKS. (<i>See Failures of national banks.</i>)	
SILVER. (<i>See Cash in banks; Exports and imports; Money in the United States.</i>)	
SPECIE. (<i>See Cash in banks; Money in the United States.</i>)	
STATE (COMMERCIAL) BANKS. (<i>See Banks other than national.</i>)	
STATE BANK FAILURES. (<i>See Banks other than national.</i>)	
STERLING EXCHANGE. (<i>See New York.</i>)	
STOCKS. (<i>See Investments of national banks.</i>)	
STOCK OF MONEY. (<i>See Money in the United States.</i>)	
STOCK SAVINGS BANKS. (<i>See Banks other than national.</i>)	
SUPPLIES (<i>see also Banks other than national; Federal reserve banks; National and all other reporting banks; National banks:</i>)	
Percentage of, and profits of national banks to aggregate resources, 1916-1924.....	66
Relation of, and capital and profits, to individual deposits of national banks, date of last report, 1918-1924.....	64
TAXES. (<i>See Assessments.</i>)	
TITLE OF NATIONAL BANKS. (<i>See Changes of title of national banks; Consolidation of national banks; Organization of national banks.</i>)	
TRUST COMPANIES. (<i>See Banks other than national.</i>)	
UNITED STATES BONDS (<i>see also Interest-bearing debt of the United States; National-bank circulation; United States Government securities owned by national banks:</i>)	
Amount deposited to secure national-bank circulation, 1st day of each month, January, 1914, to November, 1924.....	158
Amount of, deposited to secure national bank notes, November 1, 1924.....	16, 20, 22, 158, 190
And national-bank circulation.....	16
Deposited monthly by national banks chartered and those increasing circulation, year ended October 31, 1924.....	20
Description of, deposited to secure national-bank circulation, years ended October 31, 1900 to 1924.....	190
Eligible as security for national-bank circulation, June 30, 1924.....	19
Failed national banks, held by, to secure circulating notes, and amount realized from sale of.....	74
Held by national banks June 30, 1924, by reserve cities and States.....	41
Held in trust by Treasurer, United States, June 30, 1924, to secure national-bank notes and public deposits.....	20
Investment value of.....	193
Monthly range of prices of, in New York, November, 1923, to October 31, 1924.....	193
Retirement of 4's of 1925 and form of resolution necessary in connection with.....	18
Withdrawn monthly by national banks in insolvency, in liquidation, and those reducing circulation, year ended October 31, 1924.....	20

	Page
UNITED STATES GOVERNMENT SECURITIES OWNED BY NATIONAL BANKS (<i>see also</i> Banks other than national; Interest-bearing debt of the United States; National and all other reporting banks):	
At date of each report during year ended October 10, 1924.....	29
At date of June report, 1923-24.....	44
Classification of, June 30, 1924, by reserve cities and States.....	41
Comparative changes in, since June 30, 1920.....	40
In each Federal reserve district, at date of each report during year ended October 10, 1924.....	419
In each State, October 10, 1924.....	32
Percentage of, to aggregate resources, 1916-1924.....	66
Reference to, during year ended October 10, 1924.....	30
UNITED STATES POSTAL SAVINGS SYSTEM:	
Comparison of resources of, June 30, 1923-24.....	134
Summary of business of, by States, fiscal year ended June 30, 1924.....	138
VIOLATIONS OF LAW. (<i>See</i> Department of Justice.)	
VOLUNTARY LIQUIDATION OF NATIONAL BANKS. (<i>See</i> Capital stock of national banks; Liquidation of national banks.)	

ADDITIONAL COPIES
OF THIS PUBLICATION MAY BE PROCURED FROM
THE SUPERINTENDENT OF DOCUMENTS
GOVERNMENT PRINTING OFFICE
WASHINGTON, D. C.
AT
\$1.25 PER COPY (BOUND)

▽